Filing at a Glance

Company:	California Casualty Indemnity Exchange
Product Name:	Private Passenger Auto
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	06/24/2013
SERFF Tr Num:	CALC-129081176
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	AR-13-A-FR-178
Effective Date Requested (New):	09/01/2013
Effective Date Requested (Renewal):	09/01/2013
Author(s):	Melodie Baird, Vicky Tierney, Carol Heard, Kathy Barnard, Yolanda Manuel, Kimberly Abate, Joshua Weiss
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	07/22/2013
Disposition Status:	Filed
Effective Date (New):	09/01/2013
Effective Date (Renewal):	09/01/2013

State Filing Description:

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

General Information

Project Name:
Project Number: AR-13-A-FR-178
Reference Organization:
Reference Title:
Filing Status Changed: 07/22/2013
State Status Changed:
Created By: Yolanda Manuel
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Yolanda Manuel

Filing Description:

The California Casualty Group ("The Group") includes California Casualty Indemnity Exchange (CCIE), California Casualty Insurance Company (CCIC), California Casualty & Fire Insurance Company (CCFIC), and California Casualty General Insurance Company of Oregon (CCGIC-OR). In Arkansas, The Group writes its Private Passenger Automobile line in CCIE.

PURPOSE OF FILING:
The Group is filing for approval a rate/rule revision to its Private Passenger Automobile line in Arkansas effective September 1, 2013. The filing includes the following changes: Base Rates, Increased Limit Factors, Model Year Factors, Symbol/Deductible Factors, Driver Class Factors, Good Student Discount Factors, Driver Training Discount Factors, College Graduate Scholastic Achievement Discount Factors, Multicar Discount Factors, Driving Record Surcharge Factors, Gold Star Financial Responsibility Factors, Package Discount Factors, Zone Factors and a refinement of the towing and Labor Rates.

The overall premium effect of these changes is +5%.

ATTACHMENTS
1. The Summary Filing Memo and supporting Actuarial Exhibits explain and illustrate the need for the changes.
2. The filed manual pages are attached under the Rate/Rule Schedule Tab and a summary of the changes is included in the Summary Filing Memo.
3. The superseded manual pages are attached under Supporting Documentation for reference only.

PROPOSED EFFECTIVE DATE
September 1, 2013 for both new and renewal business

Company and Contact

Filing Contact Information

Yolanda Manuel, Senior Product Development Analyst - CCMC
1900 Alameda de las Pulgas
San Mateo, CA 94403

ymanuel@calcas.com

800-288-7765 [Phone] 4397 [Ext]
650-638-1833 [FAX]

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Filing Company Information

California Casualty Indemnity Exchange
1900 Alameda de las Pulgas
San Mateo, CA 94403-1298
(800) 288-7765 ext. 4697[Phone]

CoCode: 20117
Group Code: 33
Group Name:
FEIN Number: 94-6064430

State of Domicile: California
Company Type: Reciprocal Exchange
State ID Number: 2674

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	1 rate filing = $100.00
Per Company:	No

Company	Amount	Date Processed	Transaction #
California Casualty Indemnity Exchange	$100.00	06/24/2013	71386154

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/22/2013	07/22/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	07/16/2013	07/16/2013
Pending Industry Response	Alexa Grissom	07/11/2013	07/11/2013
Pending Industry Response	Alexa Grissom	06/27/2013	06/27/2013

Response Letters

Responded By	Created On	Date Submitted
Yolanda Manuel	07/16/2013	07/16/2013
Yolanda Manuel	07/11/2013	07/11/2013
Yolanda Manuel	06/28/2013	06/28/2013

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Disposition

Disposition Date: 07/22/2013
Effective Date (New): 09/01/2013
Effective Date (Renewal): 09/01/2013
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):
California Casualty Indemnity Exchange	25.100%	5.000%	$35,877	438	$717,541	25.000%	-10.400%

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	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Summary Filing Memo and Supporting Actuarial Exhibits	Filed	Yes
Supporting Document	Summary Filing Memo and Supporting Actuarial Exhibits	Filed	Yes
Supporting Document	Superseded Manual Pages	Filed	Yes
Rate (revised)	Automobile Underwriting Manual - Section 3 - Rating	Filed	Yes
Rate	Automobile Underwriting Manual - Section 3 - Rating	Filed	Yes

State:	*Arkansas*	**Filing Company:**	*California Casualty Indemnity Exchange*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/AR-13-A-FR-178*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/16/2013
Submitted Date	07/16/2013
Respond By Date	

Dear Yolanda Manuel,

Introduction:

This will acknowledge receipt of the captioned filing. I have been advised the APCS is unacceptable. The format may not be changed nor should worksheets be added.

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*	**Filing Company:**	*California Casualty Indemnity Exchange*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/AR-13-A-FR-178*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/11/2013
Submitted Date	07/11/2013
Respond By Date	

Dear Yolanda Manuel,

Introduction:

This will acknowledge receipt of the captioned filing. Please advise what rules were amended.

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*	**Filing Company:**	*California Casualty Indemnity Exchange*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*/AR-13-A-FR-178*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/27/2013
Submitted Date	06/27/2013
Respond By Date	

Dear Yolanda Manuel,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS must be resubmited using the latest vehicle listing. Please define CLG Zone as well as F001-003. Lastly, please advise why there has been no rate activity in the past five years.

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 **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/16/2013
Submitted Date	07/16/2013

Dear Alexa Grissom,

Introduction:

Thank you for reviewing this filing and the response to the previous objection.

Response 1

Comments:

Attached are the revised APCS spreadsheets in Excel and PDF Formats. Our Actuarial Department used the Form as shown in the SERFF system. Please let me know of there are any problems with the format of this version.

Changed Items:

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	The revised (revision 2) APCS-Auto Premium Comparison Survey is attached in both PDF and EXCEL formats
Attachment(s):	Arkansas APCS 1309-revision 2.pdf Arkansas APCS 1309-revision 2.xls
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	*The APCS-Auto Premium Comparison Survey is attached in both PDF and EXCEL formats*
Attachment(s):	*AR_PPA_PremiumComparisonSurvey_CCIE_Revised.pdf* *AR_PPA_PremiumComparisonSurvey_CCIE_Revised.xls*
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	*The APCS-Auto Premium Comparison Survey is attached in both PDF and EXCEL formats*
Attachment(s):	*AR_PPA_PremiumComparisonSurvery_CCIE.xls* *AR-PPA-PremiumComparisonSurvery-CCIE.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

In addition, in our phone conversation this morning, you advised that we could install our rate change as planned, as the format of the APCS was the only outstanding issue.

Thank you for your consideration.

Regards,
Yolanda Manuel CPCU

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Sincerely,
Yolanda Manuel

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/11/2013
Submitted Date	07/11/2013

Dear Alexa Grissom,

Introduction:

Thank you for reviewing this filing.

Response 1

Comments:

CCIE did not make any rule changes with this filing; it is strictly a rate filing. The topic on the Summary Memo titled 'Proposed Rules' should have read 'Proposed Manual Pages'. I'm attaching a revised Summary Memo for your reference. (SERFF attached the revised memo out of order; it's located at the end of the list of attachments in this section)

I apologize for the confusion.

Changed Items:

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Summary Filing Memo and Supporting Actuarial Exhibits
Comments:	The Summary Filing Memo and Supporting Actuarial Exhibits I-VIII and A-O are attached.
Attachment(s):	Exhibit_I - Auto - Rate Level Indication.pdf Exhibit_II - Auto - Rate Change History.pdf Exhibit_III - Current Level Factor.pdf Exhibit_IV - Symbol Model Year Trend.pdf Exhibit_V - Loss Development Factors.pdf Exhibit C - Increased Limit Factors.pdf Exhibit D - Model Year Factors.pdf Exhibit E - Symbol-Deductible Factors.pdf Exhibit F - Driver Class Factors.pdf Exhibit G - GSD & DTD Factors.pdf Exhibit_VI - Loss Trend Selections.pdf Exhibit_VII - Expense Allocation.pdf Exhibit_VIII - UW Profit Load.pdf Exhibit A - Summary of Premium Impact.pdf Exhibit B - Base Rates.pdf Exhibit H - Multicar Discount Factors.pdf Exhibit I - Driving Record Surcharge Factors.pdf Exhibit J - Gold Star Factors.pdf Exhibit K - Vehicle Age Factors.pdf Exhibit L - LPMP Vehicle Rating Factors.pdf Exhibit M - Package Discount Factors.pdf Exhibit N - Zone Factors.pdf Exhibit O - Tow Group Rating Factors.pdf Summary Filing Memo - AR-13-A-FR-178-Revised.pdf
Previous Version	
Satisfied - Item:	*Summary Filing Memo and Supporting Actuarial Exhibits*
Comments:	*The Summary Filing Memo and Supporting Actuarial Exhibits I-VIII and A-O are attached.*

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Attachment(s):	Summary Filing Memo - AR-13-A-FR-178.pdf Exhibit_I - Auto - Rate Level Indication.pdf Exhibit_II - Auto - Rate Change History.pdf Exhibit_III - Current Level Factor.pdf Exhibit_IV - Symbol Model Year Trend.pdf Exhibit_V - Loss Development Factors.pdf Exhibit C - Increased Limit Factors.pdf Exhibit D - Model Year Factors.pdf Exhibit E - Symbol-Deductible Factors.pdf Exhibit F - Driver Class Factors.pdf Exhibit G - GSD & DTD Factors.pdf Exhibit_VI - Loss Trend Selections.pdf Exhibit_VII - Expense Allocation.pdf Exhibit_VIII - UW Profit Load.pdf Exhibit A - Summary of Premium Impact.pdf Exhibit B - Base Rates.pdf Exhibit H - Multicar Discount Factors.pdf Exhibit I - Driving Record Surcharge Factors.pdf Exhibit J - Gold Star Factors.pdf Exhibit K - Vehicle Age Factors.pdf Exhibit L - LPMP Vehicle Rating Factors.pdf Exhibit M - Package Discount Factors.pdf Exhibit N - Zone Factors.pdf Exhibit O - Tow Group Rating Factors.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

If you need additional information, please let me know.

Regards,
Yolanda Manuel CPCU
Sincerely,
Yolanda Manuel

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/28/2013
Submitted Date	06/28/2013

Dear Alexa Grissom,

Introduction:

Thank you for reviewing this filing.

Response 1

Comments:

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

I. The APCS must be resubmited using the latest vehicle listing:
Response: The revised Premium Comparison Survey is attached as requested.

II. Please define CLG Zone as well as F001-003:
Response: We cannot locate a 'CLG' zone in the filing; however there is a 'CCG' zone and CCG Zone Definitions are as follows:
1. East Pulaski County
2. West Pulaski County
3. Counties of Crawford and Sebastian
4. Remainder of Saline County
5. South Faulkner County and Northwest Saline County
6. Counties of Grant and Lonoke, Remainder of Faulkner County, and Traskwood in Saline County
7. Miller County
8. Union County
9. Counties of Benton and Washington
10. Hot Springs Lake Hamilton Area in Garland County
11. Remainder of Garland County
12. West Memphis Crawfordsville Area in Crittenden County
13. Counties of Lee, Mississippi, Saint Francis and Remainder of Crittenden County
14. Remainder of Jefferson County
15. Jefferson Redfield Tucker Area in Jefferson County
16. Phillips County and North Desha County
17. Counties of Ashley and Drew and Remainder of Desha County
18. Counties of Izard, Sharp, and Stone, and West Lawrence County
19. Monroe County
20. White County
21. Counties of Craighead, Greene, and Poinsett
22. Counties of Arkansas, Clay, Cleburne, Cross, Fulton, Independence, Jackson, Prairie, Randolph, and Woodruff, and Remainder of Lawrence County
23. Northwest Arkansas (excluding Counties of Benton, Crawford, Sebastian, and Washington
24. Counties of Bradley, Calhoun, Chicot, Cleveland, Columbia, Lafayette, and Lincoln
25. Counties of Clark, Hot Springs, and Pike
26. Counties of Dallas, Hempstead, Howard, Little River, Montgomery, Nevada, Ouachita, Polk, and Sevier

The Gold Star FR Levels F001-003 are defined as:
F001 No Hits
F002 No Scores
F003 Extraordinary Personal Circumstances

III. Lastly, please advise why there has been no rate activity in the past five years:
Response: There has been no rate activity in the past five years because California Casualty has focused its limited resources on maintaining the most up-to-date rates in states which make up a larger percentage of the companys business. Arkansas is a relatively small state for the company, and overall rate adequacy levels in the state have remained within a reasonable range over the past several years, so it has not been necessary to file any rate changes.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	The APCS-Auto Premium Comparison Survey is attached in both PDF and EXCEL formats
Attachment(s):	AR_PPA_PremiumComparisonSurvey_CCIE_Revised.pdf AR_PPA_PremiumComparisonSurvey_CCIE_Revised.xls
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	*The APCS-Auto Premium Comparison Survey is attached in both PDF and EXCEL formats*
Attachment(s):	*AR_PPA_PremiumComparisonSurvery_CCIE.xls* *AR-PPA-PremiumComparisonSurvery-CCIE.pdf*

No Form Schedule items changed.

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Automobile Underwriting Manual - Section 3 - Rating	Various Pages	Replacement		06/28/2013 By: Yolanda Manuel
Previous Version					
1	*Automobile Underwriting Manual - Section 3 - Rating*	*Various Pages*	*Replacement*		*06/24/2013* *By: Yolanda Manuel*

Conclusion:

In addition, while researching the responses to this objection, we found two manual pages needing clarification. Attached to the Rate/Rule Schedule are the revised manual pages.

If you need additional information, please let me know.

Regards,

Yolanda Manuel CPCU
Sincerely,
Yolanda Manuel

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 08/01/2010
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
California Casualty Indemnity Exchange	25.100%	5.000%	$35,877	438	$717,541	25.000%	-10.400%

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 07/22/2013	Automobile Underwriting Manual - Section 3 - Rating	Various Pages	Replacement		Revised Pages -AR Section 3 - Auto-9-1-13- Filed-Revised.pdf

* **RATING**

WORKSHEET 1 - VEHICLE TYPE: PP, PU, VN, and PH

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x													
Model Year Factor	4	x													
+ Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
+ Vehicle Age Factor	31	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
* Driver Class Factor	8A														
x GSD/DTD [1]	8B														
* + Driving Record Surcharge 1 [3]	9A														
= Combined Factor		x													
+ Driving Record Surcharge 2 [3]	9B	x													
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
ABS Discount	27	x													
Anti-Theft Discount															
* Loan/Lease Factor [2]	30	x													
Package Discount	16	x													
SR-22 Filing Surcharge	29	x													
Zone Factor	25	x													
+ Towing – Group Rating Factor	33	x													
* PREMIUM[4,5]		=													
									TOTAL PREMIUM:						

[1] Round to two decimals
[2] Does not apply to PH vehicle type
[3] Does not apply to Excess Vehicles
+ [4] Towing Premium is capped at $50 for PP, PU, VN
+ [5] Towing Premium is capped at $75 for PH

* **WORKSHEET 2 - VEHICLE TYPE: CL, DB**

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[2]	COL[2]	T&L[2]	OPT TE[2]	EEE[2]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x									#	#			
Model Year Factor	4	x									##	##			
+ Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
+ Vehicle Age Factor	31	x													
CL/DB Veh. Type Factor	20	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
* Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge1[3]	9A														
= Combined Factor		x													
+ Driving Record Surcharge 2[3]	9B														
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
* ABS Discount[2]	27	x													
Anti-Theft Discount															
SR-22 Filing Surcharge	29	x													
Zone Factor	25	x													
+ Towing – Group Rating Factor	33	x													
* PREMIUM[4]		=													

TOTAL PREMIUM

[1] Round to two decimals
[2] Does not apply to DB vehicle type
[3] Does not apply to Excess Vehicles
+ [4] Towing Premium is capped at $50

\# For CL vehicle type, the symbol is based on the vehicles actual cash value.
\## For CL vehicle type, use the most current model year.

* WORKSHEET 3 - VEHICLE TYPE: MC

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	MC Deductible Factor	17B	x													
	Model Year Factor	4	x													
+	Vehicle Age Factor	31	x													
	MC Veh. Type Factor	17A	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
	Zone Factor	25	x													
	PREMIUM		=													

TOTAL PREMIUM

* WORKSHEET 4 - VEHICLE TYPE: AN

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[1]	COL[1]	T&L[1]	OPT TE[1]	EEE[1]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Deductible Factor	3	x													
Model Year Factor[1]	4	x													
AN Veh. Type Factor	20	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Passive Restraint Discount	26	x													
Anti- Theft Discount															
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Use the earliest Model Year Table (Table 4)

* WORKSHEET 5 - VEHICLE TYPE: SN, GO

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x													
Base Rate	1	x													
Physical Damage Base Rate	18B/ 19B	x													
Increased Limit Factor	2	x													
SN/GO Veh. Type Factor	18A/ 19A	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
PREMIUM		=													

TOTAL PREMIUM

*

WORKSHEET 6 - VEHICLE TYPE: MH

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
*	Base Rate	1	x													
*	Increased Limit Factor	2	x													
	Symbol/Deductible Factor	3	x													
	Model Year Factor	4	x													
+	Vehicle Age Factor	31	x													
	MH Veh. Type Factor	20	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
	Passive Restraint Discount	26	x													
	Anti- Theft Discount															
	Package Discount	16	x													
	Zone Factor	25	x													
+	Towing – Group Rating Factor	33	x													
	PREMIUM[1]		=													

TOTAL PREMIUM

+ [1] Towing Premium is capped at $75

* WORKSHEET 7 - VEHICLE TYPE: TR, CP

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x	EXT	EXT	EXT										
Base Rate	21/22	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
PREMIUM		=													

TOTAL PREMIUM

"EXT" indicates extended.

*

WORKSHEET 8 - VEHICLE TYPE: NN (Named Non-Owner)

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
NN Coverage Factor	23	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
* x GSD/DTD [1]	8B														
+ Driving Record Surcharge 1	9A														
= Combined Factor		x													
* Driving Record Surcharge 2	9B	x													
CGR Discount Factor	8C	x													
* Mature Driver Discount	12	x													
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

\+ [1] Round to two decimals

Note: For Vehicle Type GV, refer to Table 28 for rates. No rating factors apply to determine the total premium.

H. College Graduate Scholastic Achievement Discount

This discount applies to the rated operator under age 25 who is unmarried and has graduated from a college or university, and whose cumulative scholastic records show that insured attained one of the following: See **Table 8C**.

a. If letter grades are used, had a grade average of "B" or higher,
or
b. Had at least a 3 point average on a 4 point scale (or equivalent).

* I. Driving Record Surcharge (See Table 9A and 9B)

1. Major Convictions

a. Violations of the types below will be considered majors:

1) Auto theft. (ATH)
2) Drinking in a motor vehicle. (DMV)
3) Driving under the influence of drugs. (DID)
4) Driving while intoxicated. (DWI)
5) Driving while license suspended or revoked. (DLS)
6) Exhibition of speed. (EXH)
7) Felony use of a motor vehicle. (HMA)
8) Fleeing a police officer. (FPO)
9) Hit and run. (HAR)
10) Negligent driver. (NGD)
11) Open container. (OPC)
12) Racing on a public highway. (RAC)
13) Reckless driving. (RKD)
14) Speed contest. (SPC)
15) Transporting explosives. (TEI)
16) Homicide, voluntary manslaughter or assault with an automobile. (HMA)

* **J. Extended Non-Owner (GV) Coverage Rates**

These rates are used for Extended Non-Owner vehicles (i.e. government vehicles). Only BI, PD, and MED coverages are available for these vehicles. GV vehicle types cannot be added to a stand-alone policy and must be written on a policy already providing Bodily Injury, Property Damage and First Party Benefits to a vehicle(s). See **Table 28**.

K. Financial Responsibility Filing (SR-22) Surcharge

Whenever the financial responsibility filing is required, apply this surcharge to the vehicle where the driver is rated or secondary. The surcharge is applied to BI and PD premiums, and will remain until the filing is no longer required. See **Table 29**.

* **L. Gold Star Factors**

The appropriate factor will be applied to BI, PD, MED, UM, CMP, COL and T&L premiums. The Gold Star Factor is determined by multiplying the Rate Level Factor by the Financial Responsibility Factor, rounded to two decimal places. The criteria for the Rate Levels are below. See **Table 5A** for the Rate Level Factors and **Table 5B** for the Financial Responsibility Factors.

<u>Rate Levels</u>

1. Platinum:
   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   c. There must not have been any non-chargeable claim per household in the past 3 years for New Accounts.
   d. All drivers in the household must not be younger than 25 years of age.
   e. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   f. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   g. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).

2. Gold Star:
   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   c. There must not have been more than 3 non-chargeable claims per household in the past 3 years for New Accounts.

3. Standard: No Requirements.

M. Golf Cart (GO) Physical Damage Base Rates

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Golf Cart (GO) vehicle types. See **Table 19B**

N. Golf Cart (GO) Vehicle Type Factors

These factors are applied to the BI and PD rates for Golf Cart (GO) vehicle types. See **Table 19A**.

O. Increased Limit Factors

These factors are applied to the Base Rate per coverage once the limits have been chosen. See **Table 2**.

+ P. Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors

These factors are applied to the BI, PD, and MED premiums for PP, PU, VN and CL vehicle types and are based on a combination of the age of the vehicle and LPMP symbol. The LPMP symbol is determined by using the ISO LPMP symbol pages. If a symbol for the vehicle cannot be determined using the ISO LPMP symbol pages (i.e. new model types), use an LPMP rating factor of 1.00 until ISO publishes LPMP symbols information for that vehicle. See **Table 32**.

Q. Loan/Lease Factor

When Auto Loan/Lease coverage is purchased, a factor is applied to the Collision (COL) and Other Than Collision (CMP) premiums for the vehicle(s) to which the coverage applies. See **Table 30**.

R. Mature Driver Discount

To qualify for this discount, the principal operator on the covered vehicle must:

1. be at least 55 years of age, and
2. complete an approved Motor Vehicle Accident Prevention course 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, and
3. present a certificate certifying the approved course was successfully completed within the three years prior to the inception or renewal of the policy,

This discount will apply for 36 months following the course completion date, and it applies only to one vehicle principally operated by the Mature Driver. See **Table 12**.

R. Model Year Factors

These Factors are applied to each vehicle with Collision (COL) and/or Other Than Collision (CMP) coverage, and are based on the model year of the vehicle. See **Table 4**.

S. Motorcycle (MC) Deductible Factors

These factors are determined by the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Motorcycle (MC) vehicle types. See **Table 17B.**

T. Motorcycle (MC) Vehicle Type Factors

These factors are applied to all Motorcycle policies, on a vehicle level. They are determined for each coverage based on the driver age and the engine size (cc). See **Table 17A**.

U. Multi Car Discount (see Table 10)

1. Applies when we insure two or more private passenger Auto, Pickup, Van, Classic Vehicle, Dune buggy and commute-use Motor Home (PP, PU, VN, CL, DB, PH) vehicle types for family members in the same household: no other vehicle types are given the discount.
2. Vehicles with only Other Than Collision (CMP) coverage do not get the discount, nor do they qualify other vehicles for the discount.

V. Named Non-Owner (NN) Coverage Factors

These factors are applied to the BI, PD and MED premiums for Named Non-Owner vehicles. See **Table 23**.

W. Package Discount (See Table 16)

1. Type A: To qualify for this discount, the vehicle must carry at least the following coverages and limits:
   a. Bodily Injury, 50/100 limit or higher
   b. Property Damage, any limit
   c. Medical Payments, any limit
   d. Uninsured Motorists Bodily Injury and/or Underinsured Motorist Bodily Injury, any limit
   e. Other Than Collision (CMP), any deductible
   f. Collision (COL), any deductible

2. Type B: To qualify for this discount, Type A's criteria must be met, AND the vehicle has no unrepaired damage.

3. Type C: To qualify for this discount, Type A's criteria must be met, AND the vehicle is normally parked in a fully enclosed and locked garage overnight.

4. Type D: To qualify for this discount, ALL criteria for types A, B and C must be met.

X. Passive Restraint Discount

This factor is applied to the MED premiums of private passenger Auto, Pickup, Van, Classic Vehicle, Dune Buggy, Antique, pleasure-use and commute-use Motor Home (PP, PU, VN, CL, DB, AN, MH, PH) vehicle types, and it varies, depending on the number of safety restraint devices (airbags or automatic seatbelts) the vehicle has. See **Table 26.**

Y. (Reserved for Future Use)

Z. Persistency Factor

This factor will be applied at the policy level. All private passenger Auto, Pickup, Van, Classic Vehicle, Dune buggy and commute-use Motor Home vehicle types (PP, PU, VN, CL, DB, PH) on the policy will be rated with the same persistency factor.

The Persistency rating factor is determined based on the number of months continuously insured with California Casualty and the immediate prior carrier. See **Table 10**.

Prior insurance persistency means motor vehicle liability insurance on any vehicle licensed for road use. To qualify as having at least one year of prior insurance persistency the insured must provide the prior carrier's name and policy number, and:

1. At least one owned, operable vehicle must have been continuously insured for the past 12 months; or
2. One named insured must have been rated continuously for the past 12 months on a motor vehicle liability policy.

Individuals who have a business vehicle (i.e., company car) which is provided for their personal use may reference the commercial policy to satisfy this requirement. The name and phone number of the employer must be provided.

A lapse in coverage of 30 days or less (60 days or less if prior policy was California Casualty) will not be counted in applying this requirement.

AA. Sales Code Factors

These factors vary depending on the corresponding sales code, and apply to BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums. See **Table 6**.

BB. Snowmobile (SN) Physical Damage Base Rates

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Snowmobile (SN) vehicle types. See **Table 18B**

CC. Snowmobile (SN) Vehicle Type Factors

These factors are applied to the BI and PD rates for Snowmobile (SN) vehicle types. See **Table 18A**.

DD. Symbol/Deductible Factors

These factors are applied to each vehicle type (except SN, GO, TR, CP, MC) with Collision (COL) and/or Other Than Collision (CMP) coverage. They are based on a combination of the vehicle symbol and the deductible amount selected per coverage. See **Table 3**.

The vehicle symbol is determined as follows:

1. The symbol for private passenger autos, pickups and vans (PP) should be found in the ISO vehicle symbol pages.

2. New private passenger autos, pickups and vans (PP) that are not yet in the ISO vehicle symbol pages should use the ISO symbol for the same model vehicle produced the previous year. If the same model was not produced the previous year the symbol should be determined using the cost new from the Kelley Blue Book and the Cost Conversion Table (**Table 24A and 24B**) for rating.

3. Private passenger Autos (PP), Pickups (PU) and Vans (VN) not included in ISO and Motor Homes (PH and MH) should use the cost new from the Kelley Blue Book and the Cost Conversion Table (**Table 24A and 24B**) to determine the symbol for rating.

4. Antique Vehicles (AN) and Classic Vehicles (CL) should use the stated amount with the Cost Conversion Table (**Table 24A and 24B**) to determine the symbol for rating. Antique Vehicles (AN) will always be rated using the factors for the model year of the vehicle, while Classic Vehicles (CL) will always be rated using the current factors for the current model year.

5. Vehicles that exceed the value range for their specific model year on the Cost Conversion Table (**Table 24A and 24B**) are considered high value vehicles. For all vehicle types with symbols greater than those shown below, the following calculations should be used to determine the appropriate premium:

Model Year	Symbol
Prior to 1976	7
1976 to 1980	13
1981 to 1989	20
1990 to 2010	26
2011 and later	70

* a. 2011 and Subsequent Model year Vehicles (use symbol 98):

CMP = (Symbol 70 Factor) * {1 + [(Original Cost (in 000's) – 150) * 0.016]}
COL = (Symbol 70 Factor) * {1 + [(Original Cost (in 000's) – 150) * 0.015]}

* b. Model Years 1990 - 2010 (use symbol 27):

CMP = (Symbol 26 Factor) * {1 + [(Original Cost (in 000's) – 80) * 0.020]}
COL = (Symbol 26 Factor) * {1 + [(Original Cost (in 000's) – 80) * 0.022]}

* c. Model Years 1981 - 1989 (use symbol 21):

CMP = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.021]}
COL = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.020]}

* d. Model Years 1976 - 1980 (use symbol 14):

CMP = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.035]}
COL = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.030]}

* e. Model Years Prior to 1976 (use symbol 8):

CMP = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.068]}
COL = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.058]}

Note: round to the nearest hundredth

\+ **EE. Towing – Group Rating Factors**

These factors are applied to the T&L premium for Private Passenger Auto, Pickup, Van, Classic, commute-use Motor Home and Motor Home (PP, PU, VN, PH, CL & MH) vehicle types based on the concurrent BI limit on the vehicle with Towing coverage. See **Table 33.**

FF. Trailer (TR) Base Rate

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Trailer (TR) vehicle types. See **Table 21.**

GG. Utility Vehicle Factors (Reserved for future use)

+ **HH. Vehicle Age Factor**

These factors are applied to the BI, PD, and TL premiums for each vehicle type (except AN, SN, GO, TR, CP), and are determined by the age of the vehicle. Refer to the footnote in the table for the formula to determine age of vehicle. See **Table 31**.

II. Zone Factors

These factors are applied to the BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums, and are determined by the Zone for the garaging location of each vehicle. See **Table 25**.

* **TABLE 1: BASE RATES**

		Miscellaneous Coverages:	
BI	291.1	T&L 1[1]	8.2
PD	163.1	T&L 2[2]	15.1
MED	73.1	OPT TE	9.2
Work Loss	4.4	EEE - Excess Electronic Equipment	36.0
Acc. Death	6.0		
UM	18.9		
UIM	59.8		
PDUM^	17.7		
CMP	111.3		
COL	320.4		

Notes:

[1] T&L 1 — For PP, PU, VN, CL
[2] T&L 2 — For PH & MH
^ Subject to $200 deductible

Key:

BI =	Bodily Injury Liability		
PD =	Property Damage Liability	T&L =	Towing and Labor
MED =	Medical Payments	OPT TE =	Optional Transportation Expenses
Work Loss =	Work Loss Benefit		
Acc. Death =	Accidental Death Benefit		
UM =	Uninsured Motorists	EEE =	Excess Electronic Equipment
UIM =	Underinsured Motorists		
PDUM =	Property Damage Uninsured Motorist		
CMP =	Other Than Collision		
COL =	Collision		

* **TABLE 2: INCREASED LIMIT FACTORS**

Bodily Injury

Limit (000)	Factor
25/50	0.76
30/60	0.79
50/100	0.88
100/300	1.00
250/500	1.19
300/500	1.23
500/500	1.36
500/1M	1.43
1M/1M	1.54

Property Damage

Limit(000)	Factor
25	0.93
50	1.00
100	1.05
200	1.12
300	1.19

PD Uninsured Motorist

Limit (000)	Factor
25	0.69
50	1.00
100	1.54
200	2.59
300	3.64

Uninsured Motorists

Limit (000)	Factor
25/50	0.64
30/60	0.69
50/100	0.83
100/300	1.00
250/500	1.14
300/500	1.16
500/500	1.24
500/1M	1.84
1M/1M	2.15

Underinsured Motorists

Limit (000)	Factor
25/50	0.37
30/60	0.44
50/100	0.55
100/300	1.00
250/500	1.63
300/500	1.72
500/500	1.91
500/1M	2.23
1M/1M	2.90

Excess Elec. Equip.

Limit	Factor
1500	1.00
2000	1.75
2500	2.50
3000	3.25
3500	4.00
4000	4.75
4500	5.50
5000	6.25

Medical Payments

Limit (000)	Factor
2	0.77
5	1.00
10	1.38
25	2.08

Work Loss Coverage

Limit	Factor
140 per wk	1.00

Accidental Death Benefit

Limit	Factor
5000	1.00

Optional Transportation Expenses

Limit	Factor
$30 day / $900 max	1.00
$40 day / $1200 max	1.84
$50 day / $1500 max	2.68

Towing and Labor

Limit	Factor
$50	0.62
Broad	1.00

Excess Elec. Equipment

Limit	Factor
1500	1.00
2000	1.75
2500	2.50
3000	3.25
3500	4.00
4000	4.75
4500	5.50
5000	6.25

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* **TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – OTHER THAN COLLISION**

Model Year 2011 and Subsequent

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.50	0.40	0.35	0.29	0.21	0.14	0.10	0.07
2	0.63	0.56	0.50	0.37	0.26	0.19	0.12	0.08
3	0.84	0.76	0.69	0.52	0.36	0.26	0.18	0.12
4	1.03	0.96	0.89	0.70	0.46	0.33	0.23	0.16
5	1.14	1.06	0.98	0.77	0.53	0.39	0.26	0.18
6	1.25	1.16	1.08	0.85	0.61	0.43	0.28	0.18
7	1.34	1.25	1.17	0.95	0.67	0.47	0.32	0.24
8	1.44	1.34	1.25	1.03	0.74	0.51	0.34	0.24
10	1.53	1.43	1.34	1.10	0.81	0.56	0.37	0.25
11	1.62	1.52	1.43	1.17	0.86	0.61	0.40	0.27
12	1.69	1.59	1.49	1.23	0.91	0.65	0.43	0.28
13	1.73	1.63	1.53	1.27	0.95	0.68	0.45	0.30
14	1.77	1.67	1.58	1.31	0.98	0.70	0.47	0.31
15	1.81	1.71	1.62	1.35	1.01	0.73	0.49	0.33
16	1.86	1.76	1.66	1.39	1.05	0.75	0.50	0.34
17	1.91	1.80	1.70	1.42	1.08	0.78	0.52	0.35
18	1.96	1.85	1.74	1.46	1.11	0.81	0.54	0.36
19	2.00	1.89	1.78	1.50	1.14	0.83	0.56	0.38
20	2.04	1.93	1.83	1.55	1.17	0.86	0.58	0.39
21	2.09	1.98	1.87	1.59	1.20	0.89	0.60	0.40
22	2.13	2.01	1.91	1.62	1.23	0.91	0.62	0.42
23	2.17	2.05	1.95	1.66	1.26	0.93	0.63	0.43
24	2.21	2.08	1.98	1.69	1.28	0.95	0.64	0.44
25	2.25	2.13	2.03	1.74	1.31	0.98	0.66	0.45
26	2.30	2.18	2.07	1.78	1.34	1.00	0.68	0.47
27	2.34	2.23	2.12	1.82	1.37	1.03	0.70	0.48
28	2.39	2.27	2.16	1.86	1.40	1.05	0.72	0.50
29	2.43	2.31	2.20	1.90	1.43	1.07	0.74	0.51
30	2.47	2.35	2.23	1.91	1.45	1.08	0.75	0.53
31	2.51	2.39	2.27	1.94	1.48	1.10	0.77	0.54
32	2.56	2.43	2.31	1.97	1.51	1.13	0.79	0.55
33	2.59	2.47	2.35	2.00	1.53	1.15	0.80	0.56
34	2.64	2.51	2.39	2.03	1.56	1.18	0.82	0.58
35	2.67	2.54	2.42	2.07	1.59	1.20	0.83	0.59
36	2.72	2.59	2.46	2.12	1.62	1.23	0.86	0.60
37	2.78	2.64	2.51	2.17	1.66	1.26	0.88	0.62
38	2.84	2.70	2.56	2.22	1.70	1.29	0.90	0.64
39	2.89	2.75	2.62	2.27	1.74	1.31	0.92	0.66
40	2.95	2.81	2.68	2.31	1.77	1.34	0.95	0.68
41	3.01	2.87	2.74	2.38	1.81	1.37	0.97	0.70
42	3.07	2.93	2.80	2.43	1.85	1.41	1.00	0.71
43	3.14	2.99	2.86	2.48	1.89	1.44	1.02	0.73
44	3.19	3.04	2.91	2.52	1.92	1.48	1.05	0.75
45	3.25	3.09	2.95	2.56	1.95	1.51	1.07	0.77
46	3.31	3.15	3.00	2.58	1.98	1.55	1.10	0.78
47	3.37	3.21	3.06	2.62	2.02	1.58	1.13	0.80
48	3.44	3.27	3.11	2.67	2.05	1.62	1.16	0.83
49	3.53	3.33	3.17	2.71	2.09	1.66	1.18	0.84
50	3.62	3.39	3.22	2.74	2.12	1.69	1.20	0.85
51	3.70	3.44	3.27	2.78	2.15	1.73	1.22	0.87
52	3.76	3.48	3.31	2.81	2.18	1.75	1.24	0.88
53	3.79	3.51	3.34	2.84	2.20	1.77	1.25	0.88
54	3.91	3.62	3.44	2.91	2.25	1.83	1.29	0.91
55	4.04	3.74	3.55	3.01	2.33	1.90	1.33	0.94
56	4.18	3.87	3.68	3.11	2.41	1.96	1.38	0.98
57	4.32	4.00	3.80	3.22	2.49	2.02	1.43	1.01
58	4.59	4.22	4.01	3.40	2.62	2.14	1.52	1.08
59	4.94	4.49	4.26	3.61	2.79	2.27	1.62	1.16
60	5.31	4.76	4.52	3.83	2.95	2.40	1.72	1.23
61	5.68	5.10	4.81	4.05	3.12	2.54	1.83	1.32
62	6.07	5.45	5.13	4.28	3.29	2.69	1.93	1.39
63	6.46	5.81	5.46	4.51	3.47	2.83	2.04	1.47
64	6.86	6.16	5.81	4.77	3.65	2.97	2.14	1.54
65	7.25	6.51	6.13	5.04	3.85	3.12	2.25	1.62
66	7.83	7.03	6.62	5.45	4.16	3.38	2.40	1.73
67	8.62	7.74	7.29	5.99	4.58	3.72	2.64	1.89
68	9.41	8.44	7.96	6.53	5.00	4.06	2.87	2.04
69	10.19	9.14	8.61	7.08	5.41	4.39	3.12	2.19
70	10.98	9.86	9.29	7.63	5.83	4.73	3.36	2.37
71	11.77	10.57	9.95	8.18	6.26	5.08	3.59	2.54
72	12.56	11.28	10.62	8.73	6.67	5.42	3.84	2.71
73	13.35	11.99	11.30	9.28	7.09	5.76	4.08	2.88
74	14.14	12.70	11.96	9.84	7.52	6.10	4.32	3.05
75	14.93	13.41	12.64	10.39	7.94	6.44	4.57	3.22
98			-- Refer to High Value Vehicle Symbol/Deductible Factors --					

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – OTHER THAN COLLISION

Model Year 1990 to 2010

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.59	0.48	0.43	0.31	0.23	0.17	0.12	0.08
2	1.03	0.86	0.77	0.57	0.41	0.30	0.22	0.16
3	1.19	1.00	0.91	0.70	0.50	0.37	0.27	0.20
4	1.31	1.11	1.01	0.79	0.58	0.42	0.31	0.23
5	1.44	1.22	1.12	0.88	0.65	0.47	0.35	0.26
6	1.58	1.35	1.23	0.99	0.74	0.54	0.39	0.29
7	1.66	1.42	1.31	1.05	0.79	0.57	0.41	0.31
8	1.79	1.55	1.43	1.16	0.88	0.65	0.46	0.34
10	1.85	1.62	1.50	1.21	0.92	0.68	0.48	0.35
11	1.98	1.73	1.60	1.30	1.00	0.74	0.52	0.38
12	2.07	1.81	1.68	1.37	1.06	0.79	0.56	0.40
13	2.13	1.87	1.74	1.42	1.10	0.82	0.58	0.42
14	2.27	2.00	1.85	1.52	1.18	0.89	0.64	0.46
15	2.40	2.12	1.98	1.63	1.27	0.96	0.68	0.49
16	2.54	2.25	2.09	1.73	1.35	1.03	0.74	0.53
17	2.67	2.37	2.21	1.82	1.44	1.10	0.79	0.57
18	2.81	2.50	2.33	1.93	1.51	1.17	0.85	0.62
19	2.98	2.64	2.47	2.05	1.62	1.26	0.92	0.68
20	3.15	2.80	2.61	2.18	1.72	1.36	0.99	0.73
21	3.36	3.03	2.80	2.34	1.85	1.49	1.09	0.80
22	3.65	3.33	3.04	2.54	2.01	1.64	1.21	0.90
23	4.01	3.62	3.30	2.76	2.18	1.79	1.32	0.98
24	4.31	3.91	3.56	2.98	2.35	1.95	1.43	1.06
25	4.71	4.29	3.91	3.27	2.57	2.15	1.59	1.18
26	5.21	4.73	4.30	3.59	2.83	2.36	1.76	1.32
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.39	0.30	0.26	0.19	0.14	0.10	0.07	0.05
2	0.39	0.30	0.26	0.19	0.14	0.10	0.07	0.05
3	0.45	0.36	0.31	0.23	0.17	0.12	0.08	0.06
4	0.56	0.46	0.41	0.29	0.21	0.15	0.10	0.07
5	0.68	0.56	0.50	0.35	0.26	0.19	0.13	0.09
6	0.86	0.71	0.64	0.46	0.33	0.24	0.17	0.12
[1]7	1.03	0.86	0.77	0.57	0.41	0.30	0.22	0.16
8	1.25	1.06	0.96	0.75	0.54	0.39	0.29	0.21
10	1.51	1.29	1.18	0.93	0.70	0.51	0.37	0.28
11	1.72	1.49	1.37	1.10	0.83	0.61	0.43	0.32
12	1.92	1.67	1.55	1.25	0.96	0.71	0.50	0.37
[2]13	2.11	1.84	1.71	1.39	1.08	0.80	0.57	0.41
14	2.33	2.05	1.91	1.57	1.23	0.93	0.66	0.47
15	2.61	2.31	2.15	1.78	1.39	1.06	0.76	0.55
16	2.91	2.59	2.41	2.00	1.58	1.23	0.89	0.65
17	3.25	2.92	2.70	2.26	1.79	1.43	1.04	0.77
18	3.65	3.33	3.04	2.54	2.01	1.64	1.21	0.89
19	4.12	3.72	3.40	2.84	2.24	1.85	1.37	1.01
[3]20	4.51	4.10	3.73	3.12	2.46	2.05	1.51	1.12
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

[1] Maximum symbol for Model Years prior to 1976. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[2] Maximum symbol for Model Years 1976 to 1980. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[3] Maximum symbol for Model Years 1981 to1989. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS –COLLISION

Model Year 2011 and Subsequent

Symbol	100	150	200	250	500	1000	2000	3000
1	0.45	0.43	0.42	0.41	0.36	0.26	0.17	0.12
2	0.55	0.53	0.51	0.49	0.43	0.32	0.21	0.14
3	0.68	0.65	0.63	0.61	0.54	0.42	0.29	0.19
4	0.75	0.73	0.71	0.69	0.61	0.49	0.36	0.26
5	0.79	0.77	0.75	0.73	0.66	0.54	0.39	0.28
6	0.85	0.82	0.80	0.78	0.70	0.58	0.42	0.30
7	0.91	0.88	0.86	0.84	0.76	0.62	0.45	0.32
8	0.97	0.94	0.91	0.89	0.80	0.68	0.48	0.34
10	1.02	0.99	0.96	0.94	0.85	0.72	0.52	0.38
11	1.07	1.04	1.02	1.00	0.90	0.77	0.57	0.42
12	1.11	1.08	1.05	1.03	0.94	0.79	0.59	0.44
13	1.13	1.10	1.07	1.05	0.96	0.81	0.61	0.46
14	1.16	1.12	1.09	1.07	0.98	0.83	0.63	0.47
15	1.18	1.15	1.12	1.09	1.00	0.85	0.64	0.48
16	1.21	1.18	1.15	1.12	1.03	0.88	0.66	0.50
17	1.24	1.20	1.17	1.15	1.05	0.90	0.68	0.51
18	1.26	1.23	1.20	1.18	1.08	0.92	0.70	0.52
19	1.29	1.25	1.23	1.21	1.11	0.95	0.71	0.54
20	1.32	1.28	1.24	1.22	1.12	0.98	0.73	0.55
21	1.33	1.30	1.27	1.25	1.15	1.00	0.74	0.56
22	1.36	1.32	1.29	1.26	1.17	1.02	0.76	0.58
23	1.38	1.34	1.31	1.28	1.19	1.04	0.78	0.60
24	1.40	1.36	1.32	1.30	1.20	1.06	0.80	0.61
25	1.43	1.39	1.36	1.33	1.23	1.07	0.82	0.63
26	1.45	1.41	1.38	1.35	1.25	1.09	0.83	0.64
27	1.47	1.43	1.40	1.37	1.27	1.11	0.84	0.65
28	1.49	1.45	1.42	1.39	1.29	1.14	0.86	0.67
29	1.51	1.47	1.44	1.42	1.32	1.16	0.88	0.68
30	1.56	1.52	1.48	1.44	1.33	1.17	0.90	0.69
31	1.58	1.54	1.50	1.46	1.35	1.19	0.91	0.70
32	1.61	1.56	1.52	1.48	1.37	1.21	0.93	0.72
33	1.63	1.58	1.54	1.51	1.39	1.22	0.94	0.73
34	1.65	1.60	1.56	1.53	1.41	1.24	0.96	0.75
35	1.67	1.62	1.58	1.55	1.43	1.26	0.98	0.76
36	1.69	1.64	1.60	1.57	1.46	1.28	1.00	0.78
37	1.72	1.67	1.64	1.61	1.49	1.31	1.02	0.80
38	1.76	1.71	1.67	1.64	1.52	1.34	1.05	0.82
39	1.80	1.75	1.71	1.68	1.56	1.37	1.07	0.84
40	1.84	1.79	1.74	1.71	1.59	1.40	1.10	0.86
41	1.86	1.81	1.78	1.75	1.62	1.44	1.13	0.88
42	1.89	1.85	1.81	1.78	1.66	1.47	1.15	0.91
43	1.93	1.89	1.85	1.82	1.69	1.50	1.18	0.93
44	1.96	1.92	1.88	1.85	1.72	1.53	1.21	0.95
45	2.00	1.95	1.92	1.89	1.75	1.56	1.23	0.98
46	2.04	1.99	1.96	1.93	1.79	1.59	1.26	1.00
47	2.08	2.03	2.00	1.97	1.83	1.63	1.30	1.03
48	2.12	2.07	2.03	2.00	1.87	1.67	1.34	1.08
49	2.15	2.10	2.06	2.03	1.90	1.71	1.41	1.15
50	2.17	2.13	2.09	2.06	1.93	1.75	1.47	1.25
51	2.21	2.16	2.12	2.08	1.96	1.79	1.53	1.36
52	2.23	2.18	2.14	2.10	1.98	1.82	1.56	1.43
53	2.24	2.19	2.15	2.11	1.98	1.82	1.57	1.44
54	2.27	2.22	2.18	2.14	2.01	1.85	1.60	1.47
55	2.33	2.28	2.23	2.19	2.06	1.90	1.63	1.50
56	2.39	2.34	2.30	2.26	2.12	1.95	1.68	1.55
57	2.45	2.40	2.36	2.32	2.18	2.01	1.74	1.58
58	2.57	2.52	2.47	2.42	2.28	2.11	1.82	1.65
59	2.69	2.63	2.58	2.53	2.39	2.21	1.91	1.74
60	2.80	2.74	2.69	2.64	2.50	2.31	2.00	1.82
61	2.94	2.88	2.82	2.77	2.62	2.42	2.10	1.92
62	3.09	3.03	2.97	2.92	2.76	2.55	2.23	2.05
63	3.24	3.18	3.12	3.07	2.90	2.68	2.36	2.17
64	3.40	3.33	3.26	3.21	3.03	2.82	2.49	2.29
65	3.55	3.48	3.41	3.35	3.17	2.94	2.62	2.40
66	3.79	3.71	3.64	3.58	3.39	3.13	2.82	2.59
67	4.12	4.03	3.96	3.89	3.67	3.41	3.08	2.82
68	4.44	4.35	4.27	4.20	3.97	3.68	3.35	3.07
69	4.77	4.67	4.58	4.50	4.26	3.95	3.61	3.31
70	5.09	4.98	4.89	4.81	4.55	4.22	3.87	3.55
71	5.43	5.32	5.22	5.14	4.86	4.51	4.13	3.79
72	5.78	5.66	5.56	5.47	5.17	4.80	4.39	4.04
73	6.13	6.00	5.89	5.79	5.48	5.09	4.66	4.27
74	6.47	6.34	6.23	6.12	5.79	5.38	4.92	4.51
75	6.82	6.69	6.56	6.45	6.10	5.67	5.18	4.76
98	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

*

TABLE 3: SYMBOL/DEDUCTIBLE FACTORS –COLLISION

Model Year 1990 to 2010

Symbol	100	150	200	250	500	1000	2000	3000
1	0.53	0.50	0.48	0.46	0.40	0.29	0.20	0.14
2	0.73	0.69	0.66	0.64	0.56	0.44	0.32	0.24
3	0.81	0.77	0.73	0.71	0.63	0.50	0.37	0.28
4	0.86	0.82	0.78	0.76	0.67	0.54	0.40	0.31
5	0.93	0.88	0.85	0.82	0.73	0.59	0.44	0.34
6	1.01	0.96	0.92	0.89	0.80	0.65	0.48	0.37
7	1.06	1.01	0.97	0.94	0.85	0.69	0.52	0.40
8	1.14	1.09	1.05	1.02	0.92	0.76	0.57	0.45
10	1.18	1.12	1.08	1.05	0.94	0.78	0.60	0.47
11	1.24	1.19	1.14	1.10	1.00	0.83	0.64	0.50
12	1.30	1.24	1.19	1.15	1.04	0.88	0.67	0.53
13	1.33	1.27	1.22	1.19	1.07	0.90	0.70	0.55
14	1.42	1.36	1.30	1.27	1.15	0.96	0.74	0.59
15	1.50	1.44	1.38	1.33	1.21	1.01	0.79	0.63
16	1.57	1.50	1.44	1.40	1.27	1.07	0.84	0.67
17	1.63	1.56	1.50	1.46	1.33	1.12	0.88	0.71
18	1.72	1.64	1.58	1.54	1.40	1.19	0.94	0.76
19	1.82	1.74	1.68	1.63	1.49	1.26	1.01	0.81
20	1.95	1.87	1.80	1.75	1.60	1.37	1.08	0.87
21	2.09	2.01	1.93	1.88	1.72	1.48	1.18	0.95
22	2.25	2.16	2.07	2.02	1.86	1.60	1.28	1.04
23	2.39	2.30	2.21	2.15	1.97	1.71	1.36	1.11
24	2.59	2.48	2.38	2.32	2.14	1.86	1.49	1.21
25	2.85	2.73	2.63	2.56	2.36	2.05	1.65	1.34
26	3.15	3.02	2.91	2.83	2.61	2.26	1.82	1.49
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.44	0.41	0.38	0.36	0.32	0.24	0.16	0.11
2	0.44	0.41	0.38	0.36	0.32	0.24	0.16	0.11
3	0.47	0.45	0.43	0.41	0.35	0.26	0.17	0.12
4	0.50	0.47	0.45	0.43	0.37	0.28	0.18	0.13
5	0.55	0.52	0.50	0.48	0.41	0.31	0.21	0.15
6	0.64	0.61	0.58	0.56	0.49	0.38	0.26	0.19
[1]7	0.73	0.69	0.66	0.64	0.56	0.44	0.32	0.24
8	0.83	0.79	0.75	0.73	0.65	0.52	0.38	0.30
10	0.97	0.92	0.88	0.86	0.77	0.62	0.46	0.36
11	1.10	1.05	1.01	0.98	0.88	0.72	0.54	0.42
12	1.21	1.16	1.11	1.08	0.97	0.81	0.62	0.49
[2]13	1.31	1.26	1.21	1.17	1.06	0.89	0.68	0.54
14	1.46	1.39	1.34	1.30	1.18	0.99	0.77	0.61
15	1.60	1.53	1.47	1.43	1.30	1.09	0.86	0.69
16	1.78	1.70	1.63	1.59	1.45	1.23	0.98	0.79
17	2.02	1.94	1.87	1.81	1.66	1.42	1.13	0.91
18	2.25	2.15	2.07	2.02	1.85	1.60	1.28	1.04
19	2.46	2.36	2.28	2.21	2.04	1.76	1.41	1.15
20	2.71	2.61	2.51	2.44	2.25	1.95	1.56	1.28
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

[1] Maximum symbol for Model Years prior to 1976. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[2] Maximum symbol for Model Years 1976 to 1980. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.

* TABLE 4: MODEL YEAR FACTORS

Model Year	CMP	COL
2017+	*	*
2016	1.79	2.16
2015	1.73	2.08
2014	1.67	2.00
2013	1.61	1.92
2012	1.55	1.84
2011	1.50	1.76
2010	1.45	1.68
2009	1.40	1.60
2008	1.35	1.53
2007	1.30	1.46
2006	1.25	1.39
2005	1.20	1.32
2004	1.16	1.25
2003	1.12	1.18
2002	1.08	1.12
2001	1.04	1.06
2000	1.00	1.00
1999	0.97	0.95
1998	0.94	0.90
1997	0.91	0.86
1996	0.88	0.82
1995	0.85	0.79
1994	0.83	0.76
1993	0.81	0.74
1992	0.80	0.73
1991	0.80	0.73
1990	0.80	0.73
1989 & prior	0.80	0.73

* To determine the model year factors not shown in Table 4 (i.e., model years beyond 2016):

* Other Than Collision = (Model year 2016 Factor) * [(1.03) ^ (Model Year – 2016)]
Collision = (Model year 2016 Factor) * [(1.04) ^ (Model Year – 2016)]

Note: Round the factors to the nearest hundredth.

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TABLE 5A: RATE LEVEL FACTORS

Rate Level	Factor[1]
Platinum	1.00
Gold Star	1.05
Standard	1.15

[1]Gold Star Factor = (Rate Level Factor) X (Financial Responsibility Level Factor), rounded to 2 decimals

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TABLE 5B: FINANCIAL RESPONSIBILITY (FR) FACTORS

FR Level	Factor[1]	FR Level	Factor[1]	FR Level	Factor[1]
A001	0.76	A034	0.76	A067	0.76
A002	0.76	A035	0.76	A068	0.76
A003	0.76	A036	0.76	A069	0.76
A004	0.76	A037	0.76	A070	0.76
A005	0.76	A038	0.76	A071	0.76
A006	0.76	A039	0.76	A072	0.76
A007	0.76	A040	0.76	A073	0.76
A008	0.76	A041	0.76	A074	0.76
A009	0.76	A042	0.76	A075	0.76
A010	0.76	A043	0.76	A076	0.76
A011	0.76	A044	0.76	A077	0.76
A012	0.76	A045	0.76	A078	0.76
A013	0.76	A046	0.76	A079	0.76
A014	0.76	A047	0.76	A080	0.76
A015	0.76	A048	0.76	A081	0.76
A016	0.76	A049	0.76	A082	0.76
A017	0.76	A050	0.76	A083	0.76
A018	0.76	A051	0.76	A084	0.76
A019	0.76	A052	0.76	A085	0.76
A020	0.76	A053	0.76	A086	0.76
A021	0.76	A054	0.76	A087	0.76
A022	0.76	A055	0.76	A088	0.76
A023	0.76	A056	0.76	A089	0.76
A024	0.76	A057	0.76	A090	0.76
A025	0.76	A058	0.76	A091	0.76
A026	0.76	A059	0.76	A092	0.76
A027	0.76	A060	0.76	A093	0.76
A028	0.76	A061	0.76	A094	0.76
A029	0.76	A062	0.76	A095	0.76
A030	0.76	A063	0.76	A096	0.76
A031	0.76	A064	0.76	A097	0.76
A032	0.76	A065	0.76	A098	0.76
A033	0.76	A066	0.76	A099	0.76

FR Level	Factor[1]
A100	0.76
A101	0.76
A102	0.76
A103	0.76
A104	0.76
A105	0.76
A106	0.76
A107	0.76
A108	0.76
A109	0.76
A110	0.76
A111	0.76
A112	0.76
A113	0.76
A114	0.76
A115	0.76
A116	0.76
A117	0.76
A118	0.76
A119	0.76
A120	0.76
A121	0.76
A122	0.76
A123	0.76
A124	0.76
A125	0.77
A126	0.77
A127	0.77
A128	0.77
A129	0.77
A130	0.77
A131	0.77
A132	0.77
A133	0.77
A134	0.77
A135	0.77
A136	0.77
A137	0.77
A138	0.77
A139	0.78
A140	0.78
A141	0.78
A142	0.78
A143	0.78

FR Level	Factor[1]
A144	0.78
A145	0.78
A146	0.78
A147	0.78
A148	0.78
A149	0.78
A150	0.78
A151	0.78
A152	0.78
A153	0.79
A154	0.79
A155	0.79
A156	0.79
A157	0.79
A158	0.79
A159	0.79
A160	0.79
A161	0.79
A162	0.79
A163	0.79
A164	0.79
A165	0.79
A166	0.80
A167	0.80
A168	0.80
A169	0.80
B001	0.83
B002	0.83
B003	0.83
B004	0.83
B005	0.83
B006	0.83
B007	0.83
B008	0.83
B009	0.83
B010	0.83
B011	0.84
B012	0.84
B013	0.84
B014	0.84
B015	0.84
B016	0.84
B017	0.84
B018	0.84

FR Level	Factor[1]
B019	0.84
B020	0.84
B021	0.84
B022	0.84
B023	0.84
B024	0.85
B025	0.85
B026	0.85
B027	0.85
B028	0.85
B029	0.85
B030	0.85
B031	0.85
B032	0.85
B033	0.85
B034	0.85
B035	0.85
B036	0.86
B037	0.86
B038	0.86
B039	0.86
B040	0.86
B041	0.86
B042	0.86
B043	0.86
B044	0.86
B045	0.86
B046	0.86
B047	0.86
B048	0.86
B049	0.87
B050	0.87
B051	0.87
B052	0.87
B053	0.87
B054	0.87
B055	0.87
B056	0.87
B057	0.87
B058	0.87
B059	0.87
B060	0.87
B061	0.88
B062	0.88

FR Level	Factor[1]
B063	0.88
B064	0.88
B065	0.88
B066	0.88
B067	0.88
B068	0.88
B069	0.88
B070	0.88
B071	0.88
B072	0.89
B073	0.89
B074	0.89
B075	0.89
C001	0.95
C002	0.95
C003	0.96
C004	0.96
C005	0.96
C006	0.96
C007	0.96
C008	0.96
C009	0.96
C010	0.96
C011	0.96
C012	0.96
C013	0.96
C014	0.96
C015	0.97
C016	0.97
C017	0.97
C018	0.97
C019	0.97
C020	0.97
C021	0.97
C022	0.97
C023	0.97
C024	0.97
C025	0.97
C026	0.98
C027	0.98
C028	0.98
C029	0.98
C030	0.98
C031	0.98

FR Level	Factor[1]
C032	0.98
C033	0.98
C034	0.98
C035	0.98
C036	0.98
C037	0.99
C038	0.99
C039	0.99
C040	0.99
C041	0.99
C042	0.99
C043	0.99
C044	0.99
C045	0.99
C046	0.99
C047	1.00
C048	1.00
C049	1.00
C050	1.00
C051	1.00
C052	1.00
C053	1.00
C054	1.00
C055	1.00
C056	1.00
C057	1.00
C058	1.01
C059	1.01
C060	1.01
C061	1.01
C062	1.01
C063	1.01
C064	1.01
C065	1.01
C066	1.01
C067	1.01
C068	1.02
C069	1.02
C070	1.02
C071	1.02
C072	1.02
C073	1.02
C074	1.02
C075	1.02

FR Level	Factor[1]
C076	1.02
C077	1.02
C078	1.03
C079	1.03
C080	1.03
C081	1.03
C082	1.03
C083	1.03
C084	1.03
C085	1.03
C086	1.03
C087	1.03
C088	1.04
C089	1.04
C090	1.04
C091	1.04
C092	1.04
C093	1.04
C094	1.04
C095	1.04
C096	1.04
C097	1.04
C098	1.05
C099	1.05
C100	1.05
C101	1.05
C102	1.05
C103	1.05
C104	1.05
C105	1.05
D001	1.17
D002	1.18
D003	1.18
D004	1.18
D005	1.18
D006	1.18
D007	1.18
D008	1.18
D009	1.18
D010	1.18
D011	1.19
D012	1.19
D013	1.19
D014	1.19

FR Level	Factor[1]
D015	1.19
D016	1.19
D017	1.19
D018	1.19
D019	1.19
D020	1.19
D021	1.20
D022	1.20
D023	1.20
D024	1.20
D025	1.20
D026	1.20
D027	1.20
D028	1.20
D029	1.20
D030	1.21
D031	1.21
D032	1.21
D033	1.21
D034	1.21
D035	1.21
D036	1.21
D037	1.21
D038	1.21
D039	1.22
D040	1.22
D041	1.22
D042	1.22
D043	1.22
D044	1.22
D045	1.22
D046	1.22
D047	1.23
D048	1.23
D049	1.23
D050	1.23
D051	1.23
D052	1.23
D053	1.23
D054	1.23
D055	1.23
D056	1.24
D057	1.24
D058	1.24

FR Level	Factor[1]
D059	1.24
D060	1.24
D061	1.24
D062	1.24
D063	1.24
D064	1.25
D065	1.25
D066	1.25
D067	1.25
D068	1.25
D069	1.25
D070	1.25
D071	1.25
D072	1.25
D073	1.26
D074	1.26
D075	1.26
E001	1.40
E002	1.40
E003	1.40
E004	1.40
E005	1.40
E006	1.41
E007	1.41
E008	1.41
E009	1.41
E010	1.41
E011	1.41
E012	1.41
E013	1.41
E014	1.42
E015	1.42
E016	1.42
E017	1.42
E018	1.42
E019	1.42
E020	1.42
E021	1.42
E022	1.43
E023	1.43
E024	1.43
E025	1.43
E026	1.43
E027	1.43

FR Level	Factor[1]
E028	1.43
E029	1.43
E030	1.44
E031	1.44
E032	1.44
E033	1.44
E034	1.44
E035	1.44
E036	1.44
E037	1.45
E038	1.45
E039	1.45
E040	1.45
E041	1.45
E042	1.45
E043	1.45
E044	1.45
E045	1.46
E046	1.46
E047	1.46
E048	1.46
E049	1.46
E050	1.46
E051	1.46
E052	1.47
E053	1.47
E054	1.47
E055	1.47
E056	1.47
E057	1.47
E058	1.47
E059	1.47
E060	1.48
E061	1.48
E062	1.48
E063	1.48
E064	1.48
E065	1.48
E066	1.48
E067	1.49
E068	1.49
E069	1.49
E070	1.49
E071	1.49

FR Level	Factor[1]
E072	1.49
E073	1.49
E074	1.50
E075	1.50
E076	1.50
E077	1.50
E078	1.50
E079	1.50
E080	1.50
E081	1.51
E082	1.51
E083	1.51
E084	1.51
E085	1.51
E086	1.51
E087	1.51
E088	1.52
E089	1.52
E090	1.52
E091	1.52
E092	1.52
E093	1.52
E094	1.52
E095	1.53
E096	1.53
E097	1.53
E098	1.53
E099	1.53
E100	1.53
E101	1.53
E102	1.54
E103	1.54
E104	1.54
E105	1.54
E106	1.54
E107	1.54
E108	1.54
E109	1.55
E110	1.55
E111	1.55
E112	1.55
E113	1.55
E114	1.55
E115	1.56

FR Level	Factor[1]
E116	1.56
E117	1.56
E118	1.56
E119	1.56
E120	1.56
E121	1.56
E122	1.57
E123	1.57
E124	1.57
E125	1.57
E126	1.57
E127	1.57
E128	1.58
E129	1.58
E130	1.58
E131	1.58
E132	1.58
E133	1.58
E134	1.58
E135	1.59
E136	1.59
E137	1.59
E138	1.59
E139	1.59
E140	1.59
E141	1.60
E142	1.60
E143	1.60
E144	1.60
E145	1.60
E146	1.60
E147	1.61
E148	1.61
E149	1.61
E150	1.61
E151	1.61
E152	1.61
E153	1.62
E154	1.62
E155	1.62
E156	1.62
E157	1.62
E158	1.62
E159	1.63

FR Level	Factor[1]
E160	1.63
E161	1.63
E162	1.63
E163	1.63
E164	1.63
E165	1.64
E166	1.64
E167	1.64
E168	1.64
E169	1.64
E170	1.64
E171	1.64
E172	1.64
E173	1.64
E174	1.64
E175	1.64
E176	1.64
E177	1.64
E178	1.64
E179	1.64
E180	1.64
E181	1.64
E182	1.64
E183	1.64
E184	1.64
E185	1.64
E186	1.64
E187	1.64
E188	1.64
E189	1.64
E190	1.64
E191	1.64
E192	1.64
E193	1.64
E194	1.64
E195	1.64
E196	1.64
E197	1.64
E198	1.64
E199	1.64
E200	1.64
E201	1.64
E202	1.64
E203	1.64

FR Level	Factor[1]
E204	1.64
E205	1.64
E206	1.64
E207	1.64
E208	1.64
E209	1.64
E210	1.64
E211	1.64
E212	1.64
E213	1.64
E214	1.64
E215	1.64
E216	1.64
E217	1.64
E218	1.64
E219	1.64
E220	1.64
E221	1.64
E222	1.64
E223	1.64
E224	1.64
E225	1.64
E226	1.64
E227	1.64
E228	1.64
E229	1.64
E230	1.64
E231	1.64
E232	1.64
E233	1.64
E234	1.64
E235	1.64
E236	1.64
E237	1.64
E238	1.64
E239	1.64
E240	1.64
E241	1.64
E242	1.64
E243	1.64
E244	1.64
E245	1.64
E246	1.64
E247	1.64

FR Level	Factor[1]
E248	1.64
E249	1.64
E250	1.64
E251	1.64
E252	1.64
E253	1.64
E254	1.64
E255	1.64
E256	1.64
E257	1.64
E258	1.64
E259	1.64
E260	1.64
E261	1.64
E262	1.64
E263	1.64
E264	1.64
E265	1.64
E266	1.64
E267	1.64
E268	1.64
E269	1.64
E270	1.64
E271	1.64
E272	1.64
E273	1.64
E274	1.64
E275	1.64
E276	1.64
E277	1.64
E278	1.64
E279	1.64
E280	1.64
E281	1.64
E282	1.64
E283	1.64
E284	1.64
E285	1.64
E286	1.64
E287	1.64
E288	1.64
E289	1.64
E290	1.64
E291	1.64

FR Level	Factor[1]
E292	1.64
E293	1.64
E294	1.64
E295	1.64
E296	1.64
E297	1.64
E298	1.64
E299	1.64
E300	1.64
E301	1.64
E302	1.64
E303	1.64
E304	1.64
E305	1.64
E306	1.64
E307	1.64
E308	1.64
E309	1.64
E310	1.64
E311	1.64
E312	1.64
E313	1.64
E314	1.64
E315	1.64
E316	1.64
E317	1.64
E318	1.64
E319	1.64
E320	1.64
E321	1.64
E322	1.64
E323	1.64
E324	1.64
E325	1.64
E326	1.64
E327	1.64
E328	1.64
E329	1.64
E330	1.64
E331	1.64
E332	1.64
E333	1.64
E334	1.64
E335	1.64

FR Level	Factor[1]
E336	1.64
E337	1.64
E338	1.64
E339	1.64
E340	1.64
E341	1.64
E342	1.64
E343	1.64

FR Level	Factor[1]
E344	1.64
E345	1.64
E346	1.64
E347	1.64
E348	1.64
E349	1.64
E350	1.64
E351	1.64

FR Level	Factor[1]
F001	1.00
F002	1.00
F003[2]	1.00

[1]Gold Star Factor = (Rate Level Factor) X (Financial Responsibility Factor), rounded to 2 decimals.

[2]Extraordinary circumstances include catastrophic event, as declared by the federal or state government; serious illness or injury; death of a spouse, child or parent; divorce; identity theft; temporary loss of employment; or military deployment (NCOIL Revised Credit Scoring Model of 7/16/09).

TABLE 6: SALES CODE FACTORS

Higher Education Group Type		
Name	**Sales Code**	**Factor**
Higher Education Sales Codes – all not listed below		1.00
Non-Endorsed College Faculty	062	1.05
Non-Member Educator	800	1.10

General Preferred Group Type		
Name	**Sales Code**	**Factor**
General Preferred Sales Codes – all not listed below		1.05
Select	101	1.25

TABLE 7: AUTO / HOME DISCOUNT

Form	BI	PD	MED	CMP	COL
HO-3	0.90	0.90	0.90	0.90	0.90
DP-3	0.90	0.90	0.90	0.90	0.90
HO-3 MH	0.90	0.90	0.90	0.90	0.90
HO-6 (primary)	0.90	0.90	0.90	0.90	0.90
HO-4	0.95	0.95	0.95	0.95	0.95
HO-6 (secondary)	0.95	0.95	0.95	0.95	0.95
None	1.00	1.00	1.00	1.00	1.00

* **TABLE 8A: CLASS FACTORS – BI / PD**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	2.93	2.93
12	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.53	2.53
13	Age 19-20	2.28	2.28	2.28	2.28	2.28	2.28	2.38	2.38
14	Age 21-24	1.45	1.45	1.45	1.45	1.45	1.45	1.52	1.52
	Single Female Princ. Op.								
21	Age Under 17	3.32	3.32	3.32	3.32	3.32	3.32	3.41	3.41
22	Age 17-18	2.87	2.87	2.87	2.87	2.87	2.87	2.95	2.95
23	Age 19-20	2.47	2.47	2.47	2.47	2.47	2.47	2.58	2.58
24	Age 21-24	1.54	1.54	1.54	1.54	1.54	1.54	1.61	1.61
	Single Male Occ. Op.								
41	Age Under 17	3.64	3.64	3.64	3.64	3.64	3.64	3.84	3.84
42	Age 17-18	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93
43	Age 19-20	2.90	2.90	2.90	2.90	2.90	2.90	2.93	2.93
44	Age 21-24	1.73	1.73	1.73	1.73	1.73	1.73	1.79	1.79
	Single Male Princ. Op.								
51	Age Under 17	4.81	4.81	4.81	4.81	4.81	4.81	5.09	5.09
52	Age 17-18	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59
53	Age 19-20	3.35	3.35	3.35	3.35	3.35	3.35	3.50	3.50
54	Age 21-24	1.93	1.93	1.93	1.93	1.93	1.93	2.04	2.04
5H	Age 25-29	1.11	1.27	1.14	1.29	1.25	1.31	1.44	1.57
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.46	2.46
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.31	2.31
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.10	2.10
38	Age 21-22	1.52	1.52	1.52	1.52	1.52	1.52	1.59	1.59
39	Age 23-24	1.28	1.28	1.28	1.28	1.28	1.28	1.34	1.38
	All Other classes								
7I	General - Age 29 & Under	1.08	1.25	1.12	1.25	1.21	1.28	1.29	1.38
7J	General - Age 30-34	1.01	1.19	1.05	1.19	1.14	1.22	1.22	1.32
7K	General - Age 35-39	1.01	1.19	1.05	1.19	1.14	1.22	1.22	1.31
7L	General - Age 40-44	1.01	1.18	1.05	1.18	1.14	1.21	1.22	1.31
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.21	1.31
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.15	1.25
7O	General - Age 55-59	0.93	1.10	0.97	1.10	1.07	1.13	1.13	1.23
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.12	1.22
7Q	General - Age 65-69	0.94	1.11	0.98	1.11	1.07	1.14	1.13	1.23
7R	General - Age 70-74	0.98	1.16	1.03	1.16	1.11	1.19	1.18	1.28
7S	General - Age 75-79	1.05	1.23	1.10	1.23	1.18	1.26	1.19	1.32
7T	General - Age 80 & Up	1.05	1.25	1.13	1.25	1.23	1.31	1.24	1.38
8N	Special - Age 50-54 [1]	0.93	1.08	0.95	1.08	1.03	1.11	1.10	1.23
8O	Special - Age 55-59 [1]	0.91	1.06	0.93	1.06	1.01	1.09	1.08	1.21
8P	Special - Age 60-64 [1]	0.90	1.05	0.92	1.05	1.00	1.08	1.07	1.20
8Q	Special - Age 65-69 [1]	0.91	1.06	0.93	1.06	1.02	1.09	1.09	1.21
8R	Special - Age 70 - 74[1]	0.96	1.11	0.98	1.11	1.07	1.14	1.14	1.26

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – MED**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.74	2.74	2.74	2.74	2.75	2.75	2.75	2.75
12	Age 17-18	2.33	2.33	2.34	2.34	2.34	2.34	2.34	2.34
13	Age 19-20	2.11	2.11	2.11	2.11	2.12	2.12	2.12	2.12
14	Age 21-24	1.40	1.42	1.41	1.42	1.41	1.46	1.41	1.46
	Single Female Princ. Op.								
21	Age Under 17	2.96	2.96	2.96	2.96	2.97	2.97	2.97	2.97
22	Age 17-18	2.52	2.52	2.53	2.53	2.53	2.53	2.53	2.53
23	Age 19-20	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
24	Age 21-24	1.49	1.49	1.49	1.49	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	2.54	2.54	2.55	2.55	2.55	2.55	2.55	2.55
44	Age 21-24	1.64	1.64	1.65	1.65	1.65	1.68	1.65	1.68
	Single Male Princ. Op.								
51	Age Under 17	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23
52	Age 17-18	3.12	3.12	3.12	3.12	3.13	3.13	3.13	3.13
53	Age 19-20	3.00	3.00	3.00	3.00	3.01	3.01	3.01	3.01
54	Age 21-24	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
5H	Age 25-29	1.16	1.28	1.18	1.30	1.27	1.33	1.42	1.51
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
38	Age 21-22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
39	Age 23-24	1.28	1.28	1.29	1.29	1.29	1.29	1.29	1.29
	All Other classes								
7I	General - Age 29 & Under	1.07	1.26	1.11	1.26	1.20	1.29	1.20	1.29
7J	General - Age 30-34	1.02	1.22	1.06	1.22	1.15	1.25	1.15	1.25
7K	General - Age 35-39	1.02	1.21	1.06	1.21	1.15	1.24	1.15	1.24
7L	General - Age 40-44	1.01	1.20	1.05	1.21	1.14	1.24	1.14	1.24
7M	General - Age 45-49	1.00	1.20	1.04	1.20	1.13	1.23	1.13	1.23
7N	General - Age 50-54	0.94	1.13	0.99	1.14	1.07	1.17	1.07	1.17
7O	General - Age 55-59	0.92	1.11	0.97	1.12	1.07	1.15	1.07	1.16
7P	General - Age 60-64	0.92	1.11	0.96	1.11	1.07	1.14	1.07	1.16
7Q	General - Age 65-69	0.92	1.12	0.97	1.12	1.07	1.15	1.07	1.20
7R	General - Age 70-74	0.95	1.14	0.99	1.14	1.07	1.17	1.08	1.22
7S	General - Age 75-79	0.98	1.17	1.03	1.17	1.11	1.20	1.11	1.26
7T	General - Age 80 & Up	1.05	1.25	1.11	1.25	1.19	1.29	1.19	1.34
8N	Special - Age 50-54 [1]	0.92	1.09	0.94	1.09	1.02	1.12	1.03	1.17
8O	Special - Age 55-59 [1]	0.90	1.07	0.92	1.07	1.00	1.10	1.01	1.16
8P	Special - Age 60-64 [1]	0.89	1.07	0.92	1.07	1.00	1.10	1.00	1.16
8Q	Special - Age 65-69 [1]	0.90	1.07	0.92	1.07	1.01	1.10	1.01	1.18
8R	Special - Age 70 – 74 [1]	0.92	1.09	0.95	1.09	1.03	1.12	1.03	1.20

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

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TABLE 8A: CLASS FACTORS – UM AND UIM

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
12	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
13	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
14	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Female Princ. Op.								
21	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
22	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
23	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
24	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Male Occ. Op.								
41	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
42	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
43	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
44	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Male Princ. Op.								
51	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
52	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
53	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
54	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
5H	Age 25-29	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Married Male Princ. or Occ.								
31	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
32	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
33	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
38	Age 21-22	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
39	Age 23-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	All Other classes								
7I	General - Age 29 & Under	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7J	General - Age 30-34	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7K	General - Age 35-39	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7L	General - Age 40-44	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7M	General - Age 45-49	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7N	General - Age 50-54	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7O	General - Age 55-59	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7P	General - Age 60-64	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7Q	General - Age 65-69	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7R	General - Age 70-74	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7S	General - Age 75-79	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7T	General - Age 80 & Up	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8N	Special - Age 50-54 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8O	Special - Age 55-59 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8P	Special - Age 60-64 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8Q	Special - Age 65-69 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8R	Special - Age 70 - 74 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – CMP**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
12	Age 17-18	2.11	2.11	2.11	2.11	2.12	2.12	2.12	2.12
13	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
14	Age 21-24	1.35	1.40	1.36	1.40	1.36	1.43	1.36	1.43
	Single Female Princ. Op.								
21	Age Under 17	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79
22	Age 17-18	2.42	2.42	2.43	2.43	2.43	2.43	2.44	2.44
23	Age 19-20	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
24	Age 21-24	1.44	1.44	1.44	1.44	1.45	1.45	1.45	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	2.52	2.52	2.53	2.53	2.53	2.53	2.54	2.54
44	Age 21-24	1.63	1.63	1.64	1.64	1.64	1.68	1.66	1.68
	Single Male Princ. Op.								
51	Age Under 17	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23
52	Age 17-18	3.09	3.09	3.10	3.10	3.10	3.10	3.14	3.14
53	Age 19-20	3.01	3.01	3.01	3.01	3.02	3.02	3.03	3.03
54	Age 21-24	1.83	1.83	1.83	1.83	1.83	1.83	1.86	1.86
5H	Age 25-29	1.17	1.30	1.19	1.32	1.28	1.34	1.41	1.52
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
38	Age 21-22	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47
39	Age 23-24	1.31	1.31	1.32	1.32	1.32	1.32	1.32	1.35
	All Other classes								
7I	General - Age 29 & Under	1.09	1.26	1.13	1.26	1.22	1.29	1.25	1.35
7J	General - Age 30-34	1.06	1.23	1.10	1.23	1.19	1.26	1.22	1.31
7K	General - Age 35-39	1.04	1.22	1.09	1.22	1.18	1.25	1.20	1.30
7L	General - Age 40-44	1.02	1.20	1.06	1.20	1.15	1.23	1.18	1.27
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.16	1.25
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.11	1.20
7O	General - Age 55-59	0.94	1.11	0.98	1.11	1.07	1.14	1.10	1.19
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.08	1.18
7Q	General - Age 65-69	0.92	1.10	0.97	1.10	1.07	1.13	1.08	1.18
7R	General - Age 70-74	0.94	1.11	0.99	1.11	1.07	1.14	1.10	1.20
7S	General - Age 75-79	0.96	1.12	1.01	1.13	1.09	1.15	1.09	1.21
7T	General - Age 80 & Up	1.00	1.17	1.05	1.17	1.13	1.20	1.13	1.25
8N	Special - Age 50-54 [1]	0.93	1.08	0.95	1.08	1.03	1.11	1.06	1.19
8O	Special - Age 55-59 [1]	0.91	1.07	0.94	1.07	1.02	1.10	1.05	1.18
8P	Special - Age 60-64 [1]	0.90	1.05	0.92	1.05	1.00	1.08	1.03	1.16
8Q	Special - Age 65-69 [1]	0.90	1.05	0.92	1.05	1.01	1.08	1.03	1.16
8R	Special - Age 70 & Up [1]	0.92	1.07	0.94	1.07	1.03	1.10	1.05	1.18

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – COL**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.80	2.80	2.80	2.80	2.81	2.81	2.81	2.81
12	Age 17-18	2.51	2.51	2.52	2.52	2.52	2.52	2.52	2.52
13	Age 19-20	2.28	2.28	2.28	2.28	2.29	2.29	2.29	2.29
14	Age 21-24	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.47
	Single Female Princ. Op.								
21	Age Under 17	3.34	3.34	3.34	3.34	3.35	3.35	3.35	3.35
22	Age 17-18	2.91	2.91	2.92	2.92	2.92	2.92	2.92	2.92
23	Age 19-20	2.57	2.57	2.57	2.57	2.58	2.58	2.58	2.58
24	Age 21-24	1.57	1.57	1.57	1.57	1.58	1.58	1.58	1.58
	Single Male Occ. Op.								
41	Age Under 17	3.55	3.55	3.55	3.55	3.56	3.56	3.56	3.56
42	Age 17-18	2.90	2.90	2.90	2.90	2.91	2.91	2.91	2.91
43	Age 19-20	2.90	2.90	2.90	2.90	2.91	2.91	2.91	2.91
44	Age 21-24	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79
	Single Male Princ. Op.								
51	Age Under 17	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81
52	Age 17-18	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
53	Age 19-20	3.49	3.49	3.50	3.50	3.50	3.50	3.50	3.50
54	Age 21-24	2.02	2.02	2.02	2.02	2.03	2.03	2.03	2.03
5H	Age 25-29	1.15	1.31	1.18	1.33	1.27	1.35	1.43	1.54
	Married Male Princ. or Occ.								
31	Age Under 17	2.44	2.44	2.44	2.44	2.45	2.45	2.45	2.45
32	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
33	Age 19-20	2.09	2.09	2.10	2.10	2.10	2.10	2.10	2.10
38	Age 21-22	1.56	1.56	1.57	1.57	1.57	1.57	1.57	1.57
39	Age 23-24	1.33	1.33	1.34	1.34	1.34	1.34	1.34	1.34
	All Other classes								
7I	General - Age 29 & Under	1.08	1.25	1.12	1.25	1.21	1.28	1.21	1.31
7J	General - Age 30-34	1.02	1.20	1.06	1.20	1.15	1.23	1.16	1.25
7K	General - Age 35-39	1.01	1.19	1.05	1.19	1.14	1.22	1.15	1.24
7L	General - Age 40-44	1.01	1.18	1.05	1.19	1.14	1.22	1.14	1.23
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.13	1.23
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.08	1.18
7O	General - Age 55-59	0.93	1.10	0.97	1.10	1.07	1.13	1.07	1.16
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.07	1.16
7Q	General - Age 65-69	0.94	1.11	0.98	1.11	1.07	1.14	1.07	1.16
7R	General - Age 70-74	0.97	1.14	1.01	1.15	1.10	1.17	1.10	1.20
7S	General - Age 75-79	1.04	1.22	1.08	1.22	1.17	1.25	1.17	1.30
7T	General - Age 80 & Up	1.05	1.25	1.13	1.25	1.23	1.31	1.23	1.37
8N	Special - Age 50-54 [1]	0.93	1.08	0.95	1.08	1.03	1.11	1.04	1.16
8O	Special - Age 55-59 [1]	0.91	1.06	0.93	1.06	1.01	1.09	1.02	1.14
8P	Special - Age 60-64 [1]	0.90	1.05	0.92	1.05	1.00	1.08	1.01	1.13
8Q	Special - Age 65-69 [1]	0.92	1.07	0.94	1.07	1.02	1.10	1.03	1.14
8R	Special - Age 70 & Up [1]	0.95	1.10	0.97	1.10	1.05	1.13	1.06	1.18

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

+ **TABLE 8A: CLASS FACTORS – TOW**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.09							
12	Age 17-18	1.09							
13	Age 19-20	1.09							
14	Age 21-24	1.09							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	1.09							
22	Age 17-18	1.09							
23	Age 19-20	1.09							
24	Age 21-24	1.09							
	Single Male Occ. Op.								
41	Age Under 17	1.09							
42	Age 17-18	1.09							
43	Age 19-20	1.09							
44	Age 21-24	1.09							
	Single Male Princ. Op.								
51	Age Under 17	1.09							
52	Age 17-18	1.09							
53	Age 19-20	1.09							
54	Age 21-24	1.09							
5H	Age 25-29	1.06							
	Married Male Princ. or Occ.								
31	Age Under 17	1.09							
32	Age 17-18	1.09							
33	Age 19-20	1.09							
38	Age 21-22	1.09							
39	Age 23-24	1.09							
	All Other classes								
7I	General - Age 29 & Under	1.06							
7J	General - Age 30-34	1.05							
7K	General - Age 35-39	1.03							
7L	General - Age 40-44	1.01							
7M	General - Age 45-49	1.00							
7N	General - Age 50-54	0.99							
7O	General - Age 55-59	0.97							
7P	General - Age 60-64	0.96							
7Q	General - Age 65-69	0.94							
7R	General - Age 70-74	0.92							
7S	General - Age 75-79	0.92							
7T	General - Age 80 & Up	0.92							
8N	Special - Age 50-54 [1]	0.99							
8O	Special - Age 55-59 [1]	0.97							
8P	Special - Age 60-64 [1]	0.96							
8Q	Special - Age 65-69 [1]	0.94							
8R	Special - Age 70 & Up [1]	0.92							

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8B: GSD AND DTD – BI / PD**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

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TABLE 8B: GSD AND DTD – MED

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – UM AND UIM

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	1.00	15	1.00	1A	1.00	1B
Age 17-18	1.00	16	1.00	1C	1.00	1D
Age 19-20	1.00	17	1.00	1E	1.00	1F
Age 21-24	1.00	1G				
Single Female Princ. Op.						
Age Under 17	1.00	25	1.00	2A	1.00	2B
Age 17-18	1.00	26	1.00	2C	1.00	2D
Age 19-20	1.00	27	1.00	2E	1.00	2F
Age 21-24	1.00	2G				
Single Male Occ. Op.						
Age Under 17	1.00	45	1.00	4A	1.00	4B
Age 17-18	1.00	46	1.00	4C	1.00	4D
Age 19-20	1.00	47	1.00	4E	1.00	4F
Age 21-24	1.00	4G				
Single Male Princ. Op.						
Age Under 17	1.00	55	1.00	5A	1.00	5B
Age 17-18	1.00	56	1.00	5C	1.00	5D
Age 19-20	1.00	57	1.00	5E	1.00	5F
Age 21-24	1.00	5G				
Married Male Princ. or Occ.						
Age Under 17			1.00	3A		
Age 17-18			1.00	3C		
Age 19-20			1.00	3E		

* **TABLE 8B: GSD AND DTD – CMP**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

*

TABLE 8B: GSD AND DTD – COL

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

* **TABLE 8C: COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT**

DRIVER	BI	PD	MED	UM	UIM	CMP	COL
Single Female Occ. Op.							
Age Under 17	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 17-18	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 19-20	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 21-24	0.89	0.89	0.89	1.00	1.00	0.90	0.89
Single Female Princ. Op.							
Age Under 17	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 17-18	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 19-20	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 21-24	0.89	0.89	0.89	1.00	1.00	0.90	0.89
Single Male Occ. Op.							
Age Under 17	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 17-18	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 19-20	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 21-24	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Single Male Princ. Op.							
Age Under 17	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 17-18	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 19-20	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 21-24	0.75	0.75	0.75	1.00	1.00	0.75	0.75

* **TABLE 9A: DRIVING RECORD SURCHARGE 1**

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.12	0.00	0.00	0.00	0.12
2	0.29	0.29	0.29	0.00	0.00	0.00	0.29
3	0.46	0.46	0.46	0.00	0.00	0.00	0.46
4	1.05	1.05	1.05	0.00	0.00	0.00	1.05
5	1.35	1.35	1.35	0.00	0.00	0.00	1.35
6	1.65	1.65	1.65	0.00	0.00	0.00	1.65
Each Add'l Point:	0.30	0.30	0.30	0.00	0.00	0.00	0.30

\+ **TABLE 9B: DRIVING RECORD SURCHARGE 2**

Note: These are multiplicative factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.06	1.06	1.06	1.00	1.00	1.00	1.06
2	1.13	1.13	1.13	1.00	1.00	1.00	1.13
3	1.21	1.21	1.21	1.00	1.00	1.00	1.21
4	1.30	1.30	1.30	1.00	1.00	1.00	1.30
5	1.40	1.40	1.40	1.00	1.00	1.00	1.40
6	1.52	1.52	1.52	1.00	1.00	1.00	1.52
Each Add'l Point[1]:	0.15	0.15	0.15	0.00	0.00	0.00	0.15

[1]To determine the factor for attribute points greater than 6 (where P > 6):
P Point Factor = 6 Point Factor + [Each Add'l Point Factor x (P – 6)]

TABLE 10: PERSISTENCY FACTOR

No. of Mos.	BI	PD	MED	UM	UIM	CMP	COL
0A - 11A[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
0B -11B[2]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12 - 23	0.99	0.99	0.99	0.99	0.99	0.99	0.99
24 - 35	0.98	0.98	0.98	0.98	0.98	0.98	0.98
36 - 47	0.97	0.97	0.97	0.97	0.97	0.97	0.97
48 - 59	0.96	0.96	0.96	0.96	0.96	0.96	0.96
60 - 71	0.95	0.95	0.95	0.95	0.95	0.95	0.95
72 - 83	0.94	0.94	0.94	0.94	0.94	0.94	0.94
84 - 95	0.93	0.93	0.93	0.93	0.93	0.93	0.93
96 - 107	0.92	0.92	0.92	0.92	0.92	0.92	0.92
108 - 119	0.91	0.91	0.91	0.91	0.91	0.91	0.91
120+	0.90	0.90	0.90	0.90	0.90	0.90	0.90

[1] 0A – 11A = New Business with less than 1 year of prior insurance persistency.
[2] 0B – 11B = New Business with at least 1 year of prior insurance persistency.

*

TABLE 11: MULTI CAR DISCOUNT

Class	BI	PD	MED	UM	UIM	PDUM	CMP	COL
7I – 7T, 8N – 8R	0.82	0.82	0.82	0.95	0.95	0.95	0.83	0.82
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.90	0.90	0.89	0.95	0.95	0.95	0.90	0.91
All Other	0.94	0.94	0.92	0.95	0.95	0.95	0.92	0.94

TABLE 12: MATURE DRIVER DISCOUNT

Factor:	BI	PD	MED	CMP	COL
	0.95	0.95	0.95	0.95	0.95

TABLE 13: (Reserved for future use)

TABLE 14: UTILITY VEHICLE FACTORS

	BI	PD	MED	UM	UIM	CMP	COL
Factor:	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: Utility vehicles are denoted by a "Utl" on the vehicle symbol pages (located on the Model & Body Type column)

TABLE 15: (Reserved for future use)

* **TABLE 16: PACKAGE DISCOUNT**

Type	BI	PD	MED	UM	UIM	CMP	COL
A	0.95	0.95	0.95	0.95	0.95	0.90	0.90
B	0.95	0.95	0.95	0.95	0.95	0.90	0.90
C	0.95	0.95	0.95	0.95	0.95	0.90	0.90
D	0.95	0.95	0.95	0.95	0.95	0.90	0.90

TABLE 17A: MOTORCYCLE ("MC") VEHICLE TYPE FACTORS

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
DRIVER AGE < 25										
0 - 100	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.45	0.49
101 - 200	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.75	1.10
201 - 300	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	1.13	1.48
301 - 450	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	1.53	1.83
451 - 600	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	2.03	2.97
601 - 750	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	3.04	3.64
751 - 900	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.27	4.42
901 - 1000	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	5.08
1000 +	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	6.12
DRIVER AGE >= 25										
0 - 100	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.11	0.14
101 - 200	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.15	0.20
201 - 300	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.26	0.32
301 - 450	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.35	0.32
451 - 600	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.50	0.62
601 - 750	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	0.74	0.76
751 - 900	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.04	0.90
901 - 1000	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.01
1000 +	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.08

TABLE 17B: MOTORCYCLE ("MC") DEDUCTIBLE FACTORS

		DEDUCTIBLES						
Coverage	ACV	50	100	200	250	500	1000	2000
CMP w/o ACV glass	2.49	2.20	1.92	n/a	1.37	1.00	0.70	0.49
COL	- n/a -	1.33	1.27	1.19	1.16	1.00	1.10	0.53

TABLE 18A: SNOWMOBILE ("SN") VEHICLE TYPE FACTORS

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.10	0.10	-n/a-	-n/a-	n/a-	n/a

* **TABLE 18B: SNOWMOBILE ("SN") PHYSICAL DAMAGE BASE RATES (per $100 of Insurance)**

		Deductible				
Coverage	Age of Vehicle[1]	50	100	250	500	1000
CMP	1 - 3	1.07	0.99	0.81	0.61	0.42
CMP	4+	0.81	0.74	0.61	0.46	0.31
COL	1 - 3	1.22	1.13	0.93	0.70	0.48
COL	4+	0.92	0.85	0.70	0.52	0.36

\+ [1]For Vehicle Types SN, GO and TR:
Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year; 1)
Note: 1 = Vehicle up through age 1, 2 = age 2, 3 = age 3 and so on.

TABLE 19A: GOLF CART ("GO") VEHICLE TYPE FACTORS

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.10	0.10	-n/a-	-n/a-	n/a-	n/a

* **TABLE 19B: GOLF CART ("GO") PHYSICAL DAMAGE BASE RATES (per $100 of Insurance)**

		Deductible				
Coverage	Age of Vehicle[1]	50	100	250	500	1000
CMP	1 - 3	0.22	0.21	0.17	0.13	0.09
CMP	4+	0.17	0.16	0.13	0.10	0.07
COL	1 - 3	0.35	0.32	0.27	0.20	0.14
COL	4+	0.26	0.24	0.20	0.15	0.10

\+ [1]For Vehicle Types SN, GO and TR:
Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year; 1)
Note: 1 = Vehicle up through age 1, 2 = age 2, 3 = age 3 and so on.

TABLE 20: ANTIQUE, CLASSIC, DUNE BUGGIES, MOTOR HOME VEHICLE TYPE FACTORS

Vehicle Type	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
Antique ("AN")	0.15	0.15	0.15	1.00	1.00	0.30	0.30	0.30	0.70	0.20
Classic ("CL")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Dune buggy ("DB")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a
Motorhome ("MH")	0.30	0.30	0.30	1.00	1.00	0.40	0.40	0.40	0.95	0.30

* **TABLE 21: TRAILER ("TR") BASE RATES (per $100 of Insurance)**

Coverage	Age of Trailer[1]	Deductible ACV	50	100	250	500	1000
CMP	1 - 3	1.81	1.30	1.01	0.94	- n/a -	- n/a -
CMP	4 +	1.51	1.07	0.83	0.77	- n/a -	- n/a -
COL	1 - 3	- n/a -	1.00	0.85	0.59	0.35	0.24
COL	4 +	- n/a -	0.81	0.68	0.36	0.28	0.19

\+ [1]For Vehicle Types SN, GO and TR:
Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year; 1)
Note: 1 = Vehicle up through age 1, 2 = age 2, 3 = age 3 and so on.

TABLE 22: CAMPER ("CP") BASE RATES (per $100 of Insurance)

Coverage	Deductible ACV	50	100	250	500	1000
CMP	1.88	1.50	1.13	0.75	- n/a -	- n/a -
COL	- n/a -	0.98	0.86	0.64	0.48	0.26

TABLE 23: NAMED NON-OWNER COVERAGE FACTORS (Vehicle Type "NN")

	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM
Factor	0.60	0.60	0.60	1.00	1.00	1.00	1.00	1.00

TABLE 24A: COST CONVERSION TABLE

Symbol	Prior to 1976	1976 – 1980	1981 – 1989	1990 to 2010
1	$ 0 – 1,600	$ 0 – 1,600	$ 0 – 1,600	$ 0 – 6,500
2	1,601 – 2,100	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 10,000	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	[1]10,001 & above	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10		10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11		12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12		15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13		17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14		[1]20,001 & above	20,001 – 24,000	20,001 – 22,000
15			24,001 – 28,000	22,001 – 24,000
16			28,001 – 33,000	24,001 – 26,000
17			33,001 – 39,000	26,001 – 28,000
18			39,001 – 46,000	28,001 – 30,000
19			46,001 – 55,000	30,001 – 33,000
20			55,001 – 65,000	33,001 – 36,000
21			[1]65,001 & above	36,001 – 40,000
22				40,001 – 45,000
23				45,001 – 50,000
24				50,001 – 60,000
25				60,001 – 70,000
26				70,001 – 80,000
				[1]80,001 & above

[1]Refer to Symbol/Deductible Factors for high value vehicles.

TABLE 24B: COST CONVERSION TABLE

Symbol	2011 and Later		Symbol	2011 and Later
1	$1 – $3,000		40	$34,001 – $35,000
2	$3,001 – $5,500		41	$35,001 – $36,000
3	$5,501 – $8,000		42	$36,001 – $37,000
4	$8,001 – $9,000		43	$37,001 – $38,000
5	$9,001 – $10,000		44	$38,001 – $39,000
6	$10,001 – $11,000		45	$39,001 – $40,000
7	$11,001 – $12,000		46	$40,001 – $41,250
8	$12,001 – $13,000		47	$41,251 – $42,500
10	$13,001 – $14,000		48	$42,501 – $43,750
11	$14,001 – $15,000		49	$43,751 – $45,000
12	$15,001 – $15,625		50	$45,001 – $46,250
13	$15,626 – $16,250		51	$46,251 – $47,500
14	$16,251 – $16,875		52	$47,501 – $48,750
15	$16,876 – $17,500		53	$48,751 – $50,000
16	$17,501 – $18,125		54	$50,001 – $52,500
17	$18,126 – $18,750		55	$52,501 – $55,000
18	$18,751 – $19,375		56	$55,001 – $57,500
19	$19,376 – $20,000		57	$57,501 – $60,000
20	$20,001 – $20,625		58	$60,001 – $65,000
21	$20,626 – $21,250		59	$65,001 – $70,000
22	$21,251 – $21,875		60	$70,001 – $75,000
23	$21,876 – $22,500		61	$75,001 – $80,000
24	$22,501 – $23,125		62	$80,001 – $85,000
25	$23,126 – $23,750		63	$85,001 – $90,000
26	$23,751 – $24,375		64	$90,001 – $95,000
27	$24,376 – $25,000		65	$95,001 – $100,000
28	$25,001 – $25,625		66	$100,001 – $110,000
29	$25,626 – $26,250		67	$110,001 – $120,000
30	$26,251 – $26,875		68	$120,001 – $130,000
31	$26,876 – $27,500		69	$130,001 – $140,000
32	$27,501 – $28,125		70	$140,001 – $150,000
33	$28,126 – $28,750		71	Rating Symbol Only[1]
34	$28,751 – $29,375		72	Rating Symbol Only[1]
35	$29,376 – $30,000		73	Rating Symbol Only[1]
36	$30,001 – $31,000		74	Rating Symbol Only[1]
37	$31,001 – $32,000		75	Rating Symbol Only[1]
38	$32,001 – $33,000		98	$150,001 and above[2]
39	$33,001 – $34,000			

[1] **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

[2]Refer to Symbol/Deductible Factors for high value vehicles.

* TABLE 25: ZONE FACTORS

Zone	BI	PD	MED	UM	UIM	UMPD	CMP	COL
1	1.26	1.26	1.11	1.04	1.03	1.03	0.75	1.12
2	1.25	1.25	1.07	1.04	1.03	1.03	0.75	1.09
3	0.99	0.99	0.91	1.00	1.00	1.00	0.82	0.92
4	1.16	1.07	1.02	1.03	1.03	1.03	0.87	1.02
5	1.03	1.04	0.96	1.03	1.03	1.03	0.88	1.00
6	1.02	1.02	0.97	1.02	1.02	1.03	0.96	1.00
7	1.07	1.08	1.14	1.01	1.01	1.00	1.17	1.04
8	0.93	0.96	1.03	0.99	0.99	0.98	1.44	1.03
9	0.95	0.95	0.93	0.98	0.99	0.98	0.74	0.92
10	1.11	1.11	1.15	1.00	1.00	1.00	0.86	1.06
11	1.11	1.11	1.16	1.00	1.00	1.00	0.93	1.06
12	1.06	1.06	0.98	1.02	1.02	1.03	1.13	1.04
13	1.02	1.04	0.97	0.99	1.00	1.00	1.16	1.00
14	1.21	1.15	1.29	0.98	0.98	0.98	1.01	1.02
15	1.13	1.13	1.17	0.98	0.98	0.98	1.03	1.01
16	1.13	1.07	1.26	1.01	1.03	1.03	1.52	1.08
17	0.96	1.00	1.07	1.01	1.03	1.03	1.46	1.05
18	0.97	0.98	1.03	0.98	0.99	0.98	1.23	1.02
19	1.00	1.01	0.96	0.98	0.99	0.98	1.13	1.00
20	0.96	0.96	0.98	0.98	0.99	0.98	1.11	0.96
21	1.02	1.03	1.02	0.99	1.00	1.00	1.08	1.01
22	0.99	0.99	1.00	0.98	0.99	0.98	1.19	1.00
23	0.80	0.80	0.89	1.00	1.00	1.00	1.02	0.96
24	0.88	0.88	1.04	0.98	0.98	0.98	1.46	1.03
25	0.84	0.85	1.04	0.98	0.98	0.98	1.31	1.02
26	0.83	0.84	1.03	0.97	0.95	0.96	1.41	1.02

TABLE 26: PASSIVE RESTRAINT DISCOUNT

Type	MED
Automatic Seatbelts	0.90
Driver Side Airbag	0.80
Both Side Airbags	0.70

Note: If there are automatic seatbelts in addition to airbag(s), use the corresponding discount for airbag(s).

TABLE 27: ANTI-LOCK BRAKE DISCOUNT

	BI	PD	COL
Factor:	0.95	0.95	0.95

TABLE 28: EXTENDED NON-OWNED (GV) COVERAGE RATES

	BI	PD	MED
Rate[1]:	$5.00	$3.00	$2.00

[1]No rating factors apply. Coverage Limits are the same as the other vehicle(s) on the policy.

TABLE 29: FINANCIAL RESPONSIBILITY (SR-22) SURCHARGE

	BI	PD
Factor:	1.10	1.10

TABLE 30: LOAN/LEASE FACTOR

	CMP	COL
Factor:	1.07	1.07

+ TABLE 31: VEHICLE AGE FACTORS

Age of Vehicle[1]	BI	PD	MED	UM/UIM	CMP	COL	TL
1	0.95	0.95	n/a	n/a	n/a	n/a	0.52
2	0.98	0.98	n/a	n/a	n/a	n/a	0.57
3	1.00	1.00	n/a	n/a	n/a	n/a	0.63
4	1.00	1.00	n/a	n/a	n/a	n/a	0.70
5	1.00	1.00	n/a	n/a	n/a	n/a	0.75
6	1.00	1.00	n/a	n/a	n/a	n/a	0.81
7	1.00	1.00	n/a	n/a	n/a	n/a	0.85
8	1.00	1.00	n/a	n/a	n/a	n/a	0.89
9	1.00	1.00	n/a	n/a	n/a	n/a	0.93
10	1.00	1.00	n/a	n/a	n/a	n/a	0.98
11	0.99	0.99	n/a	n/a	n/a	n/a	1.00
12	0.98	0.98	n/a	n/a	n/a	n/a	1.00
13	0.97	0.97	n/a	n/a	n/a	n/a	1.00
14	0.96	0.96	n/a	n/a	n/a	n/a	1.00
15	0.95	0.95	n/a	n/a	n/a	n/a	1.00
16	0.95	0.95	n/a	n/a	n/a	n/a	1.00
17	0.95	0.95	n/a	n/a	n/a	n/a	1.00
18	0.95	0.95	n/a	n/a	n/a	n/a	1.00
19	0.95	0.95	n/a	n/a	n/a	n/a	1.00
20+	0.95	0.95	n/a	n/a	n/a	n/a	1.00

[1]Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year + 1; 1)
1 = New vehicle; 2 = age 1; 3 = age 2 and so on

+ **TABLE 32: LIABILITY AND PIP/MED PAY (LPMP) VEHICLE RATING FACTOR - BI**

	Model Year										
Liability Symbol	Prior to 1998	1998 to 2000	2001 to 2007	2008	2009	2010	2011	2012	2013	2014	2015 & Later
250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85
290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90
295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95
300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05
310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10
315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15
320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20
325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
[1]NA	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

[1]If LPMP symbol is not available for the vehicle.

+ **TABLE 32: LIABILITY AND PIP/MED PAY (LPMP) VEHICLE RATING FACTOR - PD**

	Model Year										
Liability Symbol	**Prior to 1998**	**1998 to 2000**	**2001 to 2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015 & Later**
250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85
290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90
295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95
300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05
310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10
315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15
320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20
325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
[1]NA	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

[1]If LPMP symbol is not available for the vehicle.

+ TABLE 32: LIABILITY AND PIP/MED PAY (LPMP) VEHICLE RATING FACTOR - MED

	Model Year										
Liability Symbol	Prior to 1998	1998 to 2000	2001 to 2007	2008	2009	2010	2011	2012	2013	2014	2015 & Later
450	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
455	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
460	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
465	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
470	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
475	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
480	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
485	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85
490	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90
495	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95
500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
505	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05
510	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10
515	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15
520	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20
525	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
530	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
535	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
540	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
545	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
550	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
555	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
560	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
565	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
570	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
575	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
580	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
585	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
590	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
[1]NA	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

[1]If LPMP symbol is not available for the vehicle.

+ TABLE 33: TOWING – GROUP RATING FACTORS

BI Aggregate Limit	PP, PU, VN, PH, CL Factor	MH Factor
Less than or equal to 50	1.06	1.00
Greater than 50 and less than 300	1.00	1.00
Greater than or equal to 300	0.90	1.00
No BI	1.35	1.00

Note:
Factors are based on the concurrent BI Limit on the vehicle with Towing Coverage.

ZONES

A. Vehicles Garaged Out of State

City = Applies to out of state vehicles garaged in a city with a population of 100,000 or more.

Zip Code	Zone
99955	2

Rural = Applies to out of state vehicles garaged in a city with a population of less than 100,000.

Zip Code	Zone
99977	23

B. Zips Not Shown

Any ZIP code newly created by the USPS will be rated using the territory of the ZIP code from which it was originated.

Zip Code	Zone	County Code
71601	14	69
71602	14	69
71603	14	69
71630	17	41
71631	24	11
71635	17	3
71638	24	17
71639	16	41
71640	24	17
71642	17	3
71643	24	79
71644	24	79
71646	17	3
71647	24	11
71651	24	11
71652	24	25
71653	24	17
71654	17	41
71655	17	43
71658	17	3
71659	14	69
71660	24	25
71661	17	3
71662	17	41
71663	17	3
71665	24	25
71667	24	79
71670	17	41
71671	24	11
71674	16	41
71675	17	43
71676	17	3
71677	17	43
71678	24	79
71701	26	103
71720	26	103
71721	25	19
71722	26	99
71724	8	139
71725	26	39
71726	26	103
71728	25	19
71730	8	139
71740	24	27
71742	26	39

Zip Code	Zone	County Code
71743	25	19
71744	24	13
71745	24	13
71747	8	139
71748	26	39
71749	8	139
71750	8	139
71751	26	103
71752	24	27
71753	24	27
71758	8	139
71759	8	139
71762	8	139
71763	26	39
71764	26	103
71765	8	139
71766	24	13
71768	8	139
71770	24	27
71772	25	19
71801	26	57
71820	26	81
71822	26	81
71823	26	133
71825	26	57
71826	24	73
71827	24	73
71828	26	99
71831	26	57
71832	26	133
71833	26	61
71834	7	91
71835	26	99
71836	26	81
71837	7	91
71838	26	57
71839	7	91
71840	7	91
71841	26	133
71842	26	133
71845	24	73
71846	26	133
71847	26	57
71851	26	61
71852	26	61

Zip Code	Zone	County Code
71853	26	81
71854	7	91
71855	26	57
71857	26	99
71858	26	99
71859	26	61
71860	24	73
71861	24	27
71862	26	57
71864	26	99
71865	26	81
71866	26	81
71901	10	51
71909	11	51
71913	10	51
71920	25	19
71921	25	19
71922	25	109
71923	25	19
71929	25	59
71932	26	113
71933	25	59
71935	26	97
71937	26	113
71940	25	109
71941	25	59
71942	25	59
71943	25	109
71944	26	113
71945	26	113
71949	11	51
71950	25	109
71952	25	109
71953	26	113
71956	11	51
71957	26	97
71958	25	109
71959	25	109
71960	26	97
71961	26	97
71962	25	19
71964	10	51
71965	26	97
71968	11	51
71969	26	97

Zip Code	Zone	County Code
71970	26	97
71971	26	61
71972	26	113
71973	26	113
72001	23	105
72002	5	125
72003	22	1
72004	14	69
72005	22	67
72006	22	147
72007	6	85
72010	20	145
72011	4	125
72012	20	145
72013	23	141
72014	22	67
72015	5	125
72016	23	105
72017	22	117
72020	20	145
72021	19	95
72022	5	125
72023	6	85
72024	6	85
72025	23	105
72026	22	1
72027	23	29
72028	23	141
72029	19	95
72030	23	29
72031	23	141
72032	5	45
72034	5	45
72036	22	147
72037	6	85
72038	22	1
72039	6	141
72040	22	117
72041	22	117
72042	22	1
72043	22	67
72044	22	23
72045	20	145
72046	6	85
72047	6	45

Zip Code	Zone	County Code
72048	22	1
72051	18	137
72052	20	145
72053	1	119
72055	22	1
72057	6	53
72058	6	45
72059	22	147
72060	20	145
72061	6	45
72063	23	29
72064	22	117
72065	4	125
72066	22	117
72067	22	23
72068	20	145
72069	19	95
72070	23	105
72072	6	85
72073	14	69
72074	22	147
72075	22	67
72076	1	119
72079	15	69
72080	23	29
72081	20	145
72082	20	145
72083	6	85
72084	6	53
72085	20	145
72086	6	85
72087	10	51
72088	23	141
72101	22	147
72102	20	145
72103	4	125
72104	25	59
72105	25	59
72106	5	45
72107	23	29
72108	19	95
72110	23	29
72111	5	45
72112	22	67
72113	2	119

Zip Code	Zone	County Code
72114	1	119
72116	2	119
72117	1	119
72118	2	119
72120	1	119
72121	20	145
72122	5	125
72123	22	147
72125	23	105
72126	23	105
72127	23	29
72128	6	53
72129	6	53
72130	22	23
72131	22	23
72132	15	69
72133	15	69
72134	19	95
72135	2	119
72136	20	145
72137	20	145
72139	20	145
72140	22	1
72141	23	141
72142	1	119
72143	20	145
72150	6	53
72152	14	69
72153	23	141
72156	23	29
72157	23	29
72160	22	1
72164	1	119
72165	22	63
72166	22	1
72167	6	125
72168	15	69
72169	22	67
72170	22	117
72173	5	45
72175	14	69
72176	6	85
72178	20	145
72179	22	23
72180	1	119

Zip Code	Zone	County Code
72181	6	45
72182	15	69
72183	1	119
72201	2	119
72202	1	119
72204	2	119
72205	2	119
72206	1	119
72207	2	119
72209	2	119
72210	2	119
72211	2	119
72212	2	119
72223	2	119
72227	2	119
72301	12	35
72310	13	93
72311	13	77
72312	16	107
72313	13	93
72315	13	93
72319	13	93
72320	13	77
72321	13	93
72322	13	123
72324	22	37
72325	12	35
72326	13	123
72327	12	35
72328	16	107
72329	13	93
72330	13	93
72331	13	35
72332	13	35
72333	16	107
72335	13	123
72338	13	93
72339	13	35
72340	13	123
72341	13	77
72342	16	107
72346	13	123
72347	22	37
72348	13	123
72350	13	93

Zip Code	Zone	County Code
72351	13	93
72352	13	77
72353	16	107
72354	21	111
72355	16	107
72358	13	93
72359	13	123
72360	13	77
72364	12	35
72365	21	111
72366	16	107
72367	16	107
72368	13	77
72369	16	107
72370	13	93
72372	13	123
72373	22	37
72374	16	107
72376	13	35
72377	21	111
72379	16	41
72383	16	107
72384	13	35
72386	21	111
72387	22	37
72389	16	107
72390	16	107
72391	13	93
72392	13	123
72394	13	123
72395	13	93
72396	22	37
72401	21	31
72404	21	31
72410	22	75
72411	21	31
72412	21	55
72413	22	121
72414	21	31
72415	22	75
72416	21	31
72417	21	31
72419	21	31
72421	21	31
72422	22	21

Zip Code	Zone	County Code
72424	22	21
72425	21	55
72426	13	93
72427	21	31
72428	13	93
72429	21	111
72430	22	21
72431	22	67
72432	21	111
72433	22	75
72434	22	75
72435	22	21
72436	21	55
72437	21	31
72438	13	93
72439	21	55
72440	22	75
72441	22	21
72442	13	93
72443	21	55
72444	22	121
72445	22	75
72447	21	31
72449	22	121
72450	21	55
72453	22	21
72454	22	21
72455	22	121
72456	22	21
72457	22	75
72458	22	75
72459	18	75
72460	22	121
72461	22	21
72462	22	121
72464	22	21
72465	22	75
72466	18	75
72467	21	31
72469	18	75
72470	22	21
72471	22	67
72472	21	111
72473	22	67
72474	21	55

Zip Code	Zone	County Code
72475	21	111
72476	22	75
72478	22	121
72479	21	111
72482	18	135
72501	22	63
72512	18	65
72513	18	135
72515	22	49
72517	18	65
72519	18	65
72520	22	49
72521	18	135
72522	22	63
72523	22	23
72524	22	63
72526	22	63
72527	22	63
72528	18	65
72529	18	135
72530	22	23
72531	22	49
72532	18	135
72533	18	137
72534	22	63
72536	18	65
72537	23	5
72538	22	49
72539	22	49
72540	18	65
72542	18	135
72543	22	23
72544	23	5
72546	22	23
72550	22	63
72553	22	63
72554	22	49
72555	18	137
72556	18	65
72560	18	137
72561	18	65
72562	22	63
72564	22	63
72565	18	65
72566	18	65

Zip Code	Zone	County Code
72567	18	137
72568	22	63
72569	18	135
72571	22	63
72572	18	75
72573	18	65
72575	22	63
72576	22	49
72577	18	135
72578	22	49
72579	22	63
72581	22	23
72583	22	49
72584	18	65
72585	18	65
72587	18	65
72601	23	9
72611	23	9
72613	23	15
72615	23	9
72616	23	15
72617	23	5
72619	23	89
72623	23	5
72624	23	101
72626	23	5
72628	23	101
72629	23	141
72630	23	9
72631	23	15
72632	23	15
72633	23	9
72634	23	89
72635	23	5
72636	23	129
72638	23	15
72639	23	129
72640	23	101
72641	23	101
72642	23	5
72644	23	9
72645	23	129
72648	23	101
72650	23	129
72651	23	5

Zip Code	Zone	County Code
72653	23	5
72655	23	101
72657	18	137
72658	23	5
72659	23	5
72660	23	15
72661	23	89
72662	23	9
72663	18	137
72666	23	101
72668	23	89
72669	23	129
72670	23	101
72672	23	89
72675	23	129
72677	23	89
72679	23	115
72680	18	137
72682	23	9
72683	23	101
72685	23	101
72686	23	129
72687	23	89
72701	9	143
72703	9	143
72704	9	143
72711	9	7
72712	9	7
72714	9	7
72715	9	7
72717	9	143
72718	9	7
72719	9	7
72721	23	87
72722	9	7
72727	9	143
72728	9	143
72729	9	143
72730	9	143
72732	9	7
72733	9	7
72734	9	7
72735	9	143
72736	9	7
72737	9	143

Zip Code	Zone	County Code
72738	23	87
72739	9	7
72740	23	87
72741	9	143
72742	23	87
72744	9	143
72745	9	7
72747	9	7
72749	9	143
72751	9	7
72752	23	87
72753	9	143
72756	9	7
72758	9	7
72760	23	87
72761	9	7
72762	9	143
72764	9	143
72768	9	7
72769	9	143
72770	9	143
72773	23	87
72774	9	143
72776	23	87
72801	23	115
72802	23	115
72820	23	47
72821	23	47
72823	23	115
72824	23	149
72826	23	83
72827	23	149
72828	23	149

Zip Code	Zone	County Code
72829	23	149
72830	23	71
72832	23	71
72833	23	149
72834	23	149
72835	23	83
72837	23	115
72838	23	149
72839	23	71
72840	23	71
72841	23	127
72842	23	149
72843	23	115
72845	23	71
72846	23	71
72847	23	115
72851	23	83
72852	23	71
72853	23	149
72854	23	71
72855	23	83
72856	23	101
72857	23	149
72858	23	115
72860	23	149
72863	23	83
72865	23	83
72901	3	131
72903	3	131
72904	3	131
72908	3	131
72916	3	131
72921	3	33

Zip Code	Zone	County Code
72923	3	131
72926	23	127
72927	23	83
72928	23	47
72930	23	47
72932	3	33
72933	23	47
72934	3	33
72935	3	33
72936	3	131
72937	3	131
72938	3	131
72940	3	131
72941	3	131
72943	23	83
72944	23	127
72945	3	131
72946	3	33
72947	3	33
72948	3	33
72949	23	47
72950	23	127
72951	23	83
72952	3	33
72955	3	33
72956	3	33
72958	23	127
72959	9	143
99955	2	
99977	23	

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	The A-1 Private Passenger Auto Abstract is attached
Attachment(s):	AR-PPA Abstract (Form A-1).pdf
Item Status:	Filed
Status Date:	07/22/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	The revised (revision 2) APCS-Auto Premium Comparison Survey is attached in both PDF and EXCEL formats
Attachment(s):	Arkansas APCS 1309-revision 2.pdf Arkansas APCS 1309-revision 2.xls
Item Status:	Filed
Status Date:	07/22/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	The NAIC Loss Cost Data Entry Document is attached.
Attachment(s):	AR-NAIC Loss Cost Data Entry Document.pdf
Item Status:	Filed
Status Date:	07/22/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Not applicable to this filing
Attachment(s):	
Item Status:	Filed
Status Date:	07/22/2013

Satisfied - Item:	Summary Filing Memo and Supporting Actuarial Exhibits

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Comments:	The Summary Filing Memo and Supporting Actuarial Exhibits I-VIII and A-O are attached.
Attachment(s):	Exhibit_I - Auto - Rate Level Indication.pdf Exhibit_II - Auto - Rate Change History.pdf Exhibit_III - Current Level Factor.pdf Exhibit_IV - Symbol Model Year Trend.pdf Exhibit_V - Loss Development Factors.pdf Exhibit C - Increased Limit Factors.pdf Exhibit D - Model Year Factors.pdf Exhibit E - Symbol-Deductible Factors.pdf Exhibit F - Driver Class Factors.pdf Exhibit G - GSD & DTD Factors.pdf Exhibit_VI - Loss Trend Selections.pdf Exhibit_VII - Expense Allocation.pdf Exhibit_VIII - UW Profit Load.pdf Exhibit A - Summary of Premium Impact.pdf Exhibit B - Base Rates.pdf Exhibit H - Multicar Discount Factors.pdf Exhibit I - Driving Record Surcharge Factors.pdf Exhibit J - Gold Star Factors.pdf Exhibit K - Vehicle Age Factors.pdf Exhibit L - LPMP Vehicle Rating Factors.pdf Exhibit M - Package Discount Factors.pdf Exhibit N - Zone Factors.pdf Exhibit O - Tow Group Rating Factors.pdf Summary Filing Memo - AR-13-A-FR-178-Revised.pdf
Item Status:	Filed
Status Date:	07/22/2013

Satisfied - Item:	Superseded Manual Pages
Comments:	The Superseded CCIE Automobile Underwriting Manual Pages are attached.
Attachment(s):	Superseded Pages-AR Section 3-auto-1-1-13.pdf

State: Arkansas
Filing Company: California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Item Status:	Filed
Status Date:	07/22/2013

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Attachment Arkansas APCS 1309-revision 2.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name California Casualty Indemnity Exchange
NAIC No. (including group #) Group 0033; Company 20117

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No
If yes, list the areas: _____

2. Do you furnish a market for young drivers? ☒ Yes ☐ No (but at least one named insured has to be 18 years or older)

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

4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No (but only if one named insured has been licensed in the U.S. or Canada for at least one year)

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

a.	Driver Over 55**	5 %
b.	Good Student Discount	10 to 25 %
c.	Multi-car Discount	5 to 18 %
d.	Accident Free Discount*	n/a %

*Please Specify Qualification for Discount: _____

**Driver over 55 Discount - Must complete an approved Motor Vehicle Accident Prevention course within the three years prior to the inception or renewal of the policy.

e.	Anti-theft Discount	n/a %
f.	Other (specify)	
	Auto/Home Discount	5 to 10%
	Persistency Discount	up to 10%
	Passive Restraint Discount	10 to 30%
	ABS Discount	5%
	Package Discount	5 to 10%
	College Graduate Scholastic Achievement Discount	10 to 25%
	Driver Training Discount	10%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
If so, what is the fee for installment payments? $1 for an installment through EFT; $50 for an installment otherwise

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume

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

Melodie L. Baird
Signature

Melodie Baird
Printed Name

Assistant Vice President*, Product Development Manager
Title

650 572-4638
Telephone Number

mbaird@calcas.com
Email address

*Officer of California Casualty Management Co.,
attorney-in-fact for California Casualty Indemnity Exchange

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	20117
Company Name:	California Casualty Indemnity Exchange
Contact Person:	Cemal Duyar
Telephone No.:	650-572-4675
Email Address:	cduyar@calcas.com
Effective Date:	9/1/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10 - 30*	%
AUTO/HOMEOWNERS	*5 - 10*	%
GOOD STUDENT	*10 - 23*	%
ANTI-THEFT DEVICE	*n/a*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.		%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$1,141	$1,411	$447	$409	$1,227	$1,519	$477	$436	$1,469	$1,819	$565	$515	$1,083	$1,338	$427	$390	$1,425	$1,765	$548	$500
	Minimum Liability with Comprehensive and Collision		$2,627	$3,223	$983	$895	$2,960	$3,638	$1,109	$1,007	$3,187	$3,913	$1,182	$1,074	$2,986	$3,673	$1,129	$1,022	$3,144	$3,866	$1,174	$1,065
	100/300/50 Liability with Comprehensive and Collision		$2,885	$3,532	$1,104	$1,008	$3,236	$3,970	$1,238	$1,128	$3,514	$4,309	$1,329	$1,211	$3,228	$3,965	$1,245	$1,132	$3,456	$4,246	$1,315	$1,197
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$1,141	$1,411	$447	$409	$1,227	$1,519	$477	$436	$1,469	$1,819	$565	$515	$1,083	$1,338	$427	$390	$1,425	$1,765	$548	$500
	Minimum Liability with Comprehensive and Collision		$2,692	$3,303	$1,007	$915	$3,035	$3,730	$1,136	$1,031	$3,264	$4,006	$1,209	$1,099	$3,069	$3,774	$1,159	$1,050	$3,220	$3,958	$1,201	$1,090
	100/300/50 Liability with Comprehensive and Collision		$2,949	$3,611	$1,127	$1,027	$3,310	$4,061	$1,264	$1,151	$3,589	$4,400	$1,355	$1,235	$3,310	$4,065	$1,274	$1,159	$3,531	$4,337	$1,341	$1,221
2010 Honda Odyssey "EX"	*Minimum Liability*		$1,140	$1,410	$446	$408	$1,226	$1,518	$476	$435	$1,468	$1,818	$564	$514	$1,082	$1,337	$426	$389	$1,424	$1,764	$547	$499
	Minimum Liability with Comprehensive and Collision		$2,645	$3,246	$990	$900	$2,983	$3,666	$1,117	$1,013	$3,209	$3,938	$1,189	$1,081	$3,011	$3,705	$1,138	$1,031	$3,167	$3,894	$1,181	$1,071
	100/300/50 Liability with Comprehensive and Collision		$2,903	$3,555	$1,111	$1,013	$3,259	$3,998	$1,246	$1,134	$3,536	$4,334	$1,336	$1,218	$3,253	$3,997	$1,254	$1,141	$3,479	$4,274	$1,322	$1,203
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$1,140	$1,410	$446	$408	$1,226	$1,518	$476	$435	$1,468	$1,818	$564	$514	$1,082	$1,337	$426	$389	$1,424	$1,764	$547	$499
	Minimum Liability with Comprehensive and Collision		$3,283	$4,024	$1,220	$1,108	$3,724	$4,573	$1,387	$1,258	$3,947	$4,838	$1,455	$1,321	$3,826	$4,703	$1,438	$1,301	$3,903	$4,794	$1,448	$1,314
	100/300/50 Liability with Comprehensive and Collision		$3,540	$4,332	$1,340	$1,220	$3,999	$4,904	$1,515	$1,378	$4,272	$5,232	$1,601	$1,457	$4,067	$4,994	$1,553	$1,410	$4,214	$5,173	$1,588	$1,445
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$1,140	$1,410	$446	$408	$1,226	$1,518	$476	$435	$1,468	$1,818	$564	$514	$1,082	$1,337	$426	$389	$1,424	$1,764	$547	$499
	Minimum Liability with Comprehensive and Collision		$3,806	$4,660	$1,407	$1,278	$4,326	$5,308	$1,605	$1,454	$4,558	$5,579	$1,673	$1,518	$4,476	$5,498	$1,674	$1,515	$4,503	$5,524	$1,665	$1,509
	100/300/50 Liability with Comprehensive and Collision		$4,063	$4,968	$1,527	$1,390	$4,601	$5,639	$1,733	$1,574	$4,883	$5,973	$1,819	$1,654	$4,717	$5,789	$1,789	$1,624	$4,814	$5,903	$1,805	$1,640
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$1,140	$1,410	$446	$408	$1,226	$1,518	$476	$435	$1,468	$1,818	$564	$514	$1,082	$1,337	$426	$389	$1,424	$1,764	$547	$499
	Minimum Liability with Comprehensive and Collision		$2,832	$3,475	$1,058	$962	$3,203	$3,937	$1,198	$1,087	$3,423	$4,201	$1,268	$1,151	$3,259	$4,009	$1,230	$1,114	$3,385	$4,161	$1,261	$1,144
	100/300/50 Liability with Comprehensive and Collision		$3,090	$3,784	$1,179	$1,075	$3,479	$4,269	$1,327	$1,208	$3,750	$4,597	$1,415	$1,288	$3,501	$4,301	$1,346	$1,224	$3,697	$4,541	$1,402	$1,276

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-13-A-FR-178

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	California Casualty Indemnity Exchange	B.	20117

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0000 - Personal Auto	B.	19.0001 - Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	12.2	9.5					
Property Damage	72.8	10.9					
Medical Payments	70.7	7.1					
Uninsured Motorist BI	2.3	2.0					
Underins. Motorist BI	2.3	1.9					
Uninsured Motorist PD	91.4	10.6					
Comprehensive	24.3	0.0					
Collision	6.4	0.0					
Towing & Labor 1	341.0	79.7					
Towing & Labor 2	341.0	79.8					
TOTAL OVERALL EFFECT	25.1	5.0					

6. 5 Year History Rate Change History

Year	Policy Count (Earned Exposures Used)	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	390	n/a	n/a	317	266	83.8%	63.0%
2009	448	n/a	n/a	392	288	73.6%	63.6%
2010	569	0.0%	8/1/2010	499	311	62.3%	62.3%
2011	683	n/a	n/a	610	502	82.3%	63.6%
2012	774	n/a	n/a	675	499	73.9%	61.9%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.8%
B. General Expense	6.2%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	2.0%
E. Other (Adjusting & Other)	14.5%
F. TOTAL	46.6%

8. **n/a** Apply Lost Cost Factors to Future filings? (Y or N)
9. **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 1
10. **-10.4%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 14

PC RLC

CALIFORNIA CASUALTY GROUP
AUTOMOBILE RATE LEVEL INDICATIONS
ASSUMING A PROFIT LOAD CALCULATED UNDER THE IEE METHOD
PROPOSED EFFECTIVE DATE: 9/1/2013
ARKANSAS

	(1) EARNED EXPOSURES	(2) EARNED PREMIUM	(3) CUR-LVL PREMIUM FACTOR	(4) SYMBOL TREND	(5) MY TREND	(6) PROJECTED EARNED PREMIUM	(7) INCURRED LOSSES& DCC	(8) DEV FAC TO ULTI	(9) LOSS TREND FACTOR	(10) CAT. LOAD	(11) PROJECTED LOSSES & DCC	(12) ADJUSTED LOSS RATIO	(13) WEIGHTS	(14) WEIGHTED LOSS RATIO	(15) FIXED EXPENSE RATIO	(16) VARIABLE EXPENSE RATIO	(17) INDICATED CHANGE
BODILY INJURY																	
1/1/2010 to 12/31/2010	569	132,428	1.000	1.000	1.000	132,031	26,179	1.022	1.226	1.000	32,802	24.8%	20%				
1/1/2011 to 12/31/2011	683	158,738	1.000	1.000	1.000	158,261	75,064	1.082	1.189	1.000	96,570	61.0%	30%				
1/1/2012 to 12/31/2012	744	172,059	1.000	1.000	1.000	171,542	100,253	1.228	1.153	1.000	141,947	82.7%	50%	64.6%	0.399	0.068	12.2%
PROPERTY DAMAGE																	
1/1/2010 to 12/31/2010	569	80,959	1.000	1.000	1.000	80,716	87,710	1.002	1.091	1.000	95,883	118.8%	20%				
1/1/2011 to 12/31/2011	683	96,940	1.000	1.000	1.000	96,649	97,426	1.008	1.092	1.000	107,240	111.0%	30%				
1/1/2012 to 12/31/2012	744	104,952	1.000	1.000	1.000	104,637	114,017	1.076	1.093	1.000	134,092	128.1%	50%	121.1%	0.399	0.068	72.8%
MEDICAL PAYMENTS																	
1/1/2010 to 12/31/2010	517	25,285	1.000	1.000	1.000	25,210	25,818	0.988	1.020	1.000	26,019	103.2%	20%				
1/1/2011 to 12/31/2011	630	31,419	1.000	1.000	1.000	31,325	11,171	0.984	1.020	1.000	11,213	35.8%	30%				
1/1/2012 to 12/31/2012	678	34,495	1.000	1.000	1.000	34,391	61,213	0.967	1.020	1.000	60,377	175.6%	50%	119.2%	0.399	0.068	70.7%
UNINSURED & UNDERINSURED MOTORISTS BODILY INJURY																	
1/1/2010 to 12/31/2010	559	24,855	1.000	1.000	1.000	24,781	34,051	1.071	1.033	1.000	37,672	152.0%	20%				
1/1/2011 to 12/31/2011	673	30,365	1.000	1.000	1.000	30,274	16,728	1.239	1.033	1.000	21,410	70.7%	30%				
1/1/2012 to 12/31/2012	735	33,419	1.000	1.000	1.000	33,319	1,200	2.047	1.033	1.000	2,537	7.6%	50%	55.4%	0.399	0.068	2.3%
UNINSURED & UNDERINSURED MOTORIST PROPERTY DAMAGE																	
1/1/2010 to 12/31/2010	532	6,610	1.000	1.000	1.000	6,590	9,731	0.986	1.178	1.000	11,302	171.5%	20%				
1/1/2011 to 12/31/2011	641	8,313	1.000	1.000	1.000	8,288	4,800	0.988	1.132	1.000	5,369	64.8%	30%				
1/1/2012 to 12/31/2012	701	9,166	1.000	1.000	1.000	9,138	14,078	1.010	1.089	1.000	15,484	169.4%	50%	138.5%	0.399	0.068	91.4%
COMPREHENSIVE																	
1/1/2010 to 12/31/2010	413	60,071	1.000	1.062	1.135	72,221	24,409	1.000	1.139	1.025	28,491	39.5%	20%				
1/1/2011 to 12/31/2011	495	73,881	1.000	1.046	1.104	85,092	104,856	1.000	1.114	1.025	119,708	140.7%	30%				
1/1/2012 to 12/31/2012	550	81,356	1.000	1.029	1.070	89,286	40,425	1.046	1.089	1.025	47,190	52.9%	50%	76.5%	0.407	0.057	24.3%
COLLISION																	
1/1/2010 to 12/31/2010	404	166,957	1.000	1.043	1.185	205,681	95,348	0.996	1.027	1.000	97,531	47.4%	20%				
1/1/2011 to 12/31/2011	485	208,068	1.000	1.032	1.141	244,262	184,465	0.988	1.030	1.000	187,719	76.9%	30%				
1/1/2012 to 12/31/2012	540	236,512	1.000	1.020	1.092	262,682	158,482	0.870	1.033	1.000	142,429	54.2%	50%	59.6%	0.407	0.057	6.4%
TOWING																	
1/1/2010 to 12/31/2010	519	2,037	1.000	1.000	1.000	2,031	7,690	1.000	1.118	1.000	8,598	423.3%	20%				
1/1/2011 to 12/31/2011	623	2,522	1.000	1.000	1.000	2,515	7,661	1.000	1.080	1.000	8,274	329.0%	30%				
1/1/2012 to 12/31/2012	681	2,779	1.000	1.000	1.000	2,771	9,033	1.127	1.044	1.000	10,628	383.6%	50%	375.1%	0.407	0.057	341.0%
EXCESS ELECTRONIC EQUIPMENT, EXCESS SOUND EQUIPMENT, & AUDIO/VISUAL DATA																	
1/1/2010 to 12/31/2010	1	118	1.000	1.000	1.000	117	0	1.000	1.000	1.000	0	0.0%	20%				
1/1/2011 to 12/31/2011	1	156	1.000	1.000	1.000	156	0	1.000	1.000	1.000	0	0.0%	30%				
1/1/2012 to 12/31/2012	3	169	1.000	1.000	1.000	168	0	1.000	1.000	1.000	0	0.0%	50%	0.0%	0.407	0.057	-56.8%
ALL COVERAGES																	
1/1/2010 to 12/31/2010	569	499,320	1.000	1.022	1.080	549,377	310,936	1.008	1.078	1.002	338,297	61.6%	20%				
1/1/2011 to 12/31/2011	683	610,402	1.000	1.017	1.062	656,822	502,171	1.017	1.086	1.005	557,501	84.9%	30%				
1/1/2012 to 12/31/2012	744	674,906	1.000	1.011	1.041	707,935	498,700	1.027	1.081	1.002	554,683	78.4%	50%	77.0%	0.403	0.063	25.1%

CALIFORNIA CASUALTY GROUP
AUTOMOBILE RATE LEVEL INDICATIONS
ASSUMING A PROFIT LOAD CALCULATED UNDER THE IEE METHOD

For all states and Companywide

Column Notes:

(1)	EARNED EXPOSURES	
(2)	EARNED PREMIUM	
(3)	CURRENT-LEVEL PREMIUM FACTOR	
(4)	SYMBOL TREND	Exhibit IV
(5)	MY TREND	Exhibit IV
(6)	PROJECTED EARNED PREMIUM	=(2) x (3) x (4) x (5) x Uncollectible Premium Adjustment Factor
(7)	INCURRED LOSSES & ALAE	
(8)	LDF	Exhibit V
(9)	LOSS TREND	Exhibit VI
(10)	CATASTROPHE LOAD	
(11)	PROJECTED LOSSES & ALAE	=(7) x (8) x (9) x (10)
(12)	ADJUSTED LOSS RATIO	=(11) / (6)
(13)	WEIGHTS	
(14)	WEIGHTED LOSS RATIO	= weighted average of (12) and (13)
(15)	FIXED EXPENSE RATIO	Exhibit VII
(16)	VARIABLE EXPENSE RATIO	Exhibit VII
(17)	INDICATED CHANGE	={[(14) + (15)] / [1 - (16)] - 1}

Note: Uncollectible Premium Adjustment Factor = 0.997.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
RATE CHANGE HISTORY

Effective	BI	PD	PIP	MED	ACD	ILB	UM	UIM	UMPD	UIMPD	CMP	COL	TOW	EEE	OTHER	TOTAL
12/1/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Exhibit III

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE – ARKANSAS

CURRENT LEVEL FACTOR

Calendar year earned premiums represent the dollars of premium earned from a variety of different rate levels in effect during the experience period. The rate level history is shown on Exhibit II. Since the current rates are the ones we are testing for adequacy, an adjustment is made to estimate the premium dollars which would have been earned if the current rates had been in effect during the entire experience period.

The parallelogram method is used to adjust calendar year earned premiums to current rate level based upon an underlying assumption that exposure is uniformly distributed over time. The resulting current level factors are shown on Exhibit I, column (3).

CALIFORNIA CASUALTY GROUP
CALIFORNIA PRIVATE PASSENGER AUTOMOBILE – ARKANSAS

PHYSICAL DAMAGE PREMIUM TREND METHODOLOGY
SYMBOL TREND

This exhibit shows the development of the symbol trend factors that appear in Column (4) of Exhibit I. Symbol trend results from the fact that as higher valued, new cars are introduced, there is an increase in overall premium revenue due to the physical damage symbol rating procedure (i.e., initial symbols are assigned based on the cost new of the vehicle with higher valued vehicles receiving higher symbols). This trend is necessary to cover the additional loss cost volume generated by the shift in the exposure distribution as the new, higher priced models are introduced. Average symbol relativities change due to increases in the average price of insured automobiles with the introduction of each new model year, and changes in the age distribution from the experience period to the prospective period (i.e., older cars are retired and newer cars are purchased). The symbol trend adjustment reflects the revenue impact of the higher valued symbol cars during the prospective period. The symbol trend factor is the ratio of the estimated average symbol relativity for the 12-month period that policies will be written at the proposed rate (i.e., the year ended 9/1/2014 in this filing), and the average symbol relativity during each year of the experience period.

Average Symbol Relativity Based on an Effective Date 9/1/2013

Comprehensive	Collision
1.382	1.306

Average Symbol Relativity of Experience Period

Experience Period	Comprehensive	Collision
1/1/2010 to 12/31/2010	1.301	1.252
1/1/2011 to 12/31/2011	1.321	1.265
1/1/2012 to 12/31/2012	1.343	1.280

Symbol Trend Factor

Experience Period	Comprehensive	Collision
1/1/2010 to 12/31/2010	1.382/1.301 = 1.062	1.306/1.252 = 1.043
1/1/2011 to 12/31/2011	1.382/1.321 = 1.046	1.306/1.265 = 1.032
1/1/2012 to 12/31/2012	1.382/1.343 = 1.029	1.306/1.280 = 1.020

CALIFORNIA CASUALTY GROUP
CALIFORNIA PRIVATE PASSENGER AUTOMOBILE – ARKANSAS

PHYSICAL DAMAGE PREMIUM TREND MEHODOLOGY
MODEL YEAR TREND

This exhibit shows the development of the model year trend factors that appear in Column (5) of Exhibit I. The model year trend factor is the ratio of the average model year relativity for the period the proposed rates will be in effect and the average model year relativity of the experience period.

Average Model Year Relativity Based on an Effective Date 9/1/2013

Comprehensive	Collision
1.335	1.534

Average Model Year Relativity of Experience Period

Experience Period	Comprehensive	Collision
1/1/2010 to 12/31/2010	1.176	1.295
1/1/2011 to 12/31/2011	1.209	1.345
1/1/2012 to 12/31/2012	1.248	1.405

Model Year Trend Factor

Experience Period	Comprehensive	Collision
1/1/2010 to 12/31/2010	1.335/1.176 = 1.135	1.534/1.295 = 1.185
1/1/2011 to 12/31/2011	1.335/1.209 = 1.104	1.534/1.345 = 1.141
1/1/2012 to 12/31/2012	1.335/1.248 = 1.070	1.534/1.405 = 1.092

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

Selected Loss & DCC Development Factors based on Companywide data

Pages 2 through 10 show the derivation of ultimate loss development factors by coverage, as they appear in Column (8) of Exhibit I. The companywide current-to-ultimate factors for the accident period January 1, 2010 through December 31, 2012 were adjusted in order to move the development losses produced by this technique closer toward those implicit in the financial statements. The development factors underlying the financial statements are likely to be more accurate reflections of non-case reserve needs since they are selected from the results of applying a variety of reserve estimation techniques.

The followings is a summary of the selected factors for each coverage after the adjustments:

	1/1/2010 to 12/31/2010	1/1/2011 to 12/31/2011	1/1/2012 to 12/31/2012
BI	1.022	1.082	1.228
PD	1.002	1.008	1.076
UM	1.071	1.239	2.047
UMPD	0.986	0.988	1.010
MED	0.988	0.984	0.967
PIP	0.970	0.930	0.996
COMP	1.000	1.000	1.046
COLL	0.996	0.988	0.870
TOW	1.000	1.000	1.127

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

BODILY INJURY

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	35,744,149	40,607,971	43,205,311	43,954,826	44,018,278	44,158,035	44,398,468	44,392,410
1/1/2006 to 12/31/2006	36,412,842	40,784,617	42,986,546	44,151,400	44,163,893	44,183,508	44,288,357	
1/1/2007 to 12/31/2007	32,329,897	36,407,532	39,046,569	39,433,902	39,302,219	39,251,601		
1/1/2008 to 12/31/2008	36,267,800	40,854,276	41,652,419	42,124,666	42,429,649			
	34,931,982	38,237,604	40,636,178	41,455,549				
	33,560,067	36,277,367	39,523,051					
	30,303,543	37,423,370						
	31,351,425							

	EVALUATION MONTHS							
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.136	1.064	1.017	1.001	1.003	1.005	1.000	
1/1/2006 to 12/31/2006	1.120	1.054	1.027	1.000	1.000	1.002		
1/1/2007 to 12/31/2007	1.126	1.072	1.010	0.997	0.999			
1/1/2008 to 12/31/2008	1.126	1.020	1.011	1.007				
1/1/2009 to 12/31/2009	1.095	1.063	1.020					
1/1/2010 to 12/31/2010	1.081	1.089						
1/1/2011 to 12/31/2011	1.235							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	31,351,425	37,423,370	39,523,051	41,455,549	42,429,649	39,251,601	44,288,357	44,392,410
2) All-yr Avg (Age-to-Age)	1.131	1.060	1.017	1.001	1.001	1.004	1.000	
3) 5-yr Avg (Age-to-Age)	1.133	1.060	1.017	1.001	1.001	1.004	1.000	
4) 3-yr Avg (Age-to-Age)	1.137	1.057	1.014	1.001	1.001	1.004	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.133	1.056	1.014	1.001	1.001	1.004	1.000	
6) Selected Age-to-Age	1.135	1.058	1.015	1.001	1.001	1.004	1.000	
7) Selected Age-to-Ulti	1.228	1.082	1.022	1.006	1.005	1.004	1.000	
8) Ultimated Incurred	38,499,550	40,492,086	40,392,558	41,704,282	42,641,797	39,408,607	44,282,314	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

PROPERTY DAMAGE

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	33,612,355	35,504,121	35,831,925	35,955,037	35,732,601	35,736,302	35,736,302	35,736,302
1/1/2006 to 12/31/2006	33,128,530	34,053,344	34,328,447	34,223,710	34,230,878	34,230,378	34,234,762	
1/1/2007 to 12/31/2007	31,768,969	32,630,249	32,642,726	32,716,383	32,720,097	32,737,047		
1/1/2008 to 12/31/2008	29,276,486	30,999,738	31,191,978	31,262,815	31,288,348			
1/1/2009 to 12/31/2009	29,129,955	30,689,312	30,830,160	30,852,399				
1/1/2010 to 12/31/2010	28,065,569	30,007,435	30,216,675					
1/1/2011 to 12/31/2011	27,649,260	29,832,624						
1/1/2012 to 12/31/2012	28,479,201							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.056	1.009	1.003	0.994	1.000	1.000	1.000	
1/1/2006 to 12/31/2006	1.028	1.008	0.997	1.000	1.000	1.000		
1/1/2007 to 12/31/2007	1.027	1.000	1.002	1.000	1.001			
1/1/2008 to 12/31/2008	1.059	1.006	1.002	1.001				
1/1/2009 to 12/31/2009	1.054	1.005	1.001					
1/1/2010 to 12/31/2010	1.069	1.007						
1/1/2011 to 12/31/2011	1.079							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	28,479,201	29,832,624	30,216,675	30,852,399	31,288,348	32,737,047	34,234,762	35,736,302
2) All-yr Avg (Age-to-Age)	1.053	1.006	1.001	0.999	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.058	1.005	1.001	0.999	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.067	1.006	1.002	1.000	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.067	1.006	1.002	1.000	1.000	1.000	1.000	
6) Selected Age-to-Age	1.067	1.006	1.002	1.000	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.076	1.008	1.002	1.000	1.000	1.000	1.000	
8) Ultimated Incurred	30,643,620	30,071,285	30,277,108	30,852,399	31,288,348	32,737,047	34,234,762	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

MEDICAL PAYMENTS

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	3,949,048	3,536,916	3,585,426	3,599,985	3,593,551	3,593,310	3,593,310	3,593,732
1/1/2006 to 12/31/2006	3,934,711	3,406,324	3,372,747	3,384,934	3,398,206	3,387,106	3,392,106	
1/1/2007 to 12/31/2007	4,538,588	3,959,524	3,928,910	3,890,680	3,887,780	3,882,847		
1/1/2008 to 12/31/2008	3,459,933	3,166,124	3,158,503	3,115,890	3,103,981			
1/1/2009 to 12/31/2009	3,824,813	3,512,618	3,420,736	3,389,689				
1/1/2010 to 12/31/2010	3,597,306	3,304,314	3,361,010					
1/1/2011 to 12/31/2011	2,841,647	3,210,584						
1/1/2012 to 12/31/2012	3,369,188							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	0.896	1.014	1.004	0.998	1.000	1.000	1.000	
1/1/2006 to 12/31/2006	0.866	0.990	1.004	1.004	0.997	1.001		
1/1/2007 to 12/31/2007	0.872	0.992	0.990	0.999	0.999			
1/1/2008 to 12/31/2008	0.915	0.998	0.987	0.996				
1/1/2009 to 12/31/2009	0.918	0.974	0.991					
1/1/2010 to 12/31/2010	0.919	1.017						
1/1/2011 to 12/31/2011	1.130							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	3,369,188	3,210,584	3,361,010	3,389,689	3,103,981	3,882,847	3,392,106	3,593,732
2) All-yr Avg (Age-to-Age)	0.931	0.997	0.995	0.999	0.998	1.001	1.000	
3) 5-yr Avg (Age-to-Age)	0.951	0.994	0.995	0.999	0.998	1.001	1.000	
4) 3-yr Avg (Age-to-Age)	0.989	0.996	0.989	1.000	0.998	1.001	1.000	
5) 3-yr dol-wgt (Age-to-Age)	0.977	0.996	0.989	1.000	0.999	1.001	1.000	
6) Selected Age-to-Age	0.983	0.996	0.989	1.000	0.998	1.001	1.000	
7) Selected Age-to-Ulti	0.967	0.984	0.988	0.999	0.999	1.001	1.000	
8) Ultimated Incurred	3,258,005	3,159,215	3,320,678	3,386,299	3,100,877	3,886,730	3,392,504	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

PERSONAL INJURY PROTECTION

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	5,295,616	5,309,395	5,097,966	5,034,985	5,034,464	4,973,334	4,965,680	4,950,680
1/1/2006 to 12/31/2006	5,329,730	5,112,798	4,960,666	4,882,976	4,784,666	4,792,798	4,790,332	
1/1/2007 to 12/31/2007	5,625,135	5,010,048	4,715,984	4,662,711	4,615,623	4,608,323		
1/1/2008 to 12/31/2008	5,173,352	5,250,676	5,065,124	5,004,690	4,984,337			
1/1/2009 to 12/31/2009	6,098,865	6,685,220	6,279,325	6,214,548				
1/1/2010 to 12/31/2010	6,546,880	6,500,777	6,325,474					
1/1/2011 to 12/31/2011	5,640,749	6,838,711						
1/1/2012 to 12/31/2012	5,963,675							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.003	0.960	0.988	1.000	0.988	0.998	0.997	
1/1/2006 to 12/31/2006	0.959	0.970	0.984	0.980	1.002	0.999		
1/1/2007 to 12/31/2007	0.891	0.941	0.989	0.990	0.998			
1/1/2008 to 12/31/2008	1.015	0.965	0.988	0.996				
1/1/2009 to 12/31/2009	1.096	0.939	0.990					
1/1/2010 to 12/31/2010	0.993	0.973						
1/1/2011 to 12/31/2011	1.212							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	5,963,675	6,838,711	6,325,474	6,214,548	4,984,337	4,608,323	4,790,332	4,950,680
2) All-yr Avg (Age-to-Age)	1.024	0.958	0.988	0.991	0.996	0.999	0.997	
3) 5-yr Avg (Age-to-Age)	1.041	0.958	0.988	0.991	0.996	0.999	0.997	
4) 3-yr Avg (Age-to-Age)	1.100	0.959	0.989	0.989	0.996	0.999	0.997	
5) 3-yr dol-wgt (Age-to-Age)	1.095	0.958	0.989	0.989	0.996	0.999	0.997	
6) Selected Age-to-Age	1.071	0.958	0.988	0.990	0.996	0.999	0.997	
7) Selected Age-to-Ulti	0.996	0.930	0.970	0.982	0.992	0.996	0.997	
8) Ultimated Incurred	5,939,820	6,360,001	6,135,710	6,102,686	4,944,462	4,589,890	4,775,862	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

UNINSURED MOTORISTS

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	5,249,979	8,733,600	10,725,868	10,904,506	11,099,851	11,317,694	11,257,610	11,248,917
1/1/2006 to 12/31/2006	4,739,526	8,742,191	9,992,942	10,555,097	10,736,573	10,893,826	10,898,109	
1/1/2007 to 12/31/2007	5,256,588	8,909,556	10,821,722	11,482,536	11,786,162	12,047,056		
1/1/2008 to 12/31/2008	6,461,557	9,086,946	10,357,212	10,706,379	10,764,920			
1/1/2009 to 12/31/2009	4,844,128	8,171,243	9,755,101	9,875,186				
1/1/2010 to 12/31/2010	5,389,776	7,555,220	8,458,394					
1/1/2011 to 12/31/2011	4,607,404	8,956,320						
1/1/2012 to 12/31/2012	5,575,960							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.664	1.228	1.017	1.018	1.020	0.995	0.999	
1/1/2006 to 12/31/2006	1.845	1.143	1.056	1.017	1.015	1.000		
1/1/2007 to 12/31/2007	1.695	1.215	1.061	1.026	1.022			
1/1/2008 to 12/31/2008	1.406	1.140	1.034	1.005				
1/1/2009 to 12/31/2009	1.687	1.194	1.012					
1/1/2010 to 12/31/2010	1.402	1.120						
1/1/2011 to 12/31/2011	1.944							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	5,575,960	8,956,320	8,458,394	9,875,186	10,764,920	12,047,056	10,898,109	11,248,917
2) All-yr Avg (Age-to-Age)	1.663	1.173	1.036	1.017	1.019	0.998	0.999	
3) 5-yr Avg (Age-to-Age)	1.627	1.162	1.036	1.017	1.019	0.998	0.999	
4) 3-yr Avg (Age-to-Age)	1.678	1.151	1.036	1.016	1.019	0.998	0.999	
5) 3-yr dol-wgt (Age-to-Age)	1.663	1.151	1.037	1.017	1.019	0.997	0.999	
6) Selected Age-to-Age	1.652	1.157	1.036	1.017	1.019	0.998	1.000	
7) Selected Age-to-Ulti	2.047	1.239	1.071	1.034	1.017	0.998	1.000	
8) Ultimated Incurred	11,413,990	11,096,880	9,058,940	10,210,942	10,947,924	12,022,962	10,898,109	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

UNINSURED MOTORISTS PROPERTY DAMAGE

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	448,308	438,894	439,702	439,612	437,755	435,855	433,878	433,163
1/1/2006 to 12/31/2006	423,183	430,537	426,246	423,716	420,920	420,436	419,523	
1/1/2007 to 12/31/2007	432,190	446,236	446,192	442,167	441,967	441,840		
1/1/2008 to 12/31/2008	430,282	467,041	466,950	468,156	464,396			
1/1/2009 to 12/31/2009	327,559	325,036	325,194	322,956				
1/1/2010 to 12/31/2010	336,475	363,120	365,869					
1/1/2011 to 12/31/2011	455,986	456,056						
1/1/2012 to 12/31/2012	529,269							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	0.979	1.002	1.000	0.996	0.996	0.995	0.998	
1/1/2006 to 12/31/2006	1.017	0.990	0.994	0.993	0.999	0.998		
1/1/2007 to 12/31/2007	1.032	1.000	0.991	1.000	1.000			
1/1/2008 to 12/31/2008	1.085	1.000	1.003	0.992				
1/1/2009 to 12/31/2009	0.992	1.000	0.993					
1/1/2010 to 12/31/2010	1.079	1.008						
1/1/2011 to 12/31/2011	1.000							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	529,269	456,056	365,869	322,956	464,396	441,840	419,523	433,163
2) All-yr Avg (Age-to-Age)	1.027	1.000	0.996	0.995	0.998	0.997	0.998	
3) 5-yr Avg (Age-to-Age)	1.038	1.000	0.996	0.995	0.998	0.997	0.998	
4) 3-yr Avg (Age-to-Age)	1.024	1.003	0.996	0.995	0.998	0.997	0.998	
5) 3-yr dol-wgt (Age-to-Age)	1.022	1.002	0.996	0.995	0.998	0.997	0.998	
6) Selected Age-to-Age	1.023	1.003	0.996	0.995	0.998	0.997	1.000	
7) Selected Age-to-Ulti	1.010	0.988	0.986	0.990	0.995	0.997	1.000	
8) Ultimated Incurred	534,562	450,583	360,747	319,726	462,074	440,514	419,523	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

COMPREHENSIVE

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	17,298,007	17,602,342	17,605,012	17,626,414	17,627,352	17,629,136	17,632,312	17,632,585
1/1/2006 to 12/31/2006	16,245,183	16,565,251	16,539,111	16,555,569	16,555,752	16,560,481	16,560,647	
1/1/2007 to 12/31/2007	14,522,735	14,824,299	14,830,761	14,873,734	14,831,052	14,831,330		
1/1/2008 to 12/31/2008	15,204,967	15,695,887	15,715,591	15,723,015	15,712,803			
1/1/2009 to 12/31/2009	17,048,123	17,609,154	17,635,588	17,625,420				
1/1/2010 to 12/31/2010	14,533,273	15,404,720	15,348,340					
1/1/2011 to 12/31/2011	15,443,332	16,151,452						
1/1/2012 to 12/31/2012	15,179,518							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.018	1.000	1.001	1.000	1.000	1.000	1.000	
1/1/2006 to 12/31/2006	1.020	0.998	1.001	1.000	1.000	1.000		
1/1/2007 to 12/31/2007	1.021	1.000	1.003	0.997	1.000			
1/1/2008 to 12/31/2008	1.032	1.001	1.000	0.999				
1/1/2009 to 12/31/2009	1.033	1.002	0.999					
1/1/2010 to 12/31/2010	1.060	0.996						
1/1/2011 to 12/31/2011	1.046							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	15,179,518	16,151,452	15,348,340	17,625,420	15,712,803	14,831,330	16,560,647	17,632,585
2) All-yr Avg (Age-to-Age)	1.033	1.000	1.001	0.999	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.038	1.000	1.001	0.999	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.046	1.000	1.001	0.999	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.046	1.000	1.001	0.999	1.000	1.000	1.000	
6) Selected Age-to-Age	1.046	1.000	1.001	0.999	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.046	1.000	1.000	0.999	1.000	1.000	1.000	
8) Ultimated Incurred	15,877,776	16,151,452	15,348,340	17,607,795	15,712,803	14,831,330	16,560,903	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

COLLISION

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	58,967,878	53,034,819	52,377,057	52,249,253	52,182,886	52,150,589	52,124,663	52,106,899
1/1/2006 to 12/31/2006	56,950,353	50,630,234	50,124,417	50,010,802	49,962,447	49,928,621	49,920,174	
1/1/2007 to 12/31/2007	55,998,476	49,606,068	49,219,735	49,099,482	49,096,986	49,069,028		
1/1/2008 to 12/31/2008	53,443,429	47,885,780	47,411,401	47,303,837	47,283,131			
1/1/2009 to 12/31/2009	50,114,610	43,952,742	43,653,140	43,568,064				
1/1/2010 to 12/31/2010	48,942,297	42,992,935	42,739,068					
1/1/2011 to 12/31/2011	48,314,779	42,792,573						
1/1/2012 to 12/31/2012	50,920,719							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	0.899	0.988	0.998	0.999	0.999	1.000	1.000	
1/1/2006 to 12/31/2006	0.889	0.990	0.998	0.999	0.999	1.000		
1/1/2007 to 12/31/2007	0.886	0.992	0.998	1.000	0.999			
1/1/2008 to 12/31/2008	0.896	0.990	0.998	1.000				
1/1/2009 to 12/31/2009	0.877	0.993	0.998					
1/1/2010 to 12/31/2010	0.878	0.994						
1/1/2011 to 12/31/2011	0.886							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	50,920,719	42,792,573	42,739,068	43,568,064	47,283,131	49,069,028	49,920,174	52,106,899
2) All-yr Avg (Age-to-Age)	0.887	0.991	0.998	0.999	0.999	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	0.885	0.992	0.998	0.999	0.999	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	0.880	0.992	0.998	1.000	0.999	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	0.880	0.992	0.998	1.000	0.999	1.000	1.000	
6) Selected Age-to-Age	0.880	0.992	0.998	1.000	0.999	1.000	1.000	
7) Selected Age-to-Ulti	0.870	0.988	0.996	0.998	0.998	0.999	1.000	
8) Ultimated Incurred	44,301,026	42,279,062	42,568,112	43,480,928	47,188,565	49,019,959	49,903,161	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

TOWING

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	2,481,354	2,692,899	2,693,922	2,693,922	2,693,922	2,693,877	2,693,877	2,693,877
1/1/2006 to 12/31/2006	2,389,190	2,621,774	2,622,347	2,622,819	2,622,819	2,622,819	2,622,819	
1/1/2007 to 12/31/2007	2,534,624	2,561,491	2,561,806	2,561,906	2,561,961	2,561,961		
1/1/2008 to 12/31/2008	2,366,876	2,648,618	2,648,956	2,649,166	2,649,325			
1/1/2009 to 12/31/2009	2,217,122	2,532,228	2,532,919	2,534,189				
1/1/2010 to 12/31/2010	2,442,459	2,757,496	2,757,856					
1/1/2011 to 12/31/2011	2,556,091	2,836,484						
1/1/2012 to 12/31/2012	2,607,973							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.085	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/2006 to 12/31/2006	1.097	1.000	1.000	1.000	1.000	1.000		
1/1/2007 to 12/31/2007	1.011	1.000	1.000	1.000	1.000			
1/1/2008 to 12/31/2008	1.119	1.000	1.000	1.000				
1/1/2009 to 12/31/2009	1.142	1.000	1.001					
1/1/2010 to 12/31/2010	1.129	1.000						
1/1/2011 to 12/31/2011	1.110							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	2,607,973	2,836,484	2,757,856	2,534,189	2,649,325	2,561,961	2,622,819	2,693,877
2) All-yr Avg (Age-to-Age)	1.099	1.000	1.000	1.000	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.102	1.000	1.000	1.000	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.127	1.000	1.000	1.000	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.126	1.000	1.000	1.000	1.000	1.000	1.000	
6) Selected Age-to-Age	1.127	1.000	1.000	1.000	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.127	1.000	1.000	1.000	1.000	1.000	1.000	
8) Ultimated Incurred	2,939,186	2,836,484	2,757,856	2,534,189	2,649,325	2,561,961	2,622,819	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE
Loss & DCC Development Factors

ALL COVERAGES COMBINED

Cumulative 12-month Incurred Losses & DCC at 12/31/2012

	EVALUATION MONTHS							
Accident Period	12	24	36	48	60	72	84	96
1/1/2005 to 12/31/2005	163,046,694	167,460,957	171,562,189	172,458,540	172,420,660	172,688,132	172,836,100	172,788,565
1/1/2006 to 12/31/2006	159,553,248	162,347,070	165,353,469	166,811,023	166,876,154	167,019,973	167,126,829	
1/1/2007 to 12/31/2007	153,007,202	154,355,003	158,214,405	159,163,501	159,245,597	159,432,783		
1/1/2008 to 12/31/2008	152,084,682	156,055,086	157,668,134	158,358,614	158,680,890			
1/1/2009 to 12/31/2009	148,537,157	151,715,157	155,068,341	155,838,000				
1/1/2010 to 12/31/2010	143,414,102	145,163,384	149,095,737					
1/1/2011 to 12/31/2011	137,816,291	148,501,674						
1/1/2012 to 12/31/2012	143,976,928							

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2005 to 12/31/2005	1.027	1.024	1.005	1.000	1.002	1.001	1.000	
1/1/2006 to 12/31/2006	1.018	1.019	1.009	1.000	1.001	1.001		
1/1/2007 to 12/31/2007	1.009	1.025	1.006	1.001	1.001			
1/1/2008 to 12/31/2008	1.026	1.010	1.004	1.002				
1/1/2009 to 12/31/2009	1.021	1.022	1.005					
1/1/2010 to 12/31/2010	1.012	1.027						
1/1/2011 to 12/31/2011	1.078							
1/1/2012 to 12/31/2012								

Accident Year	2012	2011	2010	2009	2008	2007	2006	2005
1) Latest 12M Incurred	143,976,928	148,501,674	149,095,737	155,838,000	158,680,890	159,432,783	167,126,829	172,788,565
2) All-yr Avg (Age-to-Age)	1.027	1.021	1.006	1.001	1.001	1.001	1.000	
3) 5-yr Avg (Age-to-Age)	1.029	1.021	1.006	1.001	1.001	1.001	1.000	
4) 3-yr Avg (Age-to-Age)	1.037	1.020	1.005	1.001	1.001	1.001	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.036	1.020	1.005	1.001	1.001	1.001	1.000	
8) Ultimated Incurred (sum of all coverages)	153,407,534	152,897,049	150,220,049	156,199,247	158,936,175	159,499,000	167,089,957	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INCREASED LIMIT FACTOR - BODILY INJURY

Limit (000)	CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Avg Factor	Filed Factor	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
25/50	0.76	0.78	0.68	0.74	0.74	0.76	0.0%
30/60	0.84	0.80	0.71	0.77	0.77	0.79	-6.0%
50/100	0.88	0.88	0.83	0.88	0.87	0.88	0.0%
100/300	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
250/500	1.18	1.18	1.23	1.16	1.19	1.19	0.8%
300/500	1.26	1.22	1.27	1.20	1.23	1.23	-2.4%
500/500	1.29	1.35	1.42	1.30	1.36	1.36	5.4%
500/1M	1.35	1.42	1.49	1.38	1.43	1.43	5.9%
1M/1M	1.46	1.53	1.60	1.48	1.54	1.54	5.5%
						Overall	**-0.1%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INCREASED LIMIT FACTOR - PROPERTY DAMAGE

Limit (000)	CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Avg Factor	Filed Factor	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
25	0.93	0.93	n/a	0.93	0.93	0.93	0.0%
50	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
100	1.05	1.05	1.04	1.07	1.05	1.05	0.0%
200	1.11	1.12	1.11	1.14	1.12	1.12	0.9%
300	1.15	1.21	1.13	1.21	1.19	1.19	3.5%
						Overall	**0.0%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INCREASED LIMIT FACTOR - MEDICAL PAYMENTS

Limit (000)	CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Avg Factor	Filed Factor	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2	0.75	n/a	n/a	0.81	0.81	0.77	2.7%
5	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
10	1.38	1.40	1.40	1.30	1.38	1.38	0.0%
25	1.92	2.20	2.10	2.08	2.15	2.08	8.3%
						Overall	**0.9%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INCREASED LIMIT FACTOR - UNINSURED MOTORIST BODILY INJURY

Limit (000)	CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Avg Factor	Filed Factor	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
25/50	0.67	0.65	0.58	0.59	0.62	0.64	-4.5%
30/60	0.82	0.69	0.62	0.64	0.66	0.69	-15.9%
50/100	0.86	0.86	0.77	0.82	0.83	0.83	-3.5%
100/300	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
250/500	1.16	1.14	1.07	1.21	1.13	1.14	-1.7%
300/500	1.21	1.15	1.08	1.25	1.15	1.16	-4.1%
500/500	1.23	1.22	1.22	1.36	1.24	1.24	0.8%
500/1M	1.76	1.86	2.03	1.47	1.84	1.84	4.5%
1M/1M	1.95	2.08	2.91	1.65	2.25	2.15	10.3%
						Overall	**-3.5%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INCREASED LIMIT FACTOR - UNDERINSURED MOTORIST BODILY INJURY

Limit (000)	CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Avg Factor	Filed Factor	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
25/50	0.36	0.36	0.33	0.45	0.37	0.37	2.8%
30/60	0.51	0.39	0.37	0.50	0.40	0.44	-13.7%
50/100	0.55	0.54	0.50	0.68	0.55	0.55	0.0%
100/300	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
250/500	1.80	1.88	1.20	1.41	1.59	1.63	-9.4%
300/500	1.99	1.94	1.23	1.45	1.64	1.72	-13.6%
500/500	2.06	2.17	1.40	1.59	1.83	1.91	-7.3%
500/1M	2.34	2.47	1.67	2.18	2.18	2.23	-4.7%
1M/1M	2.91	3.09	2.83	2.45	2.90	2.90	-0.3%
						Overall	**-0.4%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INCREASED LIMIT FACTOR - UNINSURED MOTORIST PROPERTY DAMAGE

Limit (000)	CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Avg Factor	Filed Factor	% Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
25	0.68	0.63	n/a	0.87	0.69	0.69	1.5%
50	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
100	1.62	1.77	1.26	1.33	1.54	1.54	-4.9%
200	2.84	3.30	1.41	1.80	2.46	2.59	-8.8%
300	4.06	4.80	1.64	n/a	3.64	3.64	-10.3%
						Overall	**0.3%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
MODEL YEAR FACTORS
COMPREHENSIVE

Model Year	Current CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Average Factor	Indicated Change	Filed Factor	Filed Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2016	1.85	1.49	1.74	2.17	1.69	-8.6%	1.79	-3.2%
2015	1.78	1.45	1.74	2.07	1.65	-7.2%	1.73	-2.8%
2014	1.71	1.42	1.74	1.97	1.61	-5.6%	1.67	-2.3%
2013	1.64	1.38	1.74	1.88	1.58	-3.9%	1.61	-1.8%
2012	1.58	1.34	1.74	1.79	1.54	-2.5%	1.55	-1.9%
2011	1.52	1.30	1.74	1.70	1.51	-1.0%	1.50	-1.3%
2010	1.46	1.26	1.66	1.63	1.45	-1.0%	1.45	-0.7%
2009	1.41	1.23	1.57	1.55	1.39	-1.3%	1.40	-0.7%
2008	1.35	1.21	1.50	1.48	1.34	-0.4%	1.35	0.0%
2007	1.30	1.18	1.43	1.41	1.30	-0.3%	1.30	0.0%
2006	1.25	1.16	1.36	1.34	1.25	-0.1%	1.25	0.0%
2005	1.20	1.13	1.29	1.27	1.20	0.2%	1.20	0.0%
2004	1.16	1.10	1.23	1.21	1.16	0.1%	1.16	0.0%
2003	1.12	1.08	1.17	1.16	1.12	0.0%	1.12	0.0%
2002	1.08	1.05	1.11	1.10	1.08	0.0%	1.08	0.0%
2001	1.04	1.03	1.06	1.05	1.04	-0.1%	1.04	0.0%
2000	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%
1999	0.96	0.97	0.96	1.00	0.97	1.4%	0.97	1.0%
1998	0.91	0.95	0.91	1.00	0.95	4.1%	0.94	3.3%
1997	0.88	0.92	0.87	1.00	0.92	4.6%	0.91	3.4%
1996	0.84	0.90	0.87	1.00	0.91	8.0%	0.88	4.8%
1995	0.80	0.88	0.87	1.00	0.90	12.6%	0.85	6.3%
1994	0.78	0.88	0.87	1.00	0.90	15.5%	0.83	6.4%
1993	0.77	0.88	0.87	1.00	0.90	17.0%	0.81	5.2%
1992	0.75	0.88	0.87	1.00	0.90	20.1%	0.80	6.7%
1991	0.75	0.88	0.87	1.00	0.90	20.1%	0.80	6.7%
1990	0.75	0.88	0.87	1.00	0.90	20.1%	0.80	6.7%
1989 & prior	0.75	0.88	0.87	1.00	0.90	20.1%	0.80	6.7%

Rate Impact -0.3%

(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
MODEL YEAR FACTORS
COLLISION

Model Year	Current CCG Factor	Rebased SF Factor	Rebased FB Factor	Rebased SH Factor	Competitors' Average Factor	Indicated Change	Filed Factor	Filed Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2016	2.30	2.29	1.74	2.18	2.10	-8.6%	2.16	-6.1%
2015	2.19	2.18	1.74	2.07	2.03	-7.4%	2.08	-5.0%
2014	2.08	2.07	1.74	1.98	1.96	-6.0%	2.00	-3.8%
2013	1.98	1.96	1.74	1.88	1.88	-4.9%	1.92	-3.0%
2012	1.89	1.88	1.74	1.79	1.82	-3.7%	1.84	-2.6%
2011	1.80	1.79	1.74	1.71	1.76	-2.3%	1.76	-2.2%
2010	1.71	1.71	1.66	1.63	1.68	-1.7%	1.68	-1.8%
2009	1.63	1.64	1.57	1.55	1.60	-1.6%	1.60	-1.8%
2008	1.55	1.57	1.50	1.48	1.53	-1.1%	1.53	-1.3%
2007	1.48	1.50	1.43	1.40	1.46	-1.3%	1.46	-1.4%
2006	1.41	1.43	1.36	1.34	1.39	-1.3%	1.39	-1.4%
2005	1.34	1.36	1.29	1.28	1.32	-1.4%	1.32	-1.5%
2004	1.27	1.29	1.23	1.21	1.26	-1.1%	1.25	-1.6%
2003	1.23	1.21	1.17	1.16	1.19	-3.1%	1.18	-4.1%
2002	1.13	1.14	1.11	1.10	1.13	-0.3%	1.12	-0.9%
2001	1.06	1.07	1.06	1.05	1.06	0.3%	1.06	0.0%
2000	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%
1999	0.94	0.95	0.96	1.00	0.96	2.1%	0.95	1.1%
1998	0.89	0.89	0.91	1.00	0.92	3.2%	0.90	1.1%
1997	0.84	0.86	0.87	1.00	0.89	5.6%	0.86	2.4%
1996	0.79	0.84	0.87	1.00	0.88	11.1%	0.82	3.8%
1995	0.74	0.82	0.87	1.00	0.87	17.4%	0.79	6.8%
1994	0.71	0.82	0.87	1.00	0.87	22.3%	0.76	7.0%
1993	0.70	0.82	0.87	1.00	0.87	24.1%	0.74	5.7%
1992	0.68	0.82	0.87	1.00	0.87	27.7%	0.73	7.4%
1991	0.68	0.82	0.87	1.00	0.87	27.7%	0.73	7.4%
1990	0.68	0.82	0.87	1.00	0.87	27.7%	0.73	7.4%
1989 & prior	0.68	0.82	0.87	1.00	0.87	27.7%	0.73	7.4%

Rate Impact -1.7%

(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Company Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY<1990

State Farm (01/21/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.24	0.17	0.15	0.12	0.09	0.06	0.04	0.03
1,601	**2,100**	**2**	0.24	0.17	0.15	0.12	0.09	0.06	0.04	0.03
2,101	**2,750**	**3**	0.27	0.21	0.18	0.14	0.10	0.07	0.05	0.03
2,751	**3,700**	**4**	0.32	0.27	0.24	0.17	0.11	0.08	0.05	0.03
3,701	**5,000**	**5**	0.33	0.29	0.26	0.18	0.14	0.10	0.06	0.04
5,001	**6,500**	**6**	0.40	0.36	0.33	0.24	0.16	0.11	0.07	0.05
6,501	**8,000**	**7**	0.47	0.43	0.40	0.29	0.19	0.13	0.09	0.06
8,001	**10,000**	**8**	0.57	0.53	0.49	0.40	0.26	0.18	0.11	0.06
10,001	**12,500**	**10**	0.69	0.65	0.61	0.50	0.35	0.23	0.14	0.08
12,501	**15,000**	**11**	0.81	0.76	0.72	0.60	0.43	0.29	0.18	0.11
15,001	**17,500**	**12**	0.90	0.86	0.81	0.69	0.51	0.35	0.22	0.13
17,501	**20,000**	**13**	0.99	0.94	0.89	0.76	0.57	0.40	0.25	0.16
20,001	**24,000**	**14**	1.10	1.04	0.99	0.86	0.65	0.47	0.30	0.19
24,001	**28,000**	**15**	1.23	1.18	1.12	0.97	0.75	0.55	0.35	0.22
28,001	**33,000**	**16**	1.36	1.30	1.25	1.09	0.84	0.62	0.41	0.27
33,001	**39,000**	**17**	1.53	1.46	1.40	1.23	0.96	0.72	0.47	0.31
39,001	**46,000**	**18**	1.69	1.62	1.55	1.36	1.06	0.81	0.54	0.36
46,001	**55,000**	**19**	1.84	1.77	1.70	1.50	1.15	0.90	0.60	0.40
55,001	**65,000**	**20**	2.02	1.95	1.87	1.64	1.26	1.01	0.67	0.45

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.45	0.32	0.28	0.23	0.17	0.11	0.08	0.05
1,601	**2,100**	**2**	0.45	0.32	0.28	0.23	0.17	0.11	0.08	0.05
2,101	**2,750**	**3**	0.52	0.40	0.35	0.26	0.19	0.13	0.09	0.06
2,751	**3,700**	**4**	0.60	0.50	0.45	0.32	0.22	0.16	0.09	0.06
3,701	**5,000**	**5**	0.62	0.54	0.49	0.34	0.26	0.18	0.11	0.07
5,001	**6,500**	**6**	0.75	0.68	0.62	0.45	0.31	0.21	0.14	0.09
6,501	**8,000**	**7**	0.89	0.82	0.75	0.55	0.36	0.25	0.16	0.11
8,001	**10,000**	**8**	1.08	1.00	0.93	0.75	0.49	0.33	0.20	0.12
10,001	**12,500**	**10**	1.31	1.23	1.15	0.95	0.67	0.44	0.26	0.15
12,501	**15,000**	**11**	1.52	1.43	1.35	1.14	0.82	0.55	0.33	0.20
15,001	**17,500**	**12**	1.70	1.62	1.53	1.29	0.95	0.67	0.41	0.25
17,501	**20,000**	**13**	1.86	1.77	1.68	1.43	1.08	0.76	0.48	0.30
20,001	**24,000**	**14**	2.08	1.97	1.87	1.62	1.23	0.89	0.57	0.36
24,001	**28,000**	**15**	2.33	2.22	2.11	1.83	1.41	1.03	0.66	0.42
28,001	**33,000**	**16**	2.57	2.46	2.35	2.05	1.58	1.18	0.77	0.50
33,001	**39,000**	**17**	2.88	2.75	2.63	2.32	1.81	1.35	0.89	0.58
39,001	**46,000**	**18**	3.18	3.05	2.93	2.57	2.00	1.53	1.02	0.68
46,001	**55,000**	**19**	3.47	3.34	3.21	2.82	2.18	1.70	1.14	0.76
55,001	**65,000**	**20**	3.82	3.67	3.52	3.09	2.37	1.90	1.26	0.84

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY<1990

AR ISO Loss Cost Filing PP-2012-BRLA1
(With Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.30	0.29	0.27	0.24	0.21	0.17	0.14	0.12
1,601	**2,100**	**2**	0.30	0.29	0.27	0.24	0.21	0.17	0.14	0.12
2,101	**2,750**	**3**	0.30	0.29	0.27	0.24	0.21	0.17	0.14	0.12
2,751	**3,700**	**4**	0.30	0.29	0.27	0.24	0.21	0.17	0.14	0.12
3,701	**5,000**	**5**	0.36	0.34	0.33	0.29	0.25	0.20	0.17	0.15
5,001	**6,500**	**6**	0.54	0.52	0.49	0.44	0.38	0.31	0.26	0.22
6,501	**8,000**	**7**	0.70	0.67	0.64	0.56	0.49	0.40	0.34	0.29
8,001	**10,000**	**8**	0.91	0.87	0.83	0.74	0.64	0.52	0.44	0.37
10,001	**12,500**	**10**	1.14	1.09	1.04	0.92	0.80	0.65	0.55	0.47
12,501	**15,000**	**11**	1.36	1.31	1.25	1.10	0.96	0.78	0.66	0.56
15,001	**17,500**	**12**	1.62	1.55	1.48	1.31	1.14	0.92	0.78	0.67
17,501	**20,000**	**13**	1.95	1.86	1.78	1.58	1.37	1.11	0.94	0.80
20,001	**24,000**	**14**	2.33	2.23	2.13	1.89	1.64	1.33	1.13	0.96
24,001	**28,000**	**15**	2.77	2.65	2.54	2.24	1.95	1.58	1.34	1.14
28,001	**33,000**	**16**	3.22	3.09	2.95	2.61	2.27	1.84	1.56	1.33
33,001	**39,000**	**17**	3.75	3.59	3.43	3.04	2.64	2.14	1.82	1.54
39,001	**46,000**	**18**	4.35	4.16	3.98	3.52	3.06	2.48	2.11	1.79
46,001	**55,000**	**19**	5.04	4.83	4.62	4.08	3.55	2.88	2.44	2.08
55,001	**65,000**	**20**	5.88	5.63	5.38	4.76	4.14	3.35	2.85	2.42

Rebased AR ISO Loss Cost Filing Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.25	0.24	0.23	0.20	0.18	0.14	0.12	0.10
1,601	**2,100**	**2**	0.25	0.24	0.23	0.20	0.18	0.14	0.12	0.10
2,101	**2,750**	**3**	0.25	0.24	0.23	0.20	0.18	0.14	0.12	0.10
2,751	**3,700**	**4**	0.25	0.24	0.23	0.20	0.18	0.14	0.12	0.10
3,701	**5,000**	**5**	0.30	0.28	0.27	0.24	0.21	0.17	0.14	0.12
5,001	**6,500**	**6**	0.45	0.43	0.41	0.36	0.32	0.26	0.22	0.19
6,501	**8,000**	**7**	0.58	0.56	0.53	0.47	0.41	0.33	0.28	0.24
8,001	**10,000**	**8**	0.76	0.73	0.69	0.61	0.53	0.43	0.37	0.31
10,001	**12,500**	**10**	0.95	0.91	0.87	0.77	0.67	0.54	0.46	0.39
12,501	**15,000**	**11**	1.14	1.09	1.04	0.92	0.80	0.65	0.55	0.47
15,001	**17,500**	**12**	1.35	1.29	1.24	1.09	0.95	0.77	0.65	0.56
17,501	**20,000**	**13**	1.62	1.55	1.48	1.31	1.14	0.92	0.79	0.67
20,001	**24,000**	**14**	1.94	1.86	1.78	1.57	1.37	1.11	0.94	0.80
24,001	**28,000**	**15**	2.31	2.21	2.11	1.87	1.63	1.32	1.12	0.95
28,001	**33,000**	**16**	2.69	2.57	2.46	2.18	1.89	1.53	1.30	1.11
33,001	**39,000**	**17**	3.12	2.99	2.86	2.53	2.20	1.78	1.51	1.29
39,001	**46,000**	**18**	3.62	3.47	3.32	2.93	2.55	2.07	1.76	1.49
46,001	**55,000**	**19**	4.20	4.02	3.85	3.40	2.96	2.40	2.04	1.73
55,001	**65,000**	**20**	4.90	4.69	4.49	3.97	3.45	2.79	2.38	2.02

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY<1990

Competitors' Average Factors in CCG Symbol Definition

Competitors' weights: SF (90%) and ISO(10%).

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.43	0.31	0.28	0.22	0.17	0.12	0.08	0.06
1,601	**2,100**	**2**	0.43	0.31	0.28	0.22	0.17	0.12	0.08	0.06
2,101	**2,750**	**3**	0.49	0.38	0.33	0.25	0.18	0.13	0.09	0.06
2,751	**3,700**	**4**	0.56	0.48	0.43	0.31	0.21	0.16	0.10	0.07
3,701	**5,000**	**5**	0.59	0.52	0.47	0.33	0.25	0.18	0.11	0.07
5,001	**6,500**	**6**	0.72	0.66	0.60	0.44	0.31	0.22	0.15	0.10
6,501	**8,000**	**7**	0.86	0.79	0.72	0.55	0.36	0.26	0.18	0.12
8,001	**10,000**	**8**	1.04	0.97	0.91	0.73	0.49	0.34	0.22	0.14
10,001	**12,500**	**10**	1.27	1.20	1.12	0.93	0.67	0.45	0.28	0.17
12,501	**15,000**	**11**	1.48	1.40	1.32	1.11	0.82	0.56	0.35	0.23
15,001	**17,500**	**12**	1.67	1.58	1.50	1.27	0.95	0.68	0.44	0.28
17,501	**20,000**	**13**	1.84	1.75	1.66	1.42	1.08	0.78	0.51	0.34
20,001	**24,000**	**14**	2.06	1.96	1.86	1.62	1.24	0.91	0.60	0.41
24,001	**28,000**	**15**	2.33	2.22	2.11	1.83	1.43	1.06	0.71	0.48
28,001	**33,000**	**16**	2.58	2.47	2.36	2.06	1.62	1.21	0.82	0.56
33,001	**39,000**	**17**	2.91	2.78	2.65	2.34	1.85	1.39	0.95	0.65
39,001	**46,000**	**18**	3.22	3.09	2.96	2.61	2.06	1.58	1.09	0.76
46,001	**55,000**	**19**	3.54	3.41	3.27	2.88	2.26	1.77	1.23	0.85
55,001	**65,000**	**20**	3.93	3.77	3.62	3.18	2.48	1.99	1.38	0.96

California Casualty Current Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.35	0.28	0.24	0.17	0.13	0.09	0.06	0.04
1,601	**2,100**	**2**	0.35	0.28	0.24	0.17	0.13	0.09	0.06	0.04
2,101	**2,750**	**3**	0.41	0.33	0.29	0.21	0.15	0.11	0.07	0.05
2,751	**3,700**	**4**	0.56	0.45	0.39	0.28	0.20	0.14	0.10	0.07
3,701	**5,000**	**5**	0.76	0.60	0.53	0.38	0.27	0.19	0.14	0.09
5,001	**6,500**	**6**	0.96	0.76	0.67	0.48	0.35	0.25	0.18	0.12
6,501	**8,000**	**7**	1.14	0.92	0.82	0.60	0.45	0.33	0.23	0.17
8,001	**10,000**	**8**	1.39	1.14	1.02	0.76	0.58	0.43	0.31	0.22
10,001	**12,500**	**10**	1.68	1.38	1.23	0.94	0.73	0.54	0.39	0.29
12,501	**15,000**	**11**	1.91	1.58	1.42	1.09	0.85	0.63	0.46	0.34
15,001	**17,500**	**12**	2.13	1.76	1.59	1.23	0.96	0.72	0.53	0.39
17,501	**20,000**	**13**	2.34	1.94	1.76	1.37	1.07	0.80	0.59	0.43
20,001	**24,000**	**14**	2.59	2.15	1.96	1.53	1.21	0.91	0.67	0.49
24,001	**28,000**	**15**	2.89	2.40	2.19	1.72	1.36	1.03	0.76	0.57
28,001	**33,000**	**16**	3.23	2.70	2.46	1.94	1.54	1.19	0.89	0.67
33,001	**39,000**	**17**	3.60	3.06	2.75	2.17	1.73	1.41	1.06	0.79
39,001	**46,000**	**18**	4.06	3.56	3.11	2.47	1.97	1.64	1.23	0.93
46,001	**55,000**	**19**	4.58	4.04	3.52	2.80	2.23	1.86	1.40	1.05
55,001	**65,000**	**20**	5.01	4.43	3.85	3.06	2.44	2.04	1.53	1.15

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY<1990

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.39	0.30	0.26	0.19	0.14	0.10	0.07	0.05
1,601	**2,100**	**2**	0.39	0.30	0.26	0.19	0.14	0.10	0.07	0.05
2,101	**2,750**	**3**	0.45	0.36	0.31	0.23	0.17	0.12	0.08	0.06
2,751	**3,700**	**4**	0.56	0.46	0.41	0.29	0.21	0.15	0.10	0.07
3,701	**5,000**	**5**	0.68	0.56	0.50	0.35	0.26	0.19	0.13	0.09
5,001	**6,500**	**6**	0.86	0.71	0.64	0.46	0.33	0.24	0.17	0.12
6,501	**8,000**	**7**	1.03	0.86	0.77	0.57	0.41	0.30	0.22	0.16
8,001	**10,000**	**8**	1.25	1.06	0.96	0.75	0.54	0.39	0.29	0.21
10,001	**12,500**	**10**	1.51	1.29	1.18	0.93	0.70	0.51	0.37	0.28
12,501	**15,000**	**11**	1.72	1.49	1.37	1.10	0.83	0.61	0.43	0.32
15,001	**17,500**	**12**	1.92	1.67	1.55	1.25	0.96	0.71	0.50	0.37
17,501	**20,000**	**13**	2.11	1.84	1.71	1.39	1.08	0.80	0.57	0.41
20,001	**24,000**	**14**	2.33	2.05	1.91	1.57	1.23	0.93	0.66	0.47
24,001	**28,000**	**15**	2.61	2.31	2.15	1.78	1.39	1.06	0.76	0.55
28,001	**33,000**	**16**	2.91	2.59	2.41	2.00	1.58	1.23	0.89	0.65
33,001	**39,000**	**17**	3.25	2.92	2.70	2.26	1.79	1.43	1.04	0.77
39,001	**46,000**	**18**	3.65	3.33	3.04	2.54	2.01	1.64	1.21	0.89
46,001	**55,000**	**19**	4.12	3.72	3.40	2.84	2.24	1.85	1.37	1.01
55,001	**65,000**	**20**	4.51	4.10	3.73	3.12	2.46	2.05	1.51	1.12

California Casualty Filed Change of Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	11.4%	7.1%	8.3%	11.8%	7.7%	11.1%	16.7%	25.0%
1,601	**2,100**	**2**	11.4%	7.1%	8.3%	11.8%	7.7%	11.1%	16.7%	25.0%
2,101	**2,750**	**3**	9.8%	9.1%	6.9%	9.5%	13.3%	9.1%	14.3%	20.0%
2,751	**3,700**	**4**	0.0%	2.2%	5.1%	3.6%	5.0%	7.1%	0.0%	0.0%
3,701	**5,000**	**5**	-10.5%	-6.7%	-5.7%	-7.9%	-3.7%	0.0%	-7.1%	0.0%
5,001	**6,500**	**6**	-10.4%	-6.6%	-4.5%	-4.2%	-5.7%	-4.0%	-5.6%	0.0%
6,501	**8,000**	**7**	-9.6%	-6.5%	-6.1%	-5.0%	-8.9%	-9.1%	-4.3%	-5.9%
8,001	**10,000**	**8**	-10.1%	-7.0%	-5.9%	-1.3%	-6.9%	-9.3%	-6.5%	-4.5%
10,001	**12,500**	**10**	-10.1%	-6.5%	-4.1%	-1.1%	-4.1%	-5.6%	-5.1%	-3.4%
12,501	**15,000**	**11**	-9.9%	-5.7%	-3.5%	0.9%	-2.4%	-3.2%	-6.5%	-5.9%
15,001	**17,500**	**12**	-9.9%	-5.1%	-2.5%	1.6%	0.0%	-1.4%	-5.7%	-5.1%
17,501	**20,000**	**13**	-9.8%	-5.2%	-2.8%	1.5%	0.9%	0.0%	-3.4%	-4.7%
20,001	**24,000**	**14**	-10.0%	-4.7%	-2.6%	2.6%	1.7%	2.2%	-1.5%	-4.1%
24,001	**28,000**	**15**	-9.7%	-3.8%	-1.8%	3.5%	2.2%	2.9%	0.0%	-3.5%
28,001	**33,000**	**16**	-9.9%	-4.1%	-2.0%	3.1%	2.6%	3.4%	0.0%	-3.0%
33,001	**39,000**	**17**	-9.7%	-4.6%	-1.8%	4.1%	3.5%	1.4%	-1.9%	-2.5%
39,001	**46,000**	**18**	-10.1%	-6.5%	-2.3%	2.8%	2.0%	0.0%	-1.6%	-4.3%
46,001	**55,000**	**19**	-10.0%	-7.9%	-3.4%	1.4%	0.4%	-0.5%	-2.1%	-3.8%
55,001	**65,000**	**20**	-10.0%	-7.4%	-3.1%	2.0%	0.8%	0.5%	-1.3%	-2.6%

Overall * 0.57%

* Including all model years.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY 1990-2010

State Farm (01/21/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.31	0.26	0.23	0.17	0.12	0.08	0.05	0.03
6,501	**8,000**	**2**	0.47	0.43	0.40	0.29	0.19	0.13	0.09	0.06
8,001	**9,000**	**3**	0.54	0.50	0.47	0.37	0.24	0.16	0.10	0.06
9,001	**10,000**	**4**	0.60	0.56	0.52	0.42	0.28	0.19	0.11	0.06
10,001	**11,250**	**5**	0.66	0.62	0.58	0.47	0.33	0.22	0.12	0.07
11,251	**12,500**	**6**	0.73	0.68	0.64	0.53	0.38	0.25	0.15	0.09
12,501	**13,750**	**7**	0.77	0.72	0.68	0.57	0.41	0.27	0.16	0.10
13,751	**15,000**	**8**	0.84	0.80	0.75	0.63	0.46	0.32	0.19	0.12
15,001	**16,250**	**10**	0.88	0.83	0.78	0.66	0.48	0.34	0.21	0.13
16,251	**17,500**	**11**	0.93	0.88	0.84	0.71	**0.53**	0.37	0.23	0.14
17,501	**18,750**	**12**	0.97	0.92	0.88	0.75	0.56	0.39	0.25	0.16
18,751	**20,000**	**13**	1.00	0.95	0.90	0.77	0.58	0.41	0.26	0.17
20,001	**22,000**	**14**	1.07	1.02	0.96	0.83	0.63	0.45	0.29	0.19
22,001	**24,000**	**15**	1.13	1.07	1.03	0.89	0.67	0.49	0.31	0.20
24,001	**26,000**	**16**	1.20	1.15	1.09	0.95	0.72	0.53	0.34	0.22
26,001	**28,000**	**17**	1.26	1.21	1.15	0.99	0.77	0.56	0.36	0.23
28,001	**30,000**	**18**	1.32	1.26	1.21	1.05	0.81	0.60	0.39	0.25
30,001	**33,000**	**19**	1.39	1.33	1.27	1.11	0.86	0.64	0.42	0.28
33,001	**36,000**	**20**	1.47	1.41	1.34	1.18	0.92	0.68	0.45	0.30
36,001	**40,000**	**21**	1.58	1.51	1.45	1.28	1.00	0.75	0.49	0.32
40,001	**45,000**	**22**	1.69	1.62	1.55	1.36	1.06	0.81	0.54	0.36
45,001	**50,000**	**23**	1.79	1.72	1.65	1.45	1.12	0.87	0.58	0.39
50,001	**60,000**	**24**	1.93	1.85	1.78	1.56	1.21	0.96	0.64	0.42
60,001	**70,000**	**25**	2.11	2.03	1.95	1.71	1.31	1.05	0.71	0.48
70,001	**80,000**	**26**	2.30	2.21	2.12	1.85	1.42	1.13	0.78	0.54

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.58	0.48	0.43	0.32	0.23	0.16	0.10	0.07
6,501	**8,000**	**2**	0.89	0.82	0.75	0.55	0.36	0.25	0.16	0.11
8,001	**9,000**	**3**	1.02	0.95	0.88	0.70	0.45	0.30	0.19	0.12
9,001	**10,000**	**4**	1.13	1.06	0.98	0.79	0.53	0.36	0.21	0.12
10,001	**11,250**	**5**	1.25	1.17	1.09	0.89	0.62	0.41	0.23	0.14
11,251	**12,500**	**6**	1.38	1.29	1.21	1.01	0.72	0.48	0.28	0.16
12,501	**13,750**	**7**	1.45	1.36	1.28	1.08	0.77	0.51	0.30	0.18
13,751	**15,000**	**8**	1.59	1.50	1.42	1.20	0.86	0.60	0.36	0.22
15,001	**16,250**	**10**	1.65	1.57	1.48	1.25	0.91	0.64	0.39	0.24
16,251	**17,500**	**11**	1.75	1.67	1.58	1.34	1.00	0.70	0.43	0.27
17,501	**18,750**	**12**	1.83	1.74	1.65	1.41	1.06	0.74	0.47	0.29
18,751	**20,000**	**13**	1.89	1.79	1.70	1.45	1.09	0.77	0.49	0.31
20,001	**22,000**	**14**	2.02	1.92	1.81	1.57	1.19	0.85	0.55	0.35
22,001	**24,000**	**15**	2.13	2.02	1.94	1.68	1.26	0.92	0.58	0.37
24,001	**26,000**	**16**	2.27	2.16	2.06	1.79	1.36	1.00	0.64	0.41
26,001	**28,000**	**17**	2.38	2.27	2.16	1.87	1.45	1.06	0.68	0.44
28,001	**30,000**	**18**	2.49	2.38	2.28	1.98	1.53	1.13	0.74	0.48
30,001	**33,000**	**19**	2.62	2.51	2.40	2.09	1.62	1.21	0.79	0.52
33,001	**36,000**	**20**	2.78	2.65	2.53	2.23	1.74	1.28	0.85	0.56
36,001	**40,000**	**21**	2.98	2.85	2.74	2.42	1.89	1.42	0.92	0.60
40,001	**45,000**	**22**	3.18	3.05	2.92	2.57	2.00	1.53	1.02	0.68
45,001	**50,000**	**23**	3.38	3.25	3.12	2.74	2.12	1.64	1.09	0.73
50,001	**60,000**	**24**	3.64	3.50	3.36	2.95	2.27	1.80	1.20	0.80
60,001	**70,000**	**25**	3.99	3.83	3.68	3.23	2.47	1.98	1.34	0.91
70,001	**80,000**	**26**	4.33	4.16	4.00	3.50	2.67	2.13	1.47	1.02

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY 1990-2010

AR ISO Loss Cost Filing PP-2012-BRLA1
(With Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.54	0.52	0.49	0.44	0.38	0.31	0.26	0.22
6,501	**8,000**	**2**	0.70	0.67	0.64	0.56	0.49	0.40	0.34	0.29
8,001	**9,000**	**3**	0.84	0.80	0.77	0.68	0.59	0.48	0.41	0.35
9,001	**10,000**	**4**	0.95	0.91	0.87	0.77	0.67	0.54	0.46	0.39
10,001	**11,250**	**5**	1.07	1.02	0.98	0.86	0.75	0.61	0.52	0.44
11,251	**12,500**	**6**	1.19	1.14	1.09	0.97	0.84	0.68	0.58	0.49
12,501	**13,750**	**7**	1.31	1.25	1.20	1.06	0.92	0.75	0.63	0.54
13,751	**15,000**	**8**	1.42	1.36	1.30	1.15	1.00	0.81	0.69	0.59
15,001	**16,250**	**10**	1.55	1.48	1.42	1.25	1.09	0.88	0.75	0.64
16,251	**17,500**	**11**	1.70	1.63	1.56	1.38	1.20	0.97	0.83	0.70
17,501	**18,750**	**12**	1.86	1.78	1.70	1.51	1.31	1.06	0.90	0.77
18,751	**20,000**	**13**	2.03	1.94	1.86	1.64	1.43	1.16	0.98	0.84
20,001	**22,000**	**14**	2.22	2.12	2.03	1.79	1.56	1.26	1.07	0.91
22,001	**24,000**	**15**	2.44	2.34	2.24	1.98	1.72	1.39	1.18	1.01
24,001	**26,000**	**16**	2.66	2.54	2.43	2.15	1.87	1.51	1.29	1.09
26,001	**28,000**	**17**	2.87	2.75	2.63	2.32	2.02	1.64	1.39	1.18
28,001	**30,000**	**18**	3.07	2.94	2.81	2.48	2.16	1.75	1.49	1.26
30,001	**33,000**	**19**	3.32	3.18	3.04	2.69	2.34	1.90	1.61	1.37
33,001	**36,000**	**20**	3.61	3.45	3.30	2.92	2.54	2.06	1.75	1.49
36,001	**40,000**	**21**	3.93	3.77	3.60	3.19	2.77	2.24	1.91	1.62
40,001	**45,000**	**22**	4.35	4.16	3.98	3.52	3.06	2.48	2.11	1.79
45,001	**50,000**	**23**	4.79	4.58	4.38	3.88	3.37	2.73	2.32	1.97
50,001	**60,000**	**24**	5.44	5.21	4.98	4.40	3.83	3.10	2.64	2.24
60,001	**70,000**	**25**	6.38	6.11	5.84	5.16	4.49	3.64	3.09	2.63
70,001	**80,000**	**26**	7.34	7.03	6.72	5.95	5.17	4.19	3.56	3.03

Rebased AR ISO Loss Cost Filing Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.45	0.43	0.41	0.36	0.32	0.26	0.22	0.19
6,501	**8,000**	**2**	0.58	0.56	0.53	0.47	0.41	0.33	0.28	0.24
8,001	**9,000**	**3**	0.70	0.67	0.64	0.57	0.49	0.40	0.34	0.29
9,001	**10,000**	**4**	0.79	0.76	0.73	0.64	0.56	0.45	0.38	0.33
10,001	**11,250**	**5**	0.89	0.85	0.81	0.72	0.63	0.51	0.43	0.37
11,251	**12,500**	**6**	0.99	0.95	0.91	0.81	0.70	0.57	0.48	0.41
12,501	**13,750**	**7**	1.09	1.04	1.00	0.88	0.77	0.62	0.53	0.45
13,751	**15,000**	**8**	1.18	1.13	1.08	0.96	0.83	0.68	0.57	0.49
15,001	**16,250**	**10**	1.29	1.24	1.18	1.04	0.91	0.74	0.63	0.53
16,251	**17,500**	**11**	1.42	1.36	1.30	1.15	1.00	0.81	0.69	0.59
17,501	**18,750**	**12**	1.55	1.48	1.42	1.26	1.09	0.88	0.75	0.64
18,751	**20,000**	**13**	1.69	1.62	1.55	1.37	1.19	0.97	0.82	0.70
20,001	**22,000**	**14**	1.85	1.77	1.69	1.50	1.30	1.05	0.90	0.76
22,001	**24,000**	**15**	2.04	1.95	1.86	1.65	1.43	1.16	0.99	0.84
24,001	**26,000**	**16**	2.21	2.12	2.03	1.79	1.56	1.26	1.07	0.91
26,001	**28,000**	**17**	2.39	2.29	2.19	1.94	1.68	1.36	1.16	0.99
28,001	**30,000**	**18**	2.56	2.45	2.34	2.07	1.80	1.46	1.24	1.05
30,001	**33,000**	**19**	2.77	2.65	2.54	2.24	1.95	1.58	1.34	1.14
33,001	**36,000**	**20**	3.01	2.88	2.75	2.43	2.12	1.71	1.46	1.24
36,001	**40,000**	**21**	3.28	3.14	3.00	2.65	2.31	1.87	1.59	1.35
40,001	**45,000**	**22**	3.62	3.47	3.32	2.93	2.55	2.07	1.76	1.49
45,001	**50,000**	**23**	3.99	3.82	3.65	3.23	2.81	2.27	1.93	1.64
50,001	**60,000**	**24**	4.53	4.34	4.15	3.67	3.19	2.59	2.20	1.87
60,001	**70,000**	**25**	5.31	5.09	4.86	4.30	3.74	3.03	2.58	2.19
70,001	**80,000**	**26**	6.12	5.86	5.60	4.95	4.31	3.49	2.97	2.52

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
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Rebased Competitors' Average Factors in CCG Symbol Definition

Competitors' weights: SF (90%) and ISO(10%).

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.57	0.48	0.43	0.32	0.24	0.17	0.11	0.08
6,501	**8,000**	**2**	0.86	0.79	0.72	0.55	0.36	0.26	0.18	0.12
8,001	**9,000**	**3**	0.99	0.92	0.86	0.68	0.46	0.31	0.20	0.14
9,001	**10,000**	**4**	1.10	1.03	0.96	0.78	0.53	0.37	0.23	0.14
10,001	**11,250**	**5**	1.21	1.14	1.06	0.87	0.62	0.42	0.25	0.16
11,251	**12,500**	**6**	1.34	1.25	1.18	0.99	0.72	0.48	0.30	0.19
12,501	**13,750**	**7**	1.42	1.33	1.25	1.06	0.77	0.52	0.32	0.21
13,751	**15,000**	**8**	1.55	1.47	1.39	1.17	0.86	0.61	0.38	0.25
15,001	**16,250**	**10**	1.62	1.53	1.45	1.23	0.91	0.65	0.41	0.27
16,251	**17,500**	**11**	1.72	1.64	1.55	1.32	1.00	0.71	0.46	0.30
17,501	**18,750**	**12**	1.81	1.72	1.63	1.39	1.06	0.76	0.50	0.33
18,751	**20,000**	**13**	1.87	1.78	1.68	1.44	1.10	0.79	0.52	0.35
20,001	**22,000**	**14**	2.01	1.90	1.80	1.56	1.20	0.87	0.58	0.39
22,001	**24,000**	**15**	2.12	2.02	1.93	1.68	1.28	0.95	0.63	0.42
24,001	**26,000**	**16**	2.27	2.16	2.05	1.79	1.38	1.03	0.68	0.46
26,001	**28,000**	**17**	2.39	2.28	2.16	1.87	1.48	1.09	0.73	0.49
28,001	**30,000**	**18**	2.50	2.39	2.29	1.99	1.56	1.16	0.79	0.54
30,001	**33,000**	**19**	2.64	2.52	2.41	2.11	1.66	1.24	0.85	0.58
33,001	**36,000**	**20**	2.80	2.68	2.55	2.25	1.77	1.33	0.91	0.63
36,001	**40,000**	**21**	3.01	2.88	2.76	2.44	1.93	1.46	0.99	0.68
40,001	**45,000**	**22**	3.22	3.09	2.96	2.60	2.06	1.58	1.09	0.76
45,001	**50,000**	**23**	3.44	3.30	3.17	2.79	2.19	1.70	1.18	0.82
50,001	**60,000**	**24**	3.73	3.58	3.44	3.02	2.37	1.88	1.30	0.90
60,001	**70,000**	**25**	4.12	3.96	3.80	3.33	2.59	2.09	1.46	1.03
70,001	**80,000**	**26**	4.51	4.33	4.16	3.64	2.83	2.27	1.62	1.17

California Casualty Current Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.61	0.48	0.42	0.30	0.22	0.16	0.11	0.08
6,501	**8,000**	**2**	1.14	0.92	0.82	0.60	0.45	0.33	0.23	0.17
8,001	**9,000**	**3**	1.32	1.08	0.96	0.72	0.55	0.40	0.29	0.21
9,001	**10,000**	**4**	1.46	1.20	1.07	0.81	0.62	0.46	0.33	0.24
10,001	**11,250**	**5**	1.60	1.31	1.17	0.89	0.69	0.51	0.37	0.27
11,251	**12,500**	**6**	1.76	1.45	1.29	0.99	0.77	0.57	0.42	0.30
12,501	**13,750**	**7**	1.84	1.52	1.36	1.05	0.81	0.60	0.44	0.32
13,751	**15,000**	**8**	1.99	1.64	1.48	1.14	0.89	0.66	0.49	0.36
15,001	**16,250**	**10**	2.06	1.70	1.54	1.19	0.93	0.69	0.51	0.37
16,251	**17,500**	**11**	2.20	1.82	1.65	1.28	1.00	0.75	0.55	0.40
17,501	**18,750**	**12**	2.30	1.91	1.73	1.35	1.05	0.79	0.58	0.42
18,751	**20,000**	**13**	2.37	1.97	1.79	1.39	1.09	0.82	0.60	0.44
20,001	**22,000**	**14**	2.52	2.09	1.90	1.48	1.17	0.88	0.64	0.47
22,001	**24,000**	**15**	2.67	2.22	2.02	1.58	1.25	0.94	0.69	0.50
24,001	**26,000**	**16**	2.82	2.34	2.13	1.67	1.32	1.00	0.73	0.54
26,001	**28,000**	**17**	2.96	2.47	2.25	1.77	1.40	1.06	0.79	0.59
28,001	**30,000**	**18**	3.12	2.60	2.37	1.87	1.47	1.13	0.85	0.64
30,001	**33,000**	**19**	3.31	2.76	2.52	1.99	1.58	1.23	0.93	0.70
33,001	**36,000**	**20**	3.50	2.93	2.67	2.11	1.67	1.34	1.00	0.75
36,001	**40,000**	**21**	3.70	3.19	2.83	2.24	1.78	1.47	1.11	0.83
40,001	**45,000**	**22**	4.05	3.56	3.11	2.47	1.96	1.64	1.23	0.93
45,001	**50,000**	**23**	4.45	3.93	3.42	2.72	2.17	1.81	1.36	1.02
50,001	**60,000**	**24**	4.79	4.23	3.68	2.93	2.33	1.95	1.46	1.10
60,001	**70,000**	**25**	5.23	4.62	4.02	3.20	2.55	2.13	1.60	1.20
70,001	**80,000**	**26**	5.79	5.12	4.45	3.54	2.82	2.35	1.77	1.33

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
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California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.59	0.48	0.43	0.31	0.23	0.17	0.12	0.08
6,501	**8,000**	**2**	1.03	0.86	0.77	0.57	0.41	0.30	0.22	0.16
8,001	**9,000**	**3**	1.19	1.00	0.91	0.70	0.50	0.37	0.27	0.20
9,001	**10,000**	**4**	1.31	1.11	1.01	0.79	0.58	0.42	0.31	0.23
10,001	**11,250**	**5**	1.44	1.22	1.12	0.88	0.65	0.47	0.35	0.26
11,251	**12,500**	**6**	1.58	1.35	1.23	0.99	0.74	0.54	0.39	0.29
12,501	**13,750**	**7**	1.66	1.42	1.31	1.05	0.79	0.57	0.41	0.31
13,751	**15,000**	**8**	1.79	1.55	1.43	1.16	0.88	0.65	0.46	0.34
15,001	**16,250**	**10**	1.85	1.62	1.50	1.21	0.92	0.68	0.48	0.35
16,251	**17,500**	**11**	1.98	1.73	1.60	1.30	1.00	0.74	0.52	0.38
17,501	**18,750**	**12**	2.07	1.81	1.68	1.37	1.06	0.79	0.56	0.40
18,751	**20,000**	**13**	2.13	1.87	1.74	1.42	1.10	0.82	0.58	0.42
20,001	**22,000**	**14**	2.27	2.00	1.85	1.52	1.18	0.89	0.64	0.46
22,001	**24,000**	**15**	2.40	2.12	1.98	1.63	1.27	0.96	0.68	0.49
24,001	**26,000**	**16**	2.54	2.25	2.09	1.73	1.35	1.03	0.74	0.53
26,001	**28,000**	**17**	2.67	2.37	2.21	1.82	1.44	1.10	0.79	0.57
28,001	**30,000**	**18**	2.81	2.50	2.33	1.93	1.51	1.17	0.85	0.62
30,001	**33,000**	**19**	2.98	2.64	2.47	2.05	1.62	1.26	0.92	0.68
33,001	**36,000**	**20**	3.15	2.80	2.61	2.18	1.72	1.36	0.99	0.73
36,001	**40,000**	**21**	3.36	3.03	2.80	2.34	1.85	1.49	1.09	0.80
40,001	**45,000**	**22**	3.65	3.33	3.04	2.54	2.01	1.64	1.21	0.90
45,001	**50,000**	**23**	4.01	3.62	3.30	2.76	2.18	1.79	1.32	0.98
50,001	**60,000**	**24**	4.31	3.91	3.56	2.98	2.35	1.95	1.43	1.06
60,001	**70,000**	**25**	4.71	4.29	3.91	3.27	2.57	2.15	1.59	1.18
70,001	**80,000**	**26**	5.21	4.73	4.30	3.59	2.83	2.36	1.76	1.32

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	-3.3%	0.0%	2.4%	3.3%	4.5%	6.3%	9.1%	0.0%
6,501	**8,000**	**2**	-9.6%	-6.5%	-6.1%	-5.0%	-8.9%	-9.1%	-4.3%	-5.9%
8,001	**9,000**	**3**	-9.8%	-7.4%	-5.2%	-2.8%	-9.1%	-7.5%	-6.9%	-4.8%
9,001	**10,000**	**4**	-10.3%	-7.5%	-5.6%	-2.5%	-6.5%	-8.7%	-6.1%	-4.2%
10,001	**11,250**	**5**	-10.0%	-6.9%	-4.3%	-1.1%	-5.8%	-7.8%	-5.4%	-3.7%
11,251	**12,500**	**6**	-10.2%	-6.9%	-4.7%	0.0%	-3.9%	-5.3%	-7.1%	-3.3%
12,501	**13,750**	**7**	-9.8%	-6.6%	-3.7%	0.0%	-2.5%	-5.0%	-6.8%	-3.1%
13,751	**15,000**	**8**	-10.1%	-5.5%	-3.4%	1.8%	-1.1%	-1.5%	-6.1%	-5.6%
15,001	**16,250**	**10**	-10.2%	-4.7%	-2.6%	1.7%	-1.1%	-1.4%	-5.9%	-5.4%
16,251	**17,500**	**11**	-10.0%	-4.9%	-3.0%	1.6%	0.0%	-1.3%	-5.5%	-5.0%
17,501	**18,750**	**12**	-10.0%	-5.2%	-2.9%	1.5%	1.0%	0.0%	-3.4%	-4.8%
18,751	**20,000**	**13**	-10.1%	-5.1%	-2.8%	2.2%	0.9%	0.0%	-3.3%	-4.5%
20,001	**22,000**	**14**	-9.9%	-4.3%	-2.6%	2.7%	0.9%	1.1%	0.0%	-2.1%
22,001	**24,000**	**15**	-10.1%	-4.5%	-2.0%	3.2%	1.6%	2.1%	-1.4%	-2.0%
24,001	**26,000**	**16**	-9.9%	-3.8%	-1.9%	3.6%	2.3%	3.0%	1.4%	-1.9%
26,001	**28,000**	**17**	-9.8%	-4.0%	-1.8%	2.8%	2.9%	3.8%	0.0%	-3.4%
28,001	**30,000**	**18**	-9.9%	-3.8%	-1.7%	3.2%	2.7%	3.5%	0.0%	-3.1%
30,001	**33,000**	**19**	-10.0%	-4.3%	-2.0%	3.0%	2.5%	2.4%	-1.1%	-2.9%
33,001	**36,000**	**20**	-10.0%	-4.4%	-2.2%	3.3%	3.0%	1.5%	-1.0%	-2.7%
36,001	**40,000**	**21**	-9.2%	-5.0%	-1.1%	4.5%	3.9%	1.4%	-1.8%	-3.6%
40,001	**45,000**	**22**	-9.9%	-6.5%	-2.3%	2.8%	2.6%	0.0%	-1.6%	-3.2%
45,001	**50,000**	**23**	-9.9%	-7.9%	-3.5%	1.5%	0.5%	-1.1%	-2.9%	-3.9%
50,001	**60,000**	**24**	-10.0%	-7.6%	-3.3%	1.7%	0.9%	0.0%	-2.1%	-3.6%
60,001	**70,000**	**25**	-9.9%	-7.1%	-2.7%	2.2%	0.8%	0.9%	-0.6%	-1.7%
70,001	**80,000**	**26**	-10.0%	-7.6%	-3.4%	1.4%	0.4%	0.4%	-0.6%	-0.8%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

State Farm (01/21/2013) Average Factors in CCG Symbol Price Range
(with Smooth and Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.25	0.18	0.16	0.13	0.09	0.06	0.04	0.03
3,001	5,500	2	0.34	0.29	0.27	0.19	0.13	0.10	0.06	0.04
5,501	8,000	3	0.45	0.41	0.37	0.27	0.18	0.13	0.08	0.05
8,001	9,000	4	0.54	0.50	0.47	0.37	0.24	0.16	0.10	0.06
9,001	10,000	5	0.60	0.56	0.52	0.42	0.28	0.19	0.11	0.06
10,001	11,000	6	0.65	0.61	0.57	0.46	0.32	0.21	0.12	0.07
11,001	12,000	7	0.70	0.66	0.61	0.51	0.36	0.24	0.14	0.08
12,001	13,000	8	0.75	0.70	0.66	0.55	0.40	0.26	0.15	0.09
13,001	14,000	10	0.80	0.75	0.71	0.59	0.43	0.29	0.17	0.10
14,001	15,000	11	0.84	0.80	0.75	0.63	0.46	0.32	0.19	0.12
15,001	15,625	12	0.88	0.83	0.78	0.66	0.48	0.34	0.21	0.13
15,626	16,250	13	0.90	0.85	0.81	0.68	0.50	0.35	0.22	0.13
16,251	16,875	14	0.92	0.87	0.83	0.70	0.52	0.36	0.22	0.14
16,876	17,500	15	0.94	0.89	0.85	0.72	0.54	0.38	0.23	0.15
17,501	18,125	16	0.96	0.91	0.87	0.74	0.55	0.39	0.24	0.15
18,126	18,750	17	0.98	0.93	0.88	0.76	0.57	0.40	0.25	0.16
18,751	19,375	18	1.00	0.95	0.90	0.77	0.58	0.41	0.26	0.17
19,376	20,000	19	1.03	0.97	0.92	0.79	0.60	0.43	0.27	0.17
20,001	20,625	20	1.05	1.00	0.94	0.81	0.61	0.44	0.28	0.18
20,626	21,250	21	1.07	1.02	0.96	0.83	0.63	0.45	0.29	0.19
21,251	21,875	22	1.09	1.03	0.98	0.85	0.64	0.46	0.30	0.19
21,876	22,500	23	1.11	1.05	1.00	0.87	0.66	0.48	0.30	0.19
22,501	23,125	24	1.13	1.07	1.02	0.89	0.67	0.49	0.31	0.20
23,126	23,750	25	1.15	1.09	1.04	0.91	0.68	0.50	0.32	0.20
23,751	24,375	26	1.17	1.11	1.06	0.92	0.70	0.51	0.33	0.21
24,376	25,000	27	1.19	1.14	1.08	0.94	0.71	0.53	0.34	0.22
25,001	25,625	28	1.22	1.16	1.10	0.96	0.73	0.54	0.34	0.22
25,626	26,250	29	1.23	1.18	1.12	0.97	0.75	0.55	0.35	0.22
26,251	26,875	30	1.25	1.19	1.14	0.98	0.76	0.55	0.36	0.23
26,876	27,500	31	1.27	1.21	1.15	1.00	0.78	0.57	0.36	0.23
27,501	28,125	32	1.29	1.23	1.17	1.02	0.79	0.58	0.37	0.24
28,126	28,750	33	1.31	1.25	1.19	1.04	0.80	0.59	0.38	0.25
28,751	29,375	34	1.32	1.27	1.21	1.05	0.81	0.60	0.39	0.26
29,376	30,000	35	1.34	1.28	1.23	1.07	0.83	0.61	0.40	0.26
30,001	31,000	36	1.36	1.31	1.25	1.09	0.84	0.63	0.41	0.27
31,001	32,000	37	1.39	1.33	1.27	1.11	0.86	0.64	0.42	0.28
32,001	33,000	38	1.42	1.36	1.29	1.13	0.88	0.65	0.43	0.28
33,001	34,000	39	1.45	1.38	1.32	1.16	0.90	0.67	0.44	0.29
34,001	35,000	40	1.48	1.41	1.34	1.18	0.92	0.68	0.45	0.30
35,001	36,000	41	1.51	1.44	1.37	1.21	0.94	0.70	0.46	0.30
36,001	37,000	42	1.54	1.47	1.40	1.24	0.97	0.72	0.47	0.31
37,001	38,000	43	1.57	1.50	1.44	1.27	0.99	0.74	0.49	0.32
38,001	39,000	44	1.59	1.52	1.46	1.29	1.01	0.76	0.50	0.33
39,001	40,000	45	1.62	1.55	1.48	1.31	1.02	0.77	0.51	0.33
40,001	41,250	46	1.64	1.57	1.51	1.33	1.04	0.79	0.52	0.34
41,251	42,500	47	1.67	1.60	1.54	1.35	1.05	0.80	0.53	0.36
42,501	43,750	48	1.70	1.63	1.56	1.37	1.07	0.82	0.55	0.36
43,751	45,000	49	1.73	1.66	1.59	1.40	1.08	0.83	0.56	0.37
45,001	46,250	50	1.75	1.68	1.62	1.42	1.10	0.85	0.57	0.38
46,251	47,500	51	1.78	1.71	1.64	1.44	1.12	0.86	0.58	0.38
47,501	48,750	52	1.80	1.73	1.66	1.46	1.13	0.88	0.58	0.39
48,751	50,000	53	1.81	1.74	1.68	1.47	1.14	0.89	0.59	0.39
50,001	52,500	54	1.85	1.78	1.72	1.49	1.16	0.92	0.61	0.40
52,501	55,000	55	1.89	1.82	1.75	1.53	1.18	0.94	0.62	0.41
55,001	57,500	56	1.93	1.86	1.79	1.56	1.21	0.96	0.64	0.42
57,501	60,000	57	1.97	1.90	1.82	1.60	1.23	0.98	0.65	0.43
60,001	65,000	58	2.07	1.99	1.91	1.68	1.28	1.03	0.69	0.46
65,001	70,000	59	2.16	2.07	1.99	1.74	1.33	1.07	0.73	0.50
70,001	75,000	60	2.25	2.16	2.08	1.82	1.39	1.11	0.76	0.52
75,001	80,000	61	2.34	2.25	2.16	1.89	1.44	1.15	0.80	0.56
80,001	85,000	62	2.44	2.34	2.24	1.96	1.49	1.20	0.83	0.57
85,001	90,000	63	2.52	2.42	2.32	2.03	1.55	1.24	0.86	0.60
90,001	95,000	64	2.60	2.50	2.40	2.10	1.60	1.28	0.89	0.62
95,001	100,000	65	2.70	2.59	2.49	2.17	1.65	1.32	0.92	0.64
100,001	110,000	66	2.82	2.71	2.60	2.27	1.73	1.38	0.97	0.68
110,001	120,000	67	3.00	2.88	2.76	2.41	1.83	1.46	1.03	0.72
120,001	130,000	68	3.17	3.04	2.92	2.54	1.93	1.54	1.09	0.76
130,001	140,000	69	3.30	3.17	3.05	2.69	2.08	1.62	1.15	0.81
140,001	150,000	70	3.48	3.34	3.21	2.82	2.17	1.70	1.21	0.85
Rating Symbol Only		71	3.65	3.51	3.36	2.95	2.26	1.78	1.27	0.90
Rating Symbol Only		72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rating Symbol Only		73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rating Symbol Only		74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rating Symbol Only		75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
150,001	160,000	98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.47	0.35	0.30	0.24	0.17	0.12	0.08	0.05
3,001	5,500	2	0.64	0.56	0.50	0.35	0.25	0.18	0.11	0.07
5,501	8,000	3	0.85	0.77	0.70	0.52	0.34	0.24	0.16	0.10
8,001	9,000	4	1.02	0.95	0.88	0.70	0.45	0.30	0.19	0.12
9,001	10,000	5	1.13	1.06	0.98	0.79	0.53	0.36	0.21	0.12
10,001	11,000	6	1.23	1.15	1.08	0.87	0.60	0.40	0.23	0.13
11,001	12,000	7	1.32	1.24	1.15	0.96	0.68	0.45	0.26	0.15
12,001	13,000	8	1.42	1.32	1.25	1.04	0.75	0.49	0.29	0.17
13,001	14,000	10	1.50	1.41	1.33	1.12	0.81	0.54	0.32	0.19
14,001	15,000	11	1.59	1.50	1.42	1.19	0.86	0.60	0.36	0.22
15,001	15,625	12	1.65	1.56	1.48	1.25	0.91	0.64	0.39	0.24
15,626	16,250	13	1.69	1.60	1.52	1.28	0.94	0.66	0.41	0.25
16,251	16,875	14	1.73	1.64	1.56	1.32	0.98	0.68	0.42	0.26
16,876	17,500	15	1.77	1.68	1.60	1.35	1.01	0.71	0.44	0.28
17,501	18,125	16	1.81	1.72	1.63	1.39	1.04	0.73	0.46	0.29
18,126	18,750	17	1.85	1.76	1.67	1.42	1.07	0.75	0.48	0.30
18,751	19,375	18	1.90	1.80	1.71	1.46	1.10	0.78	0.49	0.31
19,376	20,000	19	1.94	1.84	1.74	1.50	1.13	0.80	0.51	0.33
20,001	20,625	20	1.98	1.88	1.78	1.53	1.16	0.83	0.53	0.34
20,626	21,250	21	2.02	1.92	1.81	1.57	1.19	0.85	0.55	0.35
21,251	21,875	22	2.06	1.95	1.85	1.60	1.21	0.87	0.56	0.36
21,876	22,500	23	2.09	1.98	1.89	1.64	1.24	0.90	0.57	0.36
22,501	23,125	24	2.13	2.02	1.93	1.67	1.26	0.92	0.58	0.37
23,126	23,750	25	2.17	2.06	1.97	1.71	1.29	0.94	0.60	0.38
23,751	24,375	26	2.21	2.10	2.00	1.74	1.32	0.97	0.62	0.39
24,376	25,000	27	2.25	2.15	2.04	1.78	1.35	0.99	0.63	0.41
25,001	25,625	28	2.29	2.18	2.08	1.81	1.38	1.01	0.65	0.42
25,626	26,250	29	2.33	2.22	2.11	1.83	1.41	1.03	0.66	0.42
26,251	26,875	30	2.36	2.25	2.14	1.85	1.44	1.05	0.67	0.43
26,876	27,500	31	2.40	2.29	2.18	1.88	1.46	1.07	0.69	0.44
27,501	28,125	32	2.43	2.32	2.22	1.92	1.49	1.09	0.70	0.45
28,126	28,750	33	2.46	2.36	2.25	1.95	1.51	1.11	0.72	0.47
28,751	29,375	34	2.50	2.39	2.29	1.99	1.53	1.14	0.74	0.48
29,376	30,000	35	2.53	2.42	2.32	2.02	1.56	1.15	0.75	0.49
30,001	31,000	36	2.57	2.46	2.35	2.05	1.59	1.18	0.77	0.51
31,001	32,000	37	2.63	2.51	2.40	2.10	1.63	1.21	0.79	0.52
32,001	33,000	38	2.68	2.56	2.44	2.14	1.66	1.23	0.81	0.54
33,001	34,000	39	2.73	2.61	2.49	2.19	1.70	1.26	0.83	0.55
34,001	35,000	40	2.79	2.66	2.53	2.23	1.74	1.29	0.85	0.56
35,001	36,000	41	2.84	2.71	2.59	2.28	1.78	1.32	0.87	0.57
36,001	37,000	42	2.90	2.77	2.65	2.34	1.82	1.36	0.89	0.59
37,001	38,000	43	2.96	2.82	2.71	2.39	1.87	1.40	0.92	0.60
38,001	39,000	44	3.01	2.87	2.76	2.43	1.90	1.43	0.94	0.61
39,001	40,000	45	3.05	2.92	2.80	2.47	1.93	1.45	0.96	0.63
40,001	41,250	46	3.10	2.97	2.85	2.51	1.95	1.48	0.98	0.65
41,251	42,500	47	3.15	3.03	2.90	2.55	1.99	1.51	1.01	0.67
42,501	43,750	48	3.21	3.08	2.95	2.59	2.02	1.54	1.03	0.69
43,751	45,000	49	3.26	3.13	3.00	2.63	2.05	1.57	1.05	0.70
45,001	46,250	50	3.31	3.17	3.05	2.68	2.08	1.60	1.07	0.71
46,251	47,500	51	3.36	3.22	3.10	2.72	2.11	1.63	1.09	0.72
47,501	48,750	52	3.39	3.26	3.14	2.75	2.13	1.65	1.10	0.73
48,751	50,000	53	3.42	3.29	3.17	2.77	2.14	1.68	1.11	0.74
50,001	52,500	54	3.50	3.35	3.24	2.82	2.18	1.74	1.14	0.75
52,501	55,000	55	3.57	3.43	3.31	2.88	2.23	1.77	1.17	0.77
55,001	57,500	56	3.65	3.51	3.37	2.95	2.27	1.81	1.20	0.79
57,501	60,000	57	3.72	3.58	3.44	3.02	2.32	1.85	1.23	0.81
60,001	65,000	58	3.91	3.76	3.61	3.16	2.42	1.94	1.30	0.87
65,001	70,000	59	4.07	3.91	3.75	3.29	2.52	2.02	1.38	0.94
70,001	75,000	60	4.25	4.08	3.92	3.43	2.62	2.09	1.43	0.98
75,001	80,000	61	4.42	4.24	4.07	3.56	2.72	2.17	1.51	1.05
80,001	85,000	62	4.59	4.41	4.23	3.70	2.81	2.26	1.57	1.08
85,001	90,000	63	4.75	4.56	4.38	3.83	2.92	2.34	1.62	1.13
90,001	95,000	64	4.91	4.72	4.53	3.96	3.02	2.42	1.68	1.17
95,001	100,000	65	5.09	4.89	4.69	4.09	3.11	2.49	1.74	1.21
100,001	110,000	66	5.32	5.11	4.90	4.28	3.25	2.60	1.82	1.27
110,001	120,000	67	5.66	5.44	5.21	4.55	3.44	2.75	1.93	1.36
120,001	130,000	68	5.98	5.74	5.50	4.80	3.63	2.91	2.05	1.44
130,001	140,000	69	6.22	5.99	5.76	5.07	3.92	3.06	2.16	1.53
140,001	150,000	70	6.57	6.30	6.05	5.32	4.10	3.21	2.27	1.61
Rating Symbol Only		71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
150,001	160,000	98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

AR ISO Loss Cost Filing PP-2012-BRLA1
(with Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.44	0.42	0.40	0.36	0.31	0.25	0.21	0.18
3,001	5,500	2	0.54	0.52	0.49	0.44	0.38	0.31	0.26	0.22
5,501	8,000	3	0.67	0.64	0.61	0.54	0.47	0.38	0.32	0.28
8,001	9,000	4	0.82	0.79	0.75	0.67	0.58	0.47	0.40	0.34
9,001	10,000	5	0.94	0.90	0.86	0.76	0.66	0.53	0.45	0.39
10,001	11,000	6	1.04	0.99	0.95	0.84	0.73	0.59	0.50	0.43
11,001	12,000	7	1.15	1.10	1.05	0.93	0.81	0.66	0.56	0.47
12,001	13,000	8	1.24	1.18	1.13	1.00	0.87	0.70	0.60	0.51
13,001	14,000	10	1.33	1.28	1.22	1.08	0.94	0.76	0.65	0.55
14,001	15,000	11	1.42	1.36	1.30	1.15	1.00	0.81	0.69	0.59
15,001	15,625	12	1.51	1.44	1.38	1.22	1.06	0.86	0.73	0.62
15,626	16,250	13	1.58	1.51	1.44	1.28	1.11	0.90	0.76	0.65
16,251	16,875	14	1.65	1.58	1.51	1.33	1.16	0.94	0.80	0.68
16,876	17,500	15	1.73	1.66	1.59	1.40	1.22	0.99	0.84	0.71
17,501	18,125	16	1.80	1.73	1.65	1.46	1.27	1.03	0.87	0.74
18,126	18,750	17	1.89	1.81	1.73	1.53	1.33	1.08	0.92	0.78
18,751	19,375	18	1.97	1.89	1.81	1.60	1.39	1.13	0.96	0.81
19,376	20,000	19	2.04	1.96	1.87	1.66	1.44	1.17	0.99	0.84
20,001	20,625	20	2.12	2.03	1.94	1.71	1.49	1.21	1.03	0.87
20,626	21,250	21	2.19	2.09	2.00	1.77	1.54	1.25	1.06	0.90
21,251	21,875	22	2.26	2.16	2.07	1.83	1.59	1.29	1.09	0.93
21,876	22,500	23	2.33	2.23	2.13	1.89	1.64	1.33	1.13	0.96
22,501	23,125	24	2.40	2.30	2.20	1.94	1.69	1.37	1.16	0.99
23,126	23,750	25	2.47	2.37	2.26	2.00	1.74	1.41	1.20	1.02
23,751	24,375	26	2.53	2.42	2.31	2.05	1.78	1.44	1.23	1.04
24,376	25,000	27	2.60	2.49	2.38	2.10	1.83	1.48	1.26	1.07
25,001	25,625	28	2.67	2.56	2.44	2.16	1.88	1.52	1.29	1.10
25,626	26,250	29	2.73	2.61	2.50	2.21	1.92	1.56	1.32	1.12
26,251	26,875	30	2.80	2.68	2.56	2.27	1.97	1.60	1.36	1.15
26,876	27,500	31	2.87	2.75	2.63	2.32	2.02	1.64	1.39	1.18
27,501	28,125	32	2.93	2.80	2.68	2.37	2.06	1.67	1.42	1.21
28,126	28,750	33	2.98	2.86	2.73	2.42	2.10	1.70	1.45	1.23
28,751	29,375	34	3.05	2.92	2.80	2.47	2.15	1.74	1.48	1.26
29,376	30,000	35	3.11	2.98	2.85	2.52	2.19	1.77	1.51	1.28
30,001	31,000	36	3.20	3.06	2.93	2.59	2.25	1.82	1.55	1.32
31,001	32,000	37	3.29	3.16	3.02	2.67	2.32	1.88	1.60	1.36
32,001	33,000	38	3.39	3.25	3.11	2.75	2.39	1.94	1.65	1.40
33,001	34,000	39	3.48	3.33	3.19	2.82	2.45	1.98	1.69	1.43
34,001	35,000	40	3.58	3.43	3.28	2.90	2.52	2.04	1.74	1.47
35,001	36,000	41	3.66	3.51	3.35	2.97	2.58	2.09	1.78	1.51
36,001	37,000	42	3.76	3.60	3.45	3.05	2.65	2.15	1.82	1.55
37,001	38,000	43	3.85	3.69	3.52	3.12	2.71	2.20	1.87	1.59
38,001	39,000	44	3.95	3.78	3.61	3.20	2.78	2.25	1.91	1.63
39,001	40,000	45	4.03	3.86	3.69	3.27	2.84	2.30	1.96	1.66
40,001	41,250	46	4.13	3.96	3.78	3.35	2.91	2.36	2.00	1.70
41,251	42,500	47	4.25	4.07	3.89	3.44	2.99	2.42	2.06	1.75
42,501	43,750	48	4.36	4.18	3.99	3.53	3.07	2.49	2.11	1.80
43,751	45,000	49	4.47	4.28	4.10	3.62	3.15	2.55	2.17	1.84
45,001	46,250	50	4.57	4.38	4.19	3.70	3.22	2.61	2.22	1.88
46,251	47,500	51	4.69	4.49	4.29	3.80	3.30	2.67	2.27	1.93
47,501	48,750	52	4.80	4.60	4.39	3.89	3.38	2.74	2.33	1.98
48,751	50,000	53	4.90	4.69	4.49	3.97	3.45	2.79	2.38	2.02
50,001	52,500	54	5.07	4.86	4.64	4.11	3.57	2.89	2.46	2.09
52,501	55,000	55	5.28	5.06	4.84	4.28	3.72	3.01	2.56	2.18
55,001	57,500	56	5.51	5.28	5.04	4.46	3.88	3.14	2.67	2.27
57,501	60,000	57	5.74	5.49	5.25	4.65	4.04	3.27	2.78	2.36
60,001	65,000	58	6.09	5.83	5.58	4.93	4.29	3.47	2.95	2.51
65,001	70,000	59	6.56	6.28	6.01	5.31	4.62	3.74	3.18	2.70
70,001	75,000	60	7.04	6.75	6.45	5.70	4.96	4.02	3.41	2.90
75,001	80,000	61	7.54	7.22	6.90	6.11	5.31	4.30	3.66	3.11
80,001	85,000	62	8.05	7.71	7.37	6.52	5.67	4.59	3.90	3.32
85,001	90,000	63	8.58	8.21	7.85	6.95	6.04	4.89	4.16	3.53
90,001	95,000	64	9.10	8.72	8.33	7.37	6.41	5.19	4.41	3.75
95,001	100,000	65	9.61	9.21	8.80	7.79	6.77	5.48	4.66	3.96
100,001	110,000	66	10.39	9.96	9.52	8.42	7.32	5.93	5.04	4.28
110,001	120,000	67	11.45	10.96	10.48	9.27	8.06	6.53	5.55	4.72
120,001	130,000	68	12.48	11.95	11.43	10.11	8.79	7.12	6.05	5.14
130,001	140,000	69	13.52	12.95	12.38	10.95	9.52	7.71	6.55	5.57
140,001	150,000	70	14.57	13.95	13.34	11.80	10.26	8.31	7.06	6.00
Rating Symbol Only		71	15.62	14.96	14.30	12.65	11.00	8.91	7.57	6.44
Rating Symbol Only		72	16.67	15.97	15.26	13.50	11.74	9.51	8.08	6.87
Rating Symbol Only		73	17.72	16.97	16.22	14.35	12.48	10.11	8.59	7.30
Rating Symbol Only		74	18.77	17.98	17.19	15.20	13.22	10.71	9.10	7.74
Rating Symbol Only		75	19.82	18.99	18.15	16.05	13.96	11.31	9.61	8.17
150,001	160,000	98								

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

Rebased AR ISO Loss Cost Filing Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.37	0.35	0.34	0.30	0.26	0.21	0.18	0.15
3,001	5,500	2	0.45	0.43	0.41	0.36	0.32	0.26	0.22	0.19
5,501	8,000	3	0.56	0.53	0.51	0.45	0.39	0.32	0.27	0.23
8,001	9,000	4	0.69	0.66	0.63	0.56	0.48	0.39	0.33	0.28
9,001	10,000	5	0.78	0.75	0.72	0.63	0.55	0.45	0.38	0.32
10,001	11,000	6	0.86	0.83	0.79	0.70	0.61	0.49	0.42	0.36
11,001	12,000	7	0.96	0.92	0.88	0.78	0.68	0.55	0.46	0.40
12,001	13,000	8	1.03	0.99	0.94	0.83	0.73	0.59	0.50	0.42
13,001	14,000	10	1.11	1.07	1.02	0.90	0.78	0.63	0.54	0.46
14,001	15,000	11	1.18	1.13	1.08	0.96	0.83	0.68	0.57	0.49
15,001	15,625	12	1.25	1.20	1.15	1.02	0.88	0.72	0.61	0.52
15,626	16,250	13	1.31	1.26	1.20	1.06	0.93	0.75	0.64	0.54
16,251	16,875	14	1.37	1.31	1.26	1.11	0.97	0.78	0.67	0.57
16,876	17,500	15	1.44	1.38	1.32	1.17	1.02	0.82	0.70	0.59
17,501	18,125	16	1.50	1.44	1.38	1.22	1.06	0.86	0.73	0.62
18,126	18,750	17	1.57	1.51	1.44	1.27	1.11	0.90	0.76	0.65
18,751	19,375	18	1.64	1.58	1.51	1.33	1.16	0.94	0.80	0.68
19,376	20,000	19	1.70	1.63	1.56	1.38	1.20	0.97	0.83	0.70
20,001	20,625	20	1.76	1.69	1.61	1.43	1.24	1.01	0.85	0.73
20,626	21,250	21	1.82	1.75	1.67	1.48	1.28	1.04	0.88	0.75
21,251	21,875	22	1.88	1.80	1.72	1.52	1.33	1.07	0.91	0.78
21,876	22,500	23	1.94	1.86	1.78	1.57	1.37	1.11	0.94	0.80
22,501	23,125	24	2.00	1.92	1.83	1.62	1.41	1.14	0.97	0.82
23,126	23,750	25	2.06	1.97	1.89	1.67	1.45	1.17	1.00	0.85
23,751	24,375	26	2.11	2.02	1.93	1.71	1.48	1.20	1.02	0.87
24,376	25,000	27	2.17	2.07	1.98	1.75	1.53	1.24	1.05	0.89
25,001	25,625	28	2.22	2.13	2.04	1.80	1.57	1.27	1.08	0.92
25,626	26,250	29	2.27	2.18	2.08	1.84	1.60	1.30	1.10	0.94
26,251	26,875	30	2.33	2.23	2.13	1.89	1.64	1.33	1.13	0.96
26,876	27,500	31	2.39	2.29	2.19	1.94	1.68	1.36	1.16	0.99
27,501	28,125	32	2.44	2.33	2.23	1.97	1.72	1.39	1.18	1.00
28,126	28,750	33	2.49	2.38	2.28	2.01	1.75	1.42	1.20	1.02
28,751	29,375	34	2.54	2.44	2.33	2.06	1.79	1.45	1.23	1.05
29,376	30,000	35	2.59	2.48	2.37	2.10	1.83	1.48	1.26	1.07
30,001	31,000	36	2.66	2.55	2.44	2.16	1.88	1.52	1.29	1.10
31,001	32,000	37	2.75	2.63	2.51	2.22	1.93	1.57	1.33	1.13
32,001	33,000	38	2.83	2.71	2.59	2.29	1.99	1.61	1.37	1.17
33,001	34,000	39	2.90	2.78	2.65	2.35	2.04	1.65	1.41	1.19
34,001	35,000	40	2.98	2.86	2.73	2.42	2.10	1.70	1.45	1.23
35,001	36,000	41	3.05	2.92	2.80	2.47	2.15	1.74	1.48	1.26
36,001	37,000	42	3.14	3.00	2.87	2.54	2.21	1.79	1.52	1.29
37,001	38,000	43	3.21	3.07	2.94	2.60	2.26	1.83	1.55	1.32
38,001	39,000	44	3.29	3.15	3.01	2.66	2.32	1.88	1.60	1.36
39,001	40,000	45	3.36	3.22	3.08	2.72	2.37	1.92	1.63	1.39
40,001	41,250	46	3.44	3.30	3.15	2.79	2.43	1.96	1.67	1.42
41,251	42,500	47	3.54	3.39	3.24	2.87	2.49	2.02	1.72	1.46
42,501	43,750	48	3.63	3.48	3.33	2.94	2.56	2.07	1.76	1.50
43,751	45,000	49	3.73	3.57	3.41	3.02	2.63	2.13	1.81	1.54
45,001	46,250	50	3.81	3.65	3.49	3.09	2.68	2.17	1.85	1.57
46,251	47,500	51	3.91	3.74	3.58	3.16	2.75	2.23	1.89	1.61
47,501	48,750	52	4.00	3.83	3.66	3.24	2.82	2.28	1.94	1.65
48,751	50,000	53	4.08	3.91	3.74	3.31	2.88	2.33	1.98	1.68
50,001	52,500	54	4.22	4.05	3.87	3.42	2.98	2.41	2.05	1.74
52,501	55,000	55	4.40	4.22	4.03	3.57	3.10	2.51	2.13	1.81
55,001	57,500	56	4.59	4.40	4.20	3.72	3.23	2.62	2.23	1.89
57,501	60,000	57	4.78	4.58	4.38	3.87	3.37	2.73	2.32	1.97
60,001	65,000	58	5.08	4.86	4.65	4.11	3.58	2.90	2.46	2.09
65,001	70,000	59	5.47	5.24	5.01	4.43	3.85	3.12	2.65	2.25
70,001	75,000	60	5.87	5.62	5.37	4.75	4.13	3.35	2.85	2.42
75,001	80,000	61	6.28	6.02	5.75	5.09	4.43	3.58	3.05	2.59
80,001	85,000	62	6.71	6.43	6.14	5.43	4.73	3.83	3.25	2.77
85,001	90,000	63	7.15	6.85	6.54	5.79	5.03	4.08	3.47	2.95
90,001	95,000	64	7.59	7.26	6.94	6.14	5.34	4.33	3.68	3.13
95,001	100,000	65	8.01	7.67	7.33	6.49	5.64	4.57	3.88	3.30
100,001	110,000	66	8.66	8.30	7.93	7.02	6.10	4.94	4.20	3.57
110,001	120,000	67	9.54	9.13	8.73	7.72	6.72	5.44	4.62	3.93
120,001	130,000	68	10.40	9.96	9.52	8.42	7.33	5.93	5.04	4.29
130,001	140,000	69	11.27	10.79	10.31	9.12	7.93	6.43	5.46	4.64
140,001	150,000	70	12.14	11.63	11.12	9.83	8.55	6.93	5.89	5.00
Rating Symbol Only		71	13.02	12.47	11.92	10.54	9.17	7.43	6.31	5.36
Rating Symbol Only		72	13.89	13.31	12.72	11.25	9.78	7.92	6.74	5.73
Rating Symbol Only		73	14.77	14.14	13.52	11.96	10.40	8.42	7.16	6.09
Rating Symbol Only		74	15.64	14.98	14.32	12.67	11.02	8.92	7.58	6.45
Rating Symbol Only		75	16.52	15.82	15.12	13.38	11.63	9.42	8.01	6.81
150,001	160,000	98								

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

Competitors' Average Factors in CCG Symbol Definition

Competitors' weights: SF (90%) and ISO(10%). For symbol 54+, F(i) = F(i-1) x ISO(i) / ISO(i-1).

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.46	0.35	0.31	0.24	0.18	0.13	0.09	0.06
3,001	5,500	2	0.62	0.54	0.49	0.35	0.26	0.19	0.12	0.08
5,501	8,000	3	0.82	0.75	0.68	0.51	0.34	0.25	0.17	0.11
8,001	9,000	4	0.99	0.92	0.86	0.68	0.46	0.31	0.20	0.14
9,001	10,000	5	1.10	1.03	0.95	0.78	0.53	0.37	0.22	0.14
10,001	11,000	6	1.19	1.12	1.05	0.85	0.60	0.41	0.25	0.15
11,001	12,000	7	1.29	1.21	1.13	0.94	0.68	0.46	0.28	0.18
12,001	13,000	8	1.38	1.29	1.22	1.02	0.74	0.50	0.31	0.20
13,001	14,000	10	1.46	1.38	1.30	1.10	0.80	0.55	0.34	0.22
14,001	15,000	11	1.55	1.46	1.38	1.17	0.86	0.61	0.38	0.24
15,001	15,625	12	1.61	1.53	1.45	1.22	0.91	0.64	0.41	0.26
15,626	16,250	13	1.65	1.57	1.49	1.26	0.94	0.67	0.43	0.28
16,251	16,875	14	1.70	1.61	1.53	1.30	0.98	0.69	0.45	0.29
16,876	17,500	15	1.74	1.65	1.57	1.34	1.01	0.72	0.47	0.31
17,501	18,125	16	1.78	1.69	1.61	1.37	1.04	0.74	0.49	0.32
18,126	18,750	17	1.83	1.74	1.65	1.41	1.07	0.77	0.51	0.34
18,751	19,375	18	1.87	1.78	1.69	1.45	1.11	0.79	0.52	0.35
19,376	20,000	19	1.91	1.82	1.72	1.48	1.14	0.82	0.54	0.36
20,001	20,625	20	1.96	1.86	1.76	1.52	1.17	0.84	0.56	0.38
20,626	21,250	21	2.00	1.90	1.80	1.56	1.20	0.87	0.58	0.39
21,251	21,875	22	2.04	1.94	1.84	1.59	1.22	0.89	0.59	0.40
21,876	22,500	23	2.08	1.97	1.88	1.63	1.25	0.92	0.61	0.41
22,501	23,125	24	2.11	2.01	1.92	1.67	1.27	0.94	0.62	0.41
23,126	23,750	25	2.16	2.05	1.96	1.70	1.30	0.97	0.64	0.43
23,751	24,375	26	2.20	2.09	2.00	1.74	1.33	0.99	0.66	0.44
24,376	25,000	27	2.25	2.14	2.04	1.78	1.36	1.02	0.68	0.45
25,001	25,625	28	2.29	2.18	2.07	1.81	1.40	1.04	0.69	0.47
25,626	26,250	29	2.32	2.21	2.11	1.83	1.43	1.06	0.70	0.47
26,251	26,875	30	2.36	2.25	2.14	1.86	1.46	1.07	0.72	0.48
26,876	27,500	31	2.40	2.29	2.18	1.89	1.48	1.10	0.73	0.50
27,501	28,125	32	2.43	2.32	2.22	1.92	1.51	1.12	0.75	0.51
28,126	28,750	33	2.47	2.36	2.26	1.96	1.53	1.14	0.77	0.52
28,751	29,375	34	2.50	2.40	2.29	1.99	1.56	1.17	0.79	0.54
29,376	30,000	35	2.54	2.43	2.32	2.02	1.58	1.19	0.80	0.55
30,001	31,000	36	2.58	2.47	2.36	2.06	1.62	1.21	0.82	0.56
31,001	32,000	37	2.64	2.52	2.41	2.11	1.66	1.24	0.85	0.58
32,001	33,000	38	2.69	2.58	2.46	2.16	1.70	1.27	0.87	0.60
33,001	34,000	39	2.75	2.63	2.50	2.20	1.73	1.30	0.89	0.61
34,001	35,000	40	2.80	2.68	2.55	2.25	1.78	1.33	0.91	0.63
35,001	36,000	41	2.86	2.73	2.61	2.30	1.82	1.36	0.93	0.64
36,001	37,000	42	2.92	2.79	2.67	2.36	1.86	1.40	0.96	0.66
37,001	38,000	43	2.98	2.85	2.73	2.41	1.91	1.44	0.98	0.67
38,001	39,000	44	3.03	2.90	2.78	2.46	1.94	1.47	1.00	0.69
39,001	40,000	45	3.08	2.95	2.83	2.49	1.97	1.50	1.02	0.71
40,001	41,250	46	3.13	3.00	2.88	2.53	2.00	1.53	1.05	0.73
41,251	42,500	47	3.19	3.06	2.93	2.58	2.04	1.56	1.08	0.75
42,501	43,750	48	3.25	3.12	2.99	2.63	2.07	1.60	1.10	0.77
43,751	45,000	49	3.30	3.17	3.04	2.67	2.10	1.63	1.12	0.78
45,001	46,250	50	3.36	3.22	3.09	2.72	2.14	1.66	1.15	0.80
46,251	47,500	51	3.41	3.28	3.14	2.77	2.17	1.69	1.17	0.81
47,501	48,750	52	3.45	3.32	3.19	2.80	2.20	1.72	1.18	0.82
48,751	50,000	53	3.49	3.35	3.22	2.83	2.22	1.74	1.20	0.83
50,001	52,500	54	3.57	3.42	3.30	2.88	2.26	1.80	1.23	0.85
52,501	55,000	55	3.66	3.51	3.38	2.95	2.31	1.85	1.27	0.88
55,001	57,500	56	3.74	3.59	3.45	3.03	2.37	1.89	1.30	0.90
57,501	60,000	57	3.83	3.68	3.53	3.10	2.43	1.94	1.34	0.93
60,001	65,000	58	4.03	3.87	3.71	3.26	2.53	2.04	1.42	0.99
65,001	70,000	59	4.21	4.04	3.88	3.40	2.65	2.13	1.50	1.07
70,001	75,000	60	4.41	4.24	4.07	3.57	2.77	2.22	1.58	1.12
75,001	80,000	61	4.61	4.42	4.24	3.71	2.89	2.31	1.66	1.20
80,001	85,000	62	4.81	4.61	4.42	3.87	3.00	2.42	1.73	1.25
85,001	90,000	63	4.99	4.79	4.59	4.02	3.13	2.51	1.81	1.31
90,001	95,000	64	5.17	4.97	4.77	4.18	3.25	2.61	1.88	1.36
95,001	100,000	65	5.38	5.17	4.95	4.33	3.37	2.70	1.95	1.42
100,001	110,000	66	5.66	5.43	5.21	4.56	3.54	2.84	2.06	1.50
110,001	120,000	67	6.05	5.81	5.56	4.87	3.77	3.02	2.20	1.61
120,001	130,000	68	6.42	6.16	5.91	5.16	4.00	3.21	2.35	1.73
130,001	140,000	69	6.73	6.47	6.21	5.47	4.32	3.39	2.49	1.84
140,001	150,000	70	7.12	6.84	6.56	5.77	4.54	3.58	2.63	1.95
Rating Symbol Only		71	7.64	7.33	7.03	6.19	4.87	3.84	2.82	2.09
Rating Symbol Only		72	8.15	7.82	7.50	6.60	5.20	4.10	3.01	2.23
Rating Symbol Only		73	8.66	8.31	7.98	7.02	5.53	4.35	3.21	2.37
Rating Symbol Only		74	9.18	8.81	8.45	7.43	5.85	4.61	3.40	2.51
Rating Symbol Only		75	9.69	9.30	8.92	7.85	6.18	4.87	3.59	2.65
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

California Casualty Current Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.54	0.44	0.39	0.33	0.23	0.15	0.10	0.07
3,001	5,500	2	0.65	0.57	0.51	0.38	0.26	0.18	0.12	0.08
5,501	8,000	3	0.87	0.78	0.70	0.53	0.37	0.26	0.18	0.12
8,001	9,000	4	1.07	0.99	0.92	0.71	0.47	0.33	0.23	0.17
9,001	10,000	5	1.19	1.10	1.01	0.77	0.53	0.39	0.27	0.19
10,001	11,000	6	1.30	1.20	1.11	0.85	0.61	0.43	0.29	0.19
11,001	12,000	7	1.40	1.30	1.21	0.95	0.67	0.45	0.33	0.25
12,001	13,000	8	1.50	1.39	1.29	1.03	0.74	0.50	0.35	0.25
13,001	14,000	10	1.60	1.48	1.38	1.11	0.81	0.54	0.37	0.26
14,001	15,000	11	1.70	1.58	1.47	1.18	0.87	0.59	0.39	0.26
15,001	15,625	12	1.77	1.65	1.53	1.24	0.91	0.63	0.41	0.27
15,626	16,250	13	1.81	1.69	1.58	1.28	0.95	0.66	0.43	0.28
16,251	16,875	14	1.85	1.73	1.63	1.33	0.98	0.68	0.45	0.30
16,876	17,500	15	1.89	1.77	1.67	1.37	1.01	0.71	0.47	0.31
17,501	18,125	16	1.94	1.82	1.71	1.40	1.05	0.73	0.48	0.32
18,126	18,750	17	1.99	1.87	1.75	1.44	1.08	0.76	0.50	0.32
18,751	19,375	18	2.04	1.92	1.80	1.48	1.11	0.79	0.51	0.33
19,376	20,000	19	2.09	1.96	1.84	1.51	1.15	0.81	0.53	0.35
20,001	20,625	20	2.13	2.01	1.90	1.58	1.18	0.84	0.55	0.36
20,626	21,250	21	2.18	2.06	1.94	1.62	1.21	0.87	0.57	0.37
21,251	21,875	22	2.22	2.09	1.98	1.65	1.24	0.89	0.59	0.39
21,876	22,500	23	2.26	2.13	2.02	1.69	1.27	0.91	0.60	0.40
22,501	23,125	24	2.30	2.16	2.05	1.72	1.29	0.93	0.61	0.41
23,126	23,750	25	2.35	2.21	2.10	1.78	1.32	0.95	0.63	0.43
23,751	24,375	26	2.40	2.26	2.15	1.83	1.35	0.98	0.65	0.44
24,376	25,000	27	2.44	2.32	2.20	1.87	1.37	1.00	0.67	0.45
25,001	25,625	28	2.49	2.36	2.25	1.92	1.40	1.02	0.69	0.47
25,626	26,250	29	2.54	2.40	2.29	1.96	1.43	1.04	0.71	0.49
26,251	26,875	30	2.58	2.44	2.32	1.96	1.45	1.05	0.73	0.51
26,876	27,500	31	2.63	2.49	2.36	1.99	1.48	1.07	0.75	0.52
27,501	28,125	32	2.68	2.53	2.40	2.01	1.51	1.10	0.76	0.53
28,126	28,750	33	2.72	2.58	2.44	2.04	1.53	1.12	0.77	0.54
28,751	29,375	34	2.77	2.62	2.48	2.06	1.56	1.15	0.79	0.55
29,376	30,000	35	2.80	2.65	2.51	2.11	1.59	1.17	0.80	0.56
30,001	31,000	36	2.85	2.70	2.56	2.17	1.62	1.19	0.83	0.57
31,001	32,000	37	2.92	2.75	2.61	2.24	1.66	1.23	0.85	0.59
32,001	33,000	38	2.97	2.82	2.67	2.29	1.70	1.25	0.87	0.61
33,001	34,000	39	3.03	2.88	2.74	2.33	1.74	1.27	0.89	0.63
34,001	35,000	40	3.09	2.94	2.80	2.38	1.77	1.30	0.92	0.65
35,001	36,000	41	3.16	3.00	2.86	2.46	1.80	1.33	0.94	0.67
36,001	37,000	42	3.22	3.07	2.92	2.50	1.84	1.36	0.96	0.69
37,001	38,000	43	3.29	3.13	2.98	2.54	1.87	1.39	0.99	0.71
38,001	39,000	44	3.35	3.18	3.03	2.58	1.90	1.42	1.01	0.72
39,001	40,000	45	3.41	3.24	3.08	2.62	1.93	1.46	1.04	0.74
40,001	41,250	46	3.48	3.30	3.12	2.62	1.96	1.50	1.06	0.75
41,251	42,500	47	3.55	3.36	3.18	2.67	2.00	1.54	1.09	0.77
42,501	43,750	48	3.64	3.43	3.24	2.72	2.03	1.58	1.12	0.79
43,751	45,000	49	3.76	3.49	3.29	2.75	2.07	1.62	1.14	0.80
45,001	46,250	50	3.88	3.55	3.35	2.76	2.10	1.66	1.16	0.81
46,251	47,500	51	3.99	3.61	3.40	2.80	2.14	1.70	1.18	0.82
47,501	48,750	52	4.07	3.65	3.44	2.82	2.16	1.72	1.20	0.83
48,751	50,000	53	4.10	3.68	3.47	2.85	2.18	1.73	1.21	0.83
50,001	52,500	54	4.24	3.81	3.59	2.95	2.25	1.79	1.25	0.86
52,501	55,000	55	4.42	3.97	3.74	3.07	2.35	1.87	1.30	0.90
55,001	57,500	56	4.61	4.14	3.90	3.20	2.45	1.95	1.36	0.94
57,501	60,000	57	4.80	4.31	4.06	3.34	2.55	2.03	1.41	0.98
60,001	65,000	58	5.10	4.58	4.31	3.55	2.71	2.16	1.50	1.04
65,001	70,000	59	5.49	4.93	4.65	3.82	2.92	2.32	1.61	1.12
70,001	75,000	60	5.90	5.29	4.99	4.10	3.13	2.49	1.73	1.20
75,001	80,000	61	6.31	5.67	5.34	4.39	3.35	2.67	1.86	1.28
80,001	85,000	62	6.74	6.05	5.70	4.69	3.58	2.85	1.98	1.37
85,001	90,000	63	7.18	6.45	6.07	4.99	3.81	3.03	2.11	1.46
90,001	95,000	64	7.62	6.84	6.45	5.30	4.05	3.22	2.24	1.55
95,001	100,000	65	8.05	7.23	6.81	5.60	4.28	3.40	2.37	1.64
100,001	110,000	66	8.70	7.81	7.36	6.05	4.62	3.68	2.56	1.77
110,001	120,000	67	9.58	8.60	8.10	6.66	5.09	4.05	2.82	1.95
120,001	130,000	68	10.45	9.38	8.84	7.26	5.55	4.42	3.07	2.13
130,001	140,000	69	11.32	10.16	9.57	7.87	6.01	4.78	3.33	2.30
140,001	150,000	70	12.20	10.95	10.32	8.48	6.48	5.15	3.59	2.48
Rating Symbol Only		71	13.08	11.74	11.06	9.09	6.95	5.53	3.84	2.66
Rating Symbol Only		72	13.95	12.53	11.80	9.70	7.41	5.90	4.10	2.84
Rating Symbol Only		73	14.83	13.32	12.55	10.31	7.88	6.27	4.36	3.02
Rating Symbol Only		74	15.71	14.11	13.29	10.93	8.35	6.64	4.62	3.20
Rating Symbol Only		75	16.59	14.90	14.04	11.54	8.82	7.01	4.88	3.38
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.50	0.40	0.35	0.29	0.21	0.14	0.10	0.07
3,001	5,500	2	0.63	0.56	0.50	0.37	0.26	0.19	0.12	0.08
5,501	8,000	3	0.84	0.76	0.69	0.52	0.36	0.26	0.18	0.12
8,001	9,000	4	1.03	0.96	0.89	0.70	0.46	0.33	0.23	0.16
9,001	10,000	5	1.14	1.06	0.98	0.77	0.53	0.39	0.26	0.18
10,001	11,000	6	1.25	1.16	1.08	0.85	0.61	0.43	0.28	0.18
11,001	12,000	7	1.34	1.25	1.17	0.95	0.67	0.47	0.32	0.24
12,001	13,000	8	1.44	1.34	1.25	1.03	0.74	0.51	0.34	0.24
13,001	14,000	10	1.53	1.43	1.34	1.10	0.81	0.56	0.37	0.25
14,001	15,000	11	1.62	1.52	1.43	1.17	0.86	0.61	0.40	0.27
15,001	15,625	12	1.69	1.59	1.49	1.23	0.91	0.65	0.43	0.28
15,626	16,250	13	1.73	1.63	1.53	1.27	0.95	0.68	0.45	0.30
16,251	16,875	14	1.77	1.67	1.58	1.31	0.98	0.70	0.47	0.31
16,876	17,500	15	1.81	1.71	1.62	1.35	1.01	0.73	0.49	0.33
17,501	18,125	16	1.86	1.76	1.66	1.39	1.05	0.75	0.50	0.34
18,126	18,750	17	1.91	1.80	1.70	1.42	1.08	0.78	0.52	0.35
18,751	19,375	18	1.96	1.85	1.74	1.46	1.11	0.81	0.54	0.36
19,376	20,000	19	2.00	1.89	1.78	1.50	1.14	0.83	0.56	0.38
20,001	20,625	20	2.04	1.93	1.83	1.55	1.17	0.86	0.58	0.39
20,626	21,250	21	2.09	1.98	1.87	1.59	1.20	0.89	0.60	0.40
21,251	21,875	22	2.13	2.01	1.91	1.62	1.23	0.91	0.62	0.42
21,876	22,500	23	2.17	2.05	1.95	1.66	1.26	0.93	0.63	0.43
22,501	23,125	24	2.21	2.08	1.98	1.69	1.28	0.95	0.64	0.44
23,126	23,750	25	2.25	2.13	2.03	1.74	1.31	0.98	0.66	0.45
23,751	24,375	26	2.30	2.18	2.07	1.78	1.34	1.00	0.68	0.47
24,376	25,000	27	2.34	2.23	2.12	1.82	1.37	1.03	0.70	0.48
25,001	25,625	28	2.39	2.27	2.16	1.86	1.40	1.05	0.72	0.50
25,626	26,250	29	2.43	2.31	2.20	1.90	1.43	1.07	0.74	0.51
26,251	26,875	30	2.47	2.35	2.23	1.91	1.45	1.08	0.75	0.53
26,876	27,500	31	2.51	2.39	2.27	1.94	1.48	1.10	0.77	0.54
27,501	28,125	32	2.56	2.43	2.31	1.97	1.51	1.13	0.79	0.55
28,126	28,750	33	2.59	2.47	2.35	2.00	1.53	1.15	0.80	0.56
28,751	29,375	34	2.64	2.51	2.39	2.03	1.56	1.18	0.82	0.58
29,376	30,000	35	2.67	2.54	2.42	2.07	1.59	1.20	0.83	0.59
30,001	31,000	36	2.72	2.59	2.46	2.12	1.62	1.23	0.86	0.60
31,001	32,000	37	2.78	2.64	2.51	2.17	1.66	1.26	0.88	0.62
32,001	33,000	38	2.84	2.70	2.56	2.22	1.70	1.29	0.90	0.64
33,001	34,000	39	2.89	2.75	2.62	2.27	1.74	1.31	0.92	0.66
34,001	35,000	40	2.95	2.81	2.68	2.31	1.77	1.34	0.95	0.68
35,001	36,000	41	3.01	2.87	2.74	2.38	1.81	1.37	0.97	0.70
36,001	37,000	42	3.07	2.93	2.80	2.43	1.85	1.41	1.00	0.71
37,001	38,000	43	3.14	2.99	2.86	2.48	1.89	1.44	1.02	0.73
38,001	39,000	44	3.19	3.04	2.91	2.52	1.92	1.48	1.05	0.75
39,001	40,000	45	3.25	3.09	2.95	2.56	1.95	1.51	1.07	0.77
40,001	41,250	46	3.31	3.15	3.00	2.58	1.98	1.55	1.10	0.78
41,251	42,500	47	3.37	3.21	3.06	2.62	2.02	1.58	1.13	0.80
42,501	43,750	48	3.44	3.27	3.11	2.67	2.05	1.62	1.16	0.83
43,751	45,000	49	3.53	3.33	3.17	2.71	2.09	1.66	1.18	0.84
45,001	46,250	50	3.62	3.39	3.22	2.74	2.12	1.69	1.20	0.85
46,251	47,500	51	3.70	3.44	3.27	2.78	2.15	1.73	1.22	0.87
47,501	48,750	52	3.76	3.48	3.31	2.81	2.18	1.75	1.24	0.88
48,751	50,000	53	3.79	3.51	3.34	2.84	2.20	1.77	1.25	0.88
50,001	52,500	54	3.91	3.62	3.44	2.91	2.25	1.83	1.29	0.91
52,501	55,000	55	4.04	3.74	3.55	3.01	2.33	1.90	1.33	0.94
55,001	57,500	56	4.18	3.87	3.68	3.11	2.41	1.96	1.38	0.98
57,501	60,000	57	4.32	4.00	3.80	3.22	2.49	2.02	1.43	1.01
60,001	65,000	58	4.59	4.22	4.01	3.40	2.62	2.14	1.52	1.08
65,001	70,000	59	4.94	4.49	4.26	3.61	2.79	2.27	1.62	1.16
70,001	75,000	60	5.31	4.76	4.52	3.83	2.95	2.40	1.72	1.23
75,001	80,000	61	5.68	5.10	4.81	4.05	3.12	2.54	1.83	1.32
80,001	85,000	62	6.07	5.45	5.13	4.28	3.29	2.69	1.93	1.39
85,001	90,000	63	6.46	5.81	5.46	4.51	3.47	2.83	2.04	1.47
90,001	95,000	64	6.86	6.16	5.81	4.77	3.65	2.97	2.14	1.54
95,001	100,000	65	7.25	6.51	6.13	5.04	3.85	3.12	2.25	1.62
100,001	110,000	66	7.83	7.03	6.62	5.45	4.16	3.38	2.40	1.73
110,001	120,000	67	8.62	7.74	7.29	5.99	4.58	3.72	2.64	1.89
120,001	130,000	68	9.41	8.44	7.96	6.53	5.00	4.06	2.87	2.04
130,001	140,000	69	10.19	9.14	8.61	7.08	5.41	4.39	3.12	2.19
140,001	150,000	70	10.98	9.86	9.29	7.63	5.83	4.73	3.36	2.37
Rating Symbol Only		71	11.77	10.57	9.95	8.18	6.26	5.08	3.59	2.54
Rating Symbol Only		72	12.56	11.28	10.62	8.73	6.67	5.42	3.84	2.71
Rating Symbol Only		73	13.35	11.99	11.30	9.28	7.09	5.76	4.08	2.88
Rating Symbol Only		74	14.14	12.70	11.96	9.84	7.52	6.10	4.32	3.05
Rating Symbol Only		75	14.93	13.41	12.64	10.39	7.94	6.44	4.57	3.22
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COMPREHENSIVE MY>= 2011

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	-7.4%	-9.1%	-10.3%	-12.1%	-8.7%	-6.7%	0.0%	0.0%
3,001	5,500	2	-3.1%	-1.8%	-2.0%	-2.6%	0.0%	5.6%	0.0%	0.0%
5,501	8,000	3	-3.4%	-2.6%	-1.4%	-1.9%	-2.7%	0.0%	0.0%	0.0%
8,001	9,000	4	-3.7%	-3.0%	-3.3%	-1.4%	-2.1%	0.0%	0.0%	-5.9%
9,001	10,000	5	-4.2%	-3.6%	-3.0%	0.0%	0.0%	0.0%	-3.7%	-5.3%
10,001	11,000	6	-3.8%	-3.3%	-2.7%	0.0%	0.0%	0.0%	-3.4%	-5.3%
11,001	12,000	7	-4.3%	-3.8%	-3.3%	0.0%	0.0%	4.4%	-3.0%	-4.0%
12,001	13,000	8	-4.0%	-3.6%	-3.1%	0.0%	0.0%	2.0%	-2.9%	-4.0%
13,001	14,000	10	-4.4%	-3.4%	-2.9%	-0.9%	0.0%	3.7%	0.0%	-3.8%
14,001	15,000	11	-4.7%	-3.8%	-2.7%	-0.8%	-1.1%	3.4%	2.6%	3.8%
15,001	15,625	12	-4.5%	-3.6%	-2.6%	-0.8%	0.0%	3.2%	4.9%	3.7%
15,626	16,250	13	-4.4%	-3.6%	-3.2%	-0.8%	0.0%	3.0%	4.7%	7.1%
16,251	16,875	14	-4.3%	-3.5%	-3.1%	-1.5%	0.0%	2.9%	4.4%	3.3%
16,876	17,500	15	-4.2%	-3.4%	-3.0%	-1.5%	0.0%	2.8%	4.3%	6.5%
17,501	18,125	16	-4.1%	-3.3%	-2.9%	-0.7%	0.0%	2.7%	4.2%	6.3%
18,126	18,750	17	-4.0%	-3.7%	-2.9%	-1.4%	0.0%	2.6%	4.0%	9.4%
18,751	19,375	18	-3.9%	-3.6%	-3.3%	-1.4%	0.0%	2.5%	5.9%	9.1%
19,376	20,000	19	-4.3%	-3.6%	-3.3%	-0.7%	-0.9%	2.5%	5.7%	8.6%
20,001	20,625	20	-4.2%	-4.0%	-3.7%	-1.9%	-0.8%	2.4%	5.5%	8.3%
20,626	21,250	21	-4.1%	-3.9%	-3.6%	-1.9%	-0.8%	2.3%	5.3%	8.1%
21,251	21,875	22	-4.1%	-3.8%	-3.5%	-1.8%	-0.8%	2.2%	5.1%	7.7%
21,876	22,500	23	-4.0%	-3.8%	-3.5%	-1.8%	-0.8%	2.2%	5.0%	7.5%
22,501	23,125	24	-3.9%	-3.7%	-3.4%	-1.7%	-0.8%	2.2%	4.9%	7.3%
23,126	23,750	25	-4.3%	-3.6%	-3.3%	-2.2%	-0.8%	3.2%	4.8%	4.7%
23,751	24,375	26	-4.2%	-3.5%	-3.7%	-2.7%	-0.7%	2.0%	4.6%	6.8%
24,376	25,000	27	-4.1%	-3.9%	-3.6%	-2.7%	0.0%	3.0%	4.5%	6.7%
25,001	25,625	28	-4.0%	-3.8%	-4.0%	-3.1%	0.0%	2.9%	4.3%	6.4%
25,626	26,250	29	-4.3%	-3.8%	-3.9%	-3.1%	0.0%	2.9%	4.2%	4.1%
26,251	26,875	30	-4.3%	-3.7%	-3.9%	-2.6%	0.0%	2.9%	2.7%	3.9%
26,876	27,500	31	-4.6%	-4.0%	-3.8%	-2.5%	0.0%	2.8%	2.7%	3.8%
27,501	28,125	32	-4.5%	-4.0%	-3.8%	-2.0%	0.0%	2.7%	3.9%	3.8%
28,126	28,750	33	-4.8%	-4.3%	-3.7%	-2.0%	0.0%	2.7%	3.9%	3.7%
28,751	29,375	34	-4.7%	-4.2%	-3.6%	-1.5%	0.0%	2.6%	3.8%	5.5%
29,376	30,000	35	-4.6%	-4.2%	-3.6%	-1.9%	0.0%	2.6%	3.7%	5.4%
30,001	31,000	36	-4.6%	-4.1%	-3.9%	-2.3%	0.0%	3.4%	3.6%	5.3%
31,001	32,000	37	-4.8%	-4.0%	-3.8%	-3.1%	0.0%	2.4%	3.5%	5.1%
32,001	33,000	38	-4.4%	-4.3%	-4.1%	-3.1%	0.0%	3.2%	3.4%	4.9%
33,001	34,000	39	-4.6%	-4.5%	-4.4%	-2.6%	0.0%	3.1%	3.4%	4.8%
34,001	35,000	40	-4.5%	-4.4%	-4.3%	-2.9%	0.0%	3.1%	3.3%	4.6%
35,001	36,000	41	-4.7%	-4.3%	-4.2%	-3.3%	0.6%	3.0%	3.2%	4.5%
36,001	37,000	42	-4.7%	-4.6%	-4.1%	-2.8%	0.5%	3.7%	4.2%	2.9%
37,001	38,000	43	-4.6%	-4.5%	-4.0%	-2.4%	1.1%	3.6%	3.0%	2.8%
38,001	39,000	44	-4.8%	-4.4%	-4.0%	-2.3%	1.1%	4.2%	4.0%	4.2%
39,001	40,000	45	-4.7%	-4.6%	-4.2%	-2.3%	1.0%	3.4%	2.9%	4.1%
40,001	41,250	46	-4.9%	-4.5%	-3.8%	-1.5%	1.0%	3.3%	3.8%	4.0%
41,251	42,500	47	-5.1%	-4.5%	-3.8%	-1.9%	1.0%	2.6%	3.7%	3.9%
42,501	43,750	48	-5.5%	-4.7%	-4.0%	-1.8%	1.0%	2.5%	3.6%	5.1%
43,751	45,000	49	-6.1%	-4.6%	-3.6%	-1.5%	1.0%	2.5%	3.5%	5.0%
45,001	46,250	50	-6.7%	-4.5%	-3.9%	-0.7%	1.0%	1.8%	3.4%	4.9%
46,251	47,500	51	-7.3%	-4.7%	-3.8%	-0.7%	0.5%	1.8%	3.4%	6.1%
47,501	48,750	52	-7.6%	-4.7%	-3.8%	-0.4%	0.9%	1.7%	3.3%	6.0%
48,751	50,000	53	-7.6%	-4.6%	-3.7%	-0.4%	0.9%	2.3%	3.3%	6.0%
50,001	52,500	54	-7.8%	-5.0%	-4.2%	-1.4%	0.0%	2.2%	3.2%	5.8%
52,501	55,000	55	-8.6%	-5.8%	-5.1%	-2.0%	-0.9%	1.6%	2.3%	4.4%
55,001	57,500	56	-9.3%	-6.5%	-5.6%	-2.8%	-1.6%	0.5%	1.5%	4.3%
57,501	60,000	57	-10.0%	-7.2%	-6.4%	-3.6%	-2.4%	-0.5%	1.4%	3.1%
60,001	65,000	58	-10.0%	-7.9%	-7.0%	-4.2%	-3.3%	-0.9%	1.3%	3.8%
65,001	70,000	59	-10.0%	-8.9%	-8.4%	-5.5%	-4.5%	-2.2%	0.6%	3.6%
70,001	75,000	60	-10.0%	-10.0%	-9.4%	-6.6%	-5.8%	-3.6%	-0.6%	2.5%
75,001	80,000	61	-10.0%	-10.1%	-9.9%	-7.7%	-6.9%	-4.9%	-1.6%	3.1%
80,001	85,000	62	-9.9%	-9.9%	-10.0%	-8.7%	-8.1%	-5.6%	-2.5%	1.5%
85,001	90,000	63	-10.0%	-9.9%	-10.0%	-9.6%	-8.9%	-6.6%	-3.3%	0.7%
90,001	95,000	64	-10.0%	-9.9%	-9.9%	-10.0%	-9.9%	-7.8%	-4.5%	-0.6%
95,001	100,000	65	-9.9%	-10.0%	-10.0%	-10.0%	-10.0%	-8.2%	-5.1%	-1.2%
100,001	110,000	66	-10.0%	-10.0%	-10.1%	-9.9%	-10.0%	-8.2%	-6.3%	-2.3%
110,001	120,000	67	-10.0%	-10.0%	-10.0%	-10.1%	-10.0%	-8.1%	-6.4%	-3.1%
120,001	130,000	68	-10.0%	-10.0%	-10.0%	-10.1%	-9.9%	-8.1%	-6.5%	-4.2%
130,001	140,000	69	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.2%	-6.3%	-4.8%
140,001	150,000	70	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.2%	-6.4%	-4.4%
Rating Symbol Only		71	-10.0%	-10.0%	-10.0%	-10.0%	-9.9%	-8.1%	-6.5%	-4.5%
Rating Symbol Only		72	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.1%	-6.3%	-4.6%
Rating Symbol Only		73	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.1%	-6.4%	-4.6%
Rating Symbol Only		74	-10.0%	-10.0%	-10.0%	-10.0%	-9.9%	-8.1%	-6.5%	-4.7%
Rating Symbol Only		75	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.1%	-6.4%	-4.7%
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY<1990

State Farm (01/21/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.44	0.43	0.41	0.40	0.34	0.23	0.13	0.08
1,601	**2,100**	**2**	0.44	0.43	0.41	0.40	0.34	0.23	0.13	0.08
2,101	**2,750**	**3**	0.46	0.45	0.44	0.42	0.36	0.24	0.14	0.08
2,751	**3,700**	**4**	0.48	0.47	0.45	0.44	0.38	0.26	0.15	0.09
3,701	**5,000**	**5**	0.52	0.51	0.49	0.47	0.41	0.28	0.17	0.10
5,001	**6,500**	**6**	0.59	0.57	0.56	0.54	0.47	0.36	0.21	0.12
6,501	**8,000**	**7**	0.63	0.62	0.60	0.59	0.52	0.40	0.25	0.16
8,001	**10,000**	**8**	0.70	0.68	0.67	0.65	0.58	0.46	0.31	0.20
10,001	**12,500**	**10**	0.82	0.81	0.79	0.77	0.69	0.56	0.38	0.26
12,501	**15,000**	**11**	0.95	0.93	0.91	0.89	0.81	0.66	0.46	0.32
15,001	**17,500**	**12**	1.04	1.02	1.01	0.99	0.90	0.75	0.54	0.39
17,501	**20,000**	**13**	1.13	1.11	1.09	1.07	0.99	0.83	0.60	0.44
20,001	**24,000**	**14**	1.25	1.23	1.21	1.19	1.09	0.93	0.68	0.49
24,001	**28,000**	**15**	1.38	1.36	1.33	1.31	1.21	1.04	0.77	0.57
28,001	**33,000**	**16**	1.52	1.50	1.47	1.45	1.35	1.16	0.88	0.66
33,001	**39,000**	**17**	1.72	1.70	1.67	1.64	1.53	1.33	1.01	0.77
39,001	**46,000**	**18**	1.93	1.90	1.87	1.85	1.73	1.50	1.16	0.91
46,001	**55,000**	**19**	2.11	2.08	2.05	2.02	1.89	1.65	1.28	1.00
55,001	**65,000**	**20**	2.30	2.27	2.24	2.21	2.07	1.82	1.42	1.11

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.47	0.46	0.45	0.43	0.37	0.25	0.14	0.08
1,601	**2,100**	**2**	0.47	0.46	0.45	0.43	0.37	0.25	0.14	0.08
2,101	**2,750**	**3**	0.50	0.48	0.47	0.46	0.39	0.26	0.15	0.09
2,751	**3,700**	**4**	0.52	0.50	0.49	0.48	0.41	0.28	0.16	0.09
3,701	**5,000**	**5**	0.56	0.54	0.53	0.51	0.44	0.31	0.18	0.10
5,001	**6,500**	**6**	0.63	0.62	0.60	0.58	0.51	0.39	0.23	0.13
6,501	**8,000**	**7**	0.68	0.66	0.65	0.63	0.56	0.43	0.27	0.17
8,001	**10,000**	**8**	0.75	0.73	0.72	0.70	0.62	0.49	0.33	0.22
10,001	**12,500**	**10**	0.89	0.87	0.85	0.83	0.75	0.60	0.41	0.28
12,501	**15,000**	**11**	1.02	1.00	0.98	0.96	0.87	0.71	0.50	0.35
15,001	**17,500**	**12**	1.12	1.10	1.08	1.06	0.97	0.80	0.58	0.42
17,501	**20,000**	**13**	1.22	1.20	1.18	1.15	1.06	0.89	0.65	0.47
20,001	**24,000**	**14**	1.35	1.32	1.30	1.27	1.17	0.99	0.73	0.53
24,001	**28,000**	**15**	1.49	1.46	1.43	1.41	1.30	1.11	0.82	0.61
28,001	**33,000**	**16**	1.64	1.61	1.58	1.56	1.45	1.24	0.94	0.71
33,001	**39,000**	**17**	1.85	1.82	1.79	1.76	1.65	1.42	1.09	0.83
39,001	**46,000**	**18**	2.08	2.05	2.02	1.98	1.86	1.61	1.25	0.97
46,001	**55,000**	**19**	2.27	2.24	2.20	2.17	2.03	1.77	1.38	1.08
55,001	**65,000**	**20**	2.47	2.44	2.41	2.38	2.23	1.95	1.53	1.19

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY<1990

AR ISO Loss Cost Filing PP-2012-BRLA1
(With Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.51	0.49	0.48	0.47	0.42	0.36	0.29	0.23
1,601	**2,100**	**2**	0.51	0.49	0.48	0.47	0.42	0.36	0.29	0.23
2,101	**2,750**	**3**	0.51	0.49	0.48	0.47	0.42	0.36	0.29	0.23
2,751	**3,700**	**4**	0.51	0.49	0.48	0.47	0.42	0.36	0.29	0.23
3,701	**5,000**	**5**	0.63	0.61	0.59	0.58	0.52	0.44	0.35	0.28
5,001	**6,500**	**6**	0.75	0.73	0.71	0.69	0.62	0.53	0.42	0.34
6,501	**8,000**	**7**	0.85	0.82	0.80	0.78	0.70	0.60	0.48	0.38
8,001	**10,000**	**8**	0.97	0.94	0.91	0.89	0.80	0.68	0.54	0.44
10,001	**12,500**	**10**	1.06	1.03	1.00	0.98	0.88	0.75	0.60	0.48
12,501	**15,000**	**11**	1.17	1.14	1.11	1.08	0.97	0.82	0.66	0.53
15,001	**17,500**	**12**	1.29	1.26	1.22	1.19	1.07	0.91	0.73	0.58
17,501	**20,000**	**13**	1.43	1.39	1.35	1.31	1.18	1.00	0.80	0.64
20,001	**24,000**	**14**	1.60	1.55	1.50	1.47	1.32	1.12	0.90	0.72
24,001	**28,000**	**15**	1.79	1.74	1.69	1.64	1.48	1.26	1.01	0.81
28,001	**33,000**	**16**	2.00	1.94	1.88	1.83	1.65	1.40	1.12	0.90
33,001	**39,000**	**17**	2.18	2.12	2.05	2.00	1.80	1.53	1.22	0.98
39,001	**46,000**	**18**	2.35	2.28	2.21	2.15	1.94	1.65	1.32	1.06
46,001	**55,000**	**19**	2.55	2.48	2.41	2.34	2.11	1.79	1.43	1.15
55,001	**65,000**	**20**	2.81	2.73	2.64	2.58	2.32	1.97	1.58	1.26

Rebased AR ISO Loss Cost Filing Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.46	0.45	0.44	0.42	0.38	0.32	0.26	0.21
1,601	**2,100**	**2**	0.46	0.45	0.44	0.42	0.38	0.32	0.26	0.21
2,101	**2,750**	**3**	0.46	0.45	0.44	0.42	0.38	0.32	0.26	0.21
2,751	**3,700**	**4**	0.46	0.45	0.44	0.42	0.38	0.32	0.26	0.21
3,701	**5,000**	**5**	0.57	0.56	0.54	0.52	0.47	0.40	0.32	0.26
5,001	**6,500**	**6**	0.68	0.66	0.64	0.63	0.56	0.48	0.38	0.31
6,501	**8,000**	**7**	0.77	0.75	0.73	0.71	0.64	0.54	0.43	0.35
8,001	**10,000**	**8**	0.88	0.85	0.83	0.81	0.73	0.62	0.49	0.40
10,001	**12,500**	**10**	0.97	0.94	0.91	0.89	0.80	0.68	0.54	0.44
12,501	**15,000**	**11**	1.07	1.04	1.01	0.98	0.88	0.75	0.60	0.48
15,001	**17,500**	**12**	1.18	1.14	1.11	1.08	0.97	0.83	0.66	0.53
17,501	**20,000**	**13**	1.30	1.26	1.22	1.19	1.07	0.91	0.73	0.58
20,001	**24,000**	**14**	1.45	1.41	1.37	1.33	1.20	1.02	0.82	0.65
24,001	**28,000**	**15**	1.63	1.58	1.53	1.49	1.35	1.14	0.91	0.73
28,001	**33,000**	**16**	1.82	1.76	1.71	1.67	1.50	1.28	1.02	0.82
33,001	**39,000**	**17**	1.98	1.92	1.87	1.82	1.64	1.39	1.11	0.89
39,001	**46,000**	**18**	2.13	2.07	2.01	1.96	1.76	1.50	1.20	0.96
46,001	**55,000**	**19**	2.32	2.25	2.19	2.13	1.92	1.63	1.30	1.04
55,001	**65,000**	**20**	2.55	2.48	2.40	2.34	2.11	1.79	1.43	1.15

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY<1990

Competitors' Average Factors in CCG Symbol Definition

Competitors' weights: SF (90%) and ISO(10%).

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.47	0.46	0.44	0.43	0.37	0.25	0.15	0.10
1,601	**2,100**	**2**	0.47	0.46	0.44	0.43	0.37	0.25	0.15	0.10
2,101	**2,750**	**3**	0.49	0.48	0.47	0.45	0.39	0.27	0.16	0.10
2,751	**3,700**	**4**	0.51	0.50	0.48	0.47	0.41	0.29	0.17	0.10
3,701	**5,000**	**5**	0.56	0.55	0.53	0.51	0.45	0.32	0.19	0.12
5,001	**6,500**	**6**	0.64	0.62	0.60	0.59	0.51	0.40	0.24	0.15
6,501	**8,000**	**7**	0.69	0.67	0.66	0.64	0.57	0.44	0.29	0.19
8,001	**10,000**	**8**	0.77	0.75	0.73	0.71	0.63	0.51	0.34	0.24
10,001	**12,500**	**10**	0.89	0.87	0.85	0.83	0.75	0.61	0.42	0.29
12,501	**15,000**	**11**	1.02	1.00	0.98	0.96	0.87	0.72	0.51	0.36
15,001	**17,500**	**12**	1.13	1.11	1.08	1.06	0.97	0.80	0.59	0.43
17,501	**20,000**	**13**	1.23	1.20	1.18	1.16	1.06	0.89	0.65	0.48
20,001	**24,000**	**14**	1.36	1.33	1.30	1.28	1.17	1.00	0.73	0.54
24,001	**28,000**	**15**	1.50	1.47	1.44	1.42	1.31	1.12	0.83	0.62
28,001	**33,000**	**16**	1.65	1.62	1.60	1.57	1.46	1.25	0.95	0.72
33,001	**39,000**	**17**	1.87	1.83	1.80	1.77	1.64	1.42	1.09	0.83
39,001	**46,000**	**18**	2.08	2.05	2.01	1.98	1.85	1.60	1.25	0.97
46,001	**55,000**	**19**	2.27	2.24	2.20	2.17	2.02	1.76	1.37	1.07
55,001	**65,000**	**20**	2.48	2.44	2.41	2.37	2.21	1.94	1.52	1.19

California Casualty Current Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.40	0.37	0.34	0.33	0.29	0.21	0.15	0.12
1,601	**2,100**	**2**	0.40	0.37	0.34	0.33	0.29	0.21	0.15	0.12
2,101	**2,750**	**3**	0.45	0.42	0.39	0.37	0.32	0.23	0.17	0.13
2,751	**3,700**	**4**	0.49	0.45	0.42	0.40	0.34	0.25	0.18	0.14
3,701	**5,000**	**5**	0.54	0.50	0.47	0.45	0.38	0.28	0.20	0.16
5,001	**6,500**	**6**	0.65	0.60	0.56	0.54	0.46	0.34	0.25	0.20
6,501	**8,000**	**7**	0.77	0.72	0.67	0.64	0.56	0.42	0.32	0.25
8,001	**10,000**	**8**	0.90	0.83	0.78	0.75	0.66	0.50	0.38	0.31
10,001	**12,500**	**10**	1.05	0.98	0.91	0.88	0.78	0.60	0.46	0.38
12,501	**15,000**	**11**	1.18	1.10	1.03	1.00	0.89	0.69	0.53	0.44
15,001	**17,500**	**12**	1.29	1.21	1.13	1.09	0.97	0.76	0.59	0.49
17,501	**20,000**	**13**	1.40	1.31	1.23	1.18	1.06	0.84	0.65	0.53
20,001	**24,000**	**14**	1.56	1.46	1.37	1.32	1.18	0.92	0.73	0.61
24,001	**28,000**	**15**	1.70	1.59	1.50	1.44	1.29	1.01	0.80	0.68
28,001	**33,000**	**16**	1.90	1.78	1.67	1.61	1.45	1.15	0.92	0.77
33,001	**39,000**	**17**	2.18	2.04	1.93	1.85	1.68	1.34	1.07	0.89
39,001	**46,000**	**18**	2.41	2.26	2.13	2.05	1.86	1.50	1.19	0.99
46,001	**55,000**	**19**	2.65	2.49	2.35	2.26	2.05	1.66	1.31	1.09
55,001	**65,000**	**20**	2.95	2.77	2.61	2.51	2.28	1.85	1.46	1.22

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY<1990

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.44	0.41	0.38	0.36	0.32	0.24	0.16	0.11
1,601	**2,100**	**2**	0.44	0.41	0.38	0.36	0.32	0.24	0.16	0.11
2,101	**2,750**	**3**	0.47	0.45	0.43	0.41	0.35	0.26	0.17	0.12
2,751	**3,700**	**4**	0.50	0.47	0.45	0.43	0.37	0.28	0.18	0.13
3,701	**5,000**	**5**	0.55	0.52	0.50	0.48	0.41	0.31	0.21	0.15
5,001	**6,500**	**6**	0.64	0.61	0.58	0.56	0.49	0.38	0.26	0.19
6,501	**8,000**	**7**	0.73	0.69	0.66	0.64	0.56	0.44	0.32	0.24
8,001	**10,000**	**8**	0.83	0.79	0.75	0.73	0.65	0.52	0.38	0.30
10,001	**12,500**	**10**	0.97	0.92	0.88	0.86	0.77	0.62	0.46	0.36
12,501	**15,000**	**11**	1.10	1.05	1.01	0.98	0.88	0.72	0.54	0.42
15,001	**17,500**	**12**	1.21	1.16	1.11	1.08	0.97	0.81	0.62	0.49
17,501	**20,000**	**13**	1.31	1.26	1.21	1.17	1.06	0.89	0.68	0.54
20,001	**24,000**	**14**	1.46	1.39	1.34	1.30	1.18	0.99	0.77	0.61
24,001	**28,000**	**15**	1.60	1.53	1.47	1.43	1.30	1.09	0.86	0.69
28,001	**33,000**	**16**	1.78	1.70	1.63	1.59	1.45	1.23	0.98	0.79
33,001	**39,000**	**17**	2.02	1.94	1.87	1.81	1.66	1.42	1.13	0.91
39,001	**46,000**	**18**	2.25	2.15	2.07	2.02	1.85	1.60	1.28	1.04
46,001	**55,000**	**19**	2.46	2.36	2.28	2.21	2.04	1.76	1.41	1.15
55,001	**65,000**	**20**	2.71	2.61	2.51	2.44	2.25	1.95	1.56	1.28

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	10.0%	10.8%	11.8%	9.1%	10.3%	14.3%	6.7%	-8.3%
1,601	**2,100**	**2**	10.0%	10.8%	11.8%	9.1%	10.3%	14.3%	6.7%	-8.3%
2,101	**2,750**	**3**	4.4%	7.1%	10.3%	10.8%	9.4%	13.0%	0.0%	-7.7%
2,751	**3,700**	**4**	2.0%	4.4%	7.1%	7.5%	8.8%	12.0%	0.0%	-7.1%
3,701	**5,000**	**5**	1.9%	4.0%	6.4%	6.7%	7.9%	10.7%	5.0%	-6.3%
5,001	**6,500**	**6**	-1.5%	1.7%	3.6%	3.7%	6.5%	11.8%	4.0%	-5.0%
6,501	**8,000**	**7**	-5.2%	-4.2%	-1.5%	0.0%	0.0%	4.8%	0.0%	-4.0%
8,001	**10,000**	**8**	-7.8%	-4.8%	-3.8%	-2.7%	-1.5%	4.0%	0.0%	-3.2%
10,001	**12,500**	**10**	-7.6%	-6.1%	-3.3%	-2.3%	-1.3%	3.3%	0.0%	-5.3%
12,501	**15,000**	**11**	-6.8%	-4.5%	-1.9%	-2.0%	-1.1%	4.3%	1.9%	-4.5%
15,001	**17,500**	**12**	-6.2%	-4.1%	-1.8%	-0.9%	0.0%	6.6%	5.1%	0.0%
17,501	**20,000**	**13**	-6.4%	-3.8%	-1.6%	-0.8%	0.0%	6.0%	4.6%	1.9%
20,001	**24,000**	**14**	-6.4%	-4.8%	-2.2%	-1.5%	0.0%	7.6%	5.5%	0.0%
24,001	**28,000**	**15**	-5.9%	-3.8%	-2.0%	-0.7%	0.8%	7.9%	7.5%	1.5%
28,001	**33,000**	**16**	-6.3%	-4.5%	-2.4%	-1.2%	0.0%	7.0%	6.5%	2.6%
33,001	**39,000**	**17**	-7.3%	-4.9%	-3.1%	-2.2%	-1.2%	6.0%	5.6%	2.2%
39,001	**46,000**	**18**	-6.6%	-4.9%	-2.8%	-1.5%	-0.5%	6.7%	7.6%	5.1%
46,001	**55,000**	**19**	-7.2%	-5.2%	-3.0%	-2.2%	-0.5%	6.0%	7.6%	5.5%
55,001	**65,000**	**20**	-8.1%	-5.8%	-3.8%	-2.8%	-1.3%	5.4%	6.8%	4.9%

Overall * 0.59%

* Including all model years.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY 1990-2010

State Farm (01/21/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.50	0.48	0.47	0.46	0.40	0.28	0.16	0.09
6,501	**8,000**	**2**	0.63	0.62	0.60	0.59	0.52	0.40	0.25	0.16
8,001	**9,000**	**3**	0.68	0.66	0.64	0.63	0.56	0.44	0.29	0.19
9,001	**10,000**	**4**	0.72	0.71	0.69	0.68	0.60	0.48	0.32	0.21
10,001	**11,250**	**5**	0.78	0.77	0.75	0.74	0.66	0.53	0.36	0.24
11,251	**12,500**	**6**	0.86	0.84	0.82	0.80	0.73	0.59	0.40	0.27
12,501	**13,750**	**7**	0.91	0.89	0.87	0.85	0.77	0.63	0.43	0.29
13,751	**15,000**	**8**	0.98	0.97	0.95	0.93	0.85	0.69	0.49	0.35
15,001	**16,250**	**10**	1.02	1.00	0.98	0.96	0.88	0.72	0.52	0.37
16,251	**17,500**	**11**	1.07	1.05	1.03	1.01	0.93	0.77	0.56	0.41
17,501	**18,750**	**12**	1.12	1.10	1.08	1.06	0.97	0.81	0.59	0.43
18,751	**20,000**	**13**	1.15	1.13	1.11	1.09	1.00	0.84	0.61	0.44
20,001	**22,000**	**14**	1.22	1.20	1.18	1.16	1.06	0.90	0.65	0.47
22,001	**24,000**	**15**	1.28	1.26	1.23	1.21	1.12	0.95	0.70	0.52
24,001	**26,000**	**16**	1.35	1.33	1.30	1.28	1.18	1.01	0.74	0.54
26,001	**28,000**	**17**	1.41	1.39	1.36	1.34	1.24	1.06	0.79	0.59
28,001	**30,000**	**18**	1.47	1.45	1.42	1.40	1.30	1.12	0.84	0.63
30,001	**33,000**	**19**	1.55	1.53	1.51	1.48	1.38	1.18	0.90	0.69
33,001	**36,000**	**20**	1.66	1.64	1.61	1.58	1.47	1.27	0.96	0.73
36,001	**40,000**	**21**	1.79	1.76	1.73	1.70	1.59	1.38	1.06	0.81
40,001	**45,000**	**22**	1.94	1.91	1.88	1.85	1.73	1.50	1.17	0.91
45,001	**50,000**	**23**	2.06	2.03	2.00	1.97	1.84	1.60	1.24	0.96
50,001	**60,000**	**24**	2.20	2.17	2.14	2.11	1.98	1.73	1.35	1.05
60,001	**70,000**	**25**	2.40	2.37	2.34	2.31	2.17	1.91	1.50	1.17
70,001	**80,000**	**26**	2.59	2.56	2.52	2.49	2.35	2.07	1.63	1.29

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.54	0.52	0.51	0.49	0.42	0.30	0.17	0.10
6,501	**8,000**	**2**	0.68	0.66	0.65	0.63	0.56	0.43	0.27	0.17
8,001	**9,000**	**3**	0.73	0.71	0.69	0.68	0.60	0.47	0.31	0.21
9,001	**10,000**	**4**	0.78	0.76	0.74	0.73	0.65	0.52	0.34	0.23
10,001	**11,250**	**5**	0.84	0.83	0.81	0.79	0.71	0.57	0.38	0.26
11,251	**12,500**	**6**	0.93	0.91	0.89	0.86	0.78	0.63	0.43	0.29
12,501	**13,750**	**7**	0.98	0.96	0.94	0.91	0.83	0.68	0.46	0.32
13,751	**15,000**	**8**	1.06	1.04	1.02	1.00	0.91	0.75	0.53	0.38
15,001	**16,250**	**10**	1.09	1.07	1.06	1.04	0.95	0.78	0.56	0.40
16,251	**17,500**	**11**	1.15	1.13	1.11	1.09	1.00	0.83	0.60	0.44
17,501	**18,750**	**12**	1.20	1.18	1.16	1.14	1.05	0.87	0.63	0.46
18,751	**20,000**	**13**	1.24	1.22	1.19	1.17	1.08	0.90	0.66	0.48
20,001	**22,000**	**14**	1.31	1.29	1.27	1.25	1.14	0.97	0.70	0.50
22,001	**24,000**	**15**	1.38	1.35	1.32	1.30	1.20	1.02	0.75	0.55
24,001	**26,000**	**16**	1.45	1.43	1.40	1.38	1.27	1.09	0.80	0.58
26,001	**28,000**	**17**	1.52	1.49	1.47	1.44	1.33	1.14	0.85	0.63
28,001	**30,000**	**18**	1.58	1.56	1.53	1.51	1.40	1.20	0.90	0.68
30,001	**33,000**	**19**	1.67	1.64	1.62	1.59	1.48	1.27	0.97	0.74
33,001	**36,000**	**20**	1.79	1.76	1.73	1.70	1.58	1.37	1.03	0.78
36,001	**40,000**	**21**	1.92	1.89	1.86	1.83	1.71	1.48	1.14	0.88
40,001	**45,000**	**22**	2.08	2.05	2.02	1.99	1.86	1.61	1.26	0.98
45,001	**50,000**	**23**	2.21	2.18	2.15	2.12	1.98	1.72	1.33	1.03
50,001	**60,000**	**24**	2.36	2.33	2.30	2.27	2.12	1.86	1.45	1.13
60,001	**70,000**	**25**	2.58	2.55	2.51	2.48	2.33	2.05	1.61	1.26
70,001	**80,000**	**26**	2.79	2.75	2.71	2.68	2.52	2.22	1.75	1.38

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY 1990-2010

AR ISO Loss Cost Filing PP-2012-BRLA1
(With Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.75	0.73	0.71	0.69	0.62	0.53	0.42	0.34
6,501	**8,000**	**2**	0.85	0.82	0.80	0.78	0.70	0.60	0.48	0.38
8,001	**9,000**	**3**	0.93	0.90	0.88	0.85	0.77	0.65	0.52	0.42
9,001	**10,000**	**4**	0.99	0.96	0.93	0.91	0.82	0.70	0.56	0.45
10,001	**11,250**	**5**	1.04	1.01	0.98	0.95	0.86	0.73	0.58	0.47
11,251	**12,500**	**6**	1.09	1.06	1.03	1.00	0.90	0.77	0.61	0.49
12,501	**13,750**	**7**	1.15	1.12	1.08	1.05	0.95	0.81	0.65	0.52
13,751	**15,000**	**8**	1.21	1.18	1.14	1.11	1.00	0.85	0.68	0.54
15,001	**16,250**	**10**	1.27	1.23	1.20	1.17	1.05	0.89	0.71	0.57
16,251	**17,500**	**11**	1.33	1.29	1.25	1.22	**1.10**	0.94	0.75	0.60
17,501	**18,750**	**12**	1.39	1.35	1.31	1.28	1.15	0.98	0.78	0.63
18,751	**20,000**	**13**	1.46	1.42	1.38	1.34	1.21	1.03	0.82	0.66
20,001	**22,000**	**14**	1.55	1.50	1.46	1.42	1.28	1.09	0.87	0.70
22,001	**24,000**	**15**	1.66	1.61	1.56	1.52	1.37	1.16	0.93	0.75
24,001	**26,000**	**16**	1.74	1.69	1.64	1.60	1.44	1.22	0.98	0.78
26,001	**28,000**	**17**	1.84	1.79	1.73	1.69	1.52	1.29	1.03	0.83
28,001	**30,000**	**18**	1.94	1.88	1.82	1.78	1.60	1.36	1.09	0.87
30,001	**33,000**	**19**	2.03	1.97	1.92	1.86	1.68	1.43	1.14	0.91
33,001	**36,000**	**20**	2.13	2.07	2.01	1.95	1.76	1.50	1.20	0.96
36,001	**40,000**	**21**	2.23	2.16	2.10	2.04	1.84	1.56	1.25	1.00
40,001	**45,000**	**22**	2.35	2.28	2.21	2.15	1.94	1.65	1.32	1.06
45,001	**50,000**	**23**	2.48	2.41	2.34	2.28	2.05	1.74	1.39	1.12
50,001	**60,000**	**24**	2.67	2.60	2.52	2.45	2.21	1.88	1.50	1.20
60,001	**70,000**	**25**	2.98	2.89	2.80	2.73	2.46	2.09	1.67	1.34
70,001	**80,000**	**26**	3.28	3.18	3.09	3.01	2.71	2.30	1.84	1.47

Rebased AR ISO Loss Cost Filing Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.68	0.66	0.64	0.63	0.56	0.48	0.38	0.31
6,501	**8,000**	**2**	0.77	0.75	0.73	0.71	0.64	0.54	0.43	0.35
8,001	**9,000**	**3**	0.85	0.82	0.80	0.78	0.70	0.60	0.48	0.38
9,001	**10,000**	**4**	0.90	0.88	0.85	0.83	0.75	0.63	0.51	0.41
10,001	**11,250**	**5**	0.95	0.92	0.89	0.87	0.78	0.66	0.53	0.43
11,251	**12,500**	**6**	0.99	0.96	0.93	0.91	0.82	0.70	0.56	0.45
12,501	**13,750**	**7**	1.05	1.01	0.98	0.96	0.86	0.73	0.59	0.47
13,751	**15,000**	**8**	1.10	1.07	1.04	1.01	0.91	0.77	0.62	0.49
15,001	**16,250**	**10**	1.16	1.12	1.09	1.06	0.95	0.81	0.65	0.52
16,251	**17,500**	**11**	1.21	1.18	1.14	1.11	1.00	0.85	0.68	0.54
17,501	**18,750**	**12**	1.27	1.23	1.19	1.16	1.05	0.89	0.71	0.57
18,751	**20,000**	**13**	1.33	1.29	1.25	1.22	1.10	0.94	0.75	0.60
20,001	**22,000**	**14**	1.41	1.37	1.33	1.29	1.16	0.99	0.79	0.63
22,001	**24,000**	**15**	1.51	1.46	1.42	1.38	1.25	1.06	0.85	0.68
24,001	**26,000**	**16**	1.58	1.54	1.49	1.45	1.31	1.11	0.89	0.71
26,001	**28,000**	**17**	1.67	1.62	1.58	1.53	1.38	1.17	0.94	0.75
28,001	**30,000**	**18**	1.76	1.71	1.66	1.61	1.45	1.24	0.99	0.79
30,001	**33,000**	**19**	1.85	1.79	1.74	1.70	1.53	1.30	1.04	0.83
33,001	**36,000**	**20**	1.94	1.88	1.82	1.78	1.60	1.36	1.09	0.87
36,001	**40,000**	**21**	2.02	1.97	1.91	1.86	1.67	1.42	1.14	0.91
40,001	**45,000**	**22**	2.13	2.07	2.01	1.96	1.76	1.50	1.20	0.96
45,001	**50,000**	**23**	2.26	2.19	2.12	2.07	1.86	1.58	1.27	1.01
50,001	**60,000**	**24**	2.43	2.36	2.29	2.23	2.01	1.71	1.37	1.09
60,001	**70,000**	**25**	2.71	2.63	2.55	2.48	2.24	1.90	1.52	1.22
70,001	**80,000**	**26**	2.98	2.89	2.81	2.73	2.46	2.09	1.68	1.34

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY 1990-2010

Competitors' Average Factors in CCG Symbol Definition

Competitors' weights: SF (90%) and ISO(10%).

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.55	0.53	0.52	0.50	0.44	0.32	0.19	0.12
6,501	**8,000**	**2**	0.69	0.67	0.66	0.64	0.57	0.44	0.29	0.19
8,001	**9,000**	**3**	0.74	0.72	0.70	0.69	0.61	0.49	0.33	0.22
9,001	**10,000**	**4**	0.79	0.77	0.75	0.74	0.66	0.53	0.36	0.25
10,001	**11,250**	**5**	0.85	0.84	0.82	0.80	0.72	0.58	0.40	0.28
11,251	**12,500**	**6**	0.94	0.91	0.89	0.87	0.79	0.64	0.44	0.31
12,501	**13,750**	**7**	0.99	0.96	0.94	0.92	0.83	0.68	0.47	0.33
13,751	**15,000**	**8**	1.06	1.04	1.02	1.00	0.91	0.75	0.54	0.39
15,001	**16,250**	**10**	1.10	1.08	1.06	1.04	0.95	0.78	0.57	0.41
16,251	**17,500**	**11**	1.16	1.13	1.11	1.09	1.00	0.83	0.61	0.45
17,501	**18,750**	**12**	1.21	1.19	1.16	1.14	1.05	0.87	0.64	0.47
18,751	**20,000**	**13**	1.25	1.22	1.20	1.18	1.08	0.91	0.67	0.49
20,001	**22,000**	**14**	1.32	1.30	1.27	1.25	1.14	0.97	0.71	0.52
22,001	**24,000**	**15**	1.39	1.36	1.33	1.31	1.21	1.03	0.76	0.57
24,001	**26,000**	**16**	1.47	1.44	1.41	1.38	1.27	1.09	0.81	0.60
26,001	**28,000**	**17**	1.53	1.50	1.48	1.45	1.34	1.14	0.86	0.65
28,001	**30,000**	**18**	1.60	1.57	1.54	1.52	1.41	1.21	0.91	0.69
30,001	**33,000**	**19**	1.69	1.66	1.63	1.60	1.49	1.27	0.97	0.75
33,001	**36,000**	**20**	1.80	1.77	1.74	1.71	1.58	1.37	1.04	0.79
36,001	**40,000**	**21**	1.93	1.90	1.86	1.83	1.71	1.48	1.14	0.88
40,001	**45,000**	**22**	2.09	2.05	2.02	1.99	1.85	1.60	1.25	0.98
45,001	**50,000**	**23**	2.22	2.18	2.15	2.12	1.97	1.71	1.33	1.03
50,001	**60,000**	**24**	2.37	2.33	2.30	2.26	2.11	1.84	1.44	1.13
60,001	**70,000**	**25**	2.60	2.56	2.52	2.48	2.32	2.03	1.60	1.26
70,001	**80,000**	**26**	2.81	2.76	2.72	2.68	2.52	2.21	1.74	1.38

California Casualty Current Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.50	0.47	0.43	0.42	0.36	0.26	0.19	0.15
6,501	**8,000**	**2**	0.77	0.72	0.67	0.64	0.56	0.42	0.32	0.25
8,001	**9,000**	**3**	0.87	0.81	0.75	0.73	0.64	0.48	0.37	0.29
9,001	**10,000**	**4**	0.93	0.86	0.81	0.78	0.68	0.52	0.40	0.32
10,001	**11,250**	**5**	1.00	0.93	0.88	0.84	0.74	0.57	0.44	0.36
11,251	**12,500**	**6**	1.09	1.02	0.95	0.92	0.81	0.63	0.48	0.39
12,501	**13,750**	**7**	1.14	1.07	1.00	0.97	0.86	0.66	0.51	0.42
13,751	**15,000**	**8**	1.22	1.14	1.07	1.03	0.92	0.72	0.55	0.45
15,001	**16,250**	**10**	1.26	1.17	1.10	1.06	0.94	0.74	0.57	0.47
16,251	**17,500**	**11**	1.33	1.24	1.17	1.12	1.00	0.79	0.61	0.50
17,501	**18,750**	**12**	1.39	1.29	1.21	1.17	1.04	0.83	0.64	0.53
18,751	**20,000**	**13**	1.42	1.33	1.25	1.20	1.07	0.85	0.66	0.54
20,001	**22,000**	**14**	1.52	1.42	1.33	1.28	1.15	0.90	0.71	0.59
22,001	**24,000**	**15**	1.61	1.51	1.42	1.36	1.21	0.94	0.75	0.63
24,001	**26,000**	**16**	1.67	1.56	1.47	1.41	1.27	0.99	0.79	0.66
26,001	**28,000**	**17**	1.73	1.62	1.53	1.47	1.32	1.03	0.82	0.69
28,001	**30,000**	**18**	1.83	1.71	1.61	1.55	1.40	1.10	0.87	0.74
30,001	**33,000**	**19**	1.95	1.83	1.72	1.66	1.49	1.18	0.94	0.79
33,001	**36,000**	**20**	2.10	1.97	1.86	1.79	1.61	1.29	1.02	0.86
36,001	**40,000**	**21**	2.26	2.12	1.99	1.92	1.74	1.40	1.11	0.92
40,001	**45,000**	**22**	2.41	2.26	2.13	2.05	1.86	1.50	1.19	0.99
45,001	**50,000**	**23**	2.57	2.41	2.27	2.19	1.98	1.61	1.27	1.06
50,001	**60,000**	**24**	2.80	2.62	2.47	2.38	2.16	1.76	1.39	1.15
60,001	**70,000**	**25**	3.11	2.91	2.75	2.65	2.40	1.95	1.54	1.28
70,001	**80,000**	**26**	3.49	3.28	3.09	2.97	2.70	2.19	1.73	1.44

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY 1990-2010

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.53	0.50	0.48	0.46	0.40	0.29	0.20	0.14
6,501	**8,000**	**2**	0.73	0.69	0.66	0.64	0.56	0.44	0.32	0.24
8,001	**9,000**	**3**	0.81	0.77	0.73	0.71	0.63	0.50	0.37	0.28
9,001	**10,000**	**4**	0.86	0.82	0.78	0.76	0.67	0.54	0.40	0.31
10,001	**11,250**	**5**	0.93	0.88	0.85	0.82	0.73	0.59	0.44	0.34
11,251	**12,500**	**6**	1.01	0.96	0.92	0.89	0.80	0.65	0.48	0.37
12,501	**13,750**	**7**	1.06	1.01	0.97	0.94	0.85	0.69	0.52	0.40
13,751	**15,000**	**8**	1.14	1.09	1.05	1.02	0.92	0.76	0.57	0.45
15,001	**16,250**	**10**	1.18	1.12	1.08	1.05	0.94	0.78	0.60	0.47
16,251	**17,500**	**11**	1.24	1.19	1.14	1.10	1.00	0.83	0.64	0.50
17,501	**18,750**	**12**	1.30	1.24	1.19	1.15	1.04	0.88	0.67	0.53
18,751	**20,000**	**13**	1.33	1.27	1.22	1.19	1.07	0.90	0.70	0.55
20,001	**22,000**	**14**	1.42	1.36	1.30	1.27	1.15	0.96	0.74	0.59
22,001	**24,000**	**15**	1.50	1.44	1.38	1.33	1.21	1.01	0.79	0.63
24,001	**26,000**	**16**	1.57	1.50	1.44	1.40	1.27	1.07	0.84	0.67
26,001	**28,000**	**17**	1.63	1.56	1.50	1.46	1.33	1.12	0.88	0.71
28,001	**30,000**	**18**	1.72	1.64	1.58	1.54	1.40	1.19	0.94	0.76
30,001	**33,000**	**19**	1.82	1.74	1.68	1.63	1.49	1.26	1.01	0.81
33,001	**36,000**	**20**	1.95	1.87	1.80	1.75	1.60	1.37	1.08	0.87
36,001	**40,000**	**21**	2.09	2.01	1.93	1.88	1.72	1.48	1.18	0.95
40,001	**45,000**	**22**	2.25	2.16	2.07	2.02	1.86	1.60	1.28	1.04
45,001	**50,000**	**23**	2.39	2.30	2.21	2.15	1.97	1.71	1.36	1.11
50,001	**60,000**	**24**	2.59	2.48	2.38	2.32	2.14	1.86	1.49	1.21
60,001	**70,000**	**25**	2.85	2.73	2.63	2.56	2.36	2.05	1.65	1.34
70,001	**80,000**	**26**	3.15	3.02	2.91	2.83	2.61	2.26	1.82	1.49

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	6.0%	6.4%	11.6%	9.5%	11.1%	11.5%	5.3%	-6.7%
6,501	**8,000**	**2**	-5.2%	-4.2%	-1.5%	0.0%	0.0%	4.8%	0.0%	-4.0%
8,001	**9,000**	**3**	-6.9%	-4.9%	-2.7%	-2.7%	-1.6%	4.2%	0.0%	-3.4%
9,001	**10,000**	**4**	-7.5%	-4.7%	-3.7%	-2.6%	-1.5%	3.8%	0.0%	-3.1%
10,001	**11,250**	**5**	-7.0%	-5.4%	-3.4%	-2.4%	-1.4%	3.5%	0.0%	-5.6%
11,251	**12,500**	**6**	-7.3%	-5.9%	-3.2%	-3.3%	-1.2%	3.2%	0.0%	-5.1%
12,501	**13,750**	**7**	-7.0%	-5.6%	-3.0%	-3.1%	-1.2%	4.5%	2.0%	-4.8%
13,751	**15,000**	**8**	-6.6%	-4.4%	-1.9%	-1.0%	0.0%	5.6%	3.6%	0.0%
15,001	**16,250**	**10**	-6.3%	-4.3%	-1.8%	-0.9%	0.0%	5.4%	5.3%	0.0%
16,251	**17,500**	**11**	-6.8%	-4.0%	-2.6%	-1.8%	0.0%	5.1%	4.9%	0.0%
17,501	**18,750**	**12**	-6.5%	-3.9%	-1.7%	-1.7%	0.0%	6.0%	4.7%	0.0%
18,751	**20,000**	**13**	-6.3%	-4.5%	-2.4%	-0.8%	0.0%	5.9%	6.1%	1.9%
20,001	**22,000**	**14**	-6.6%	-4.2%	-2.3%	-0.8%	0.0%	6.7%	4.2%	0.0%
22,001	**24,000**	**15**	-6.8%	-4.6%	-2.8%	-2.2%	0.0%	7.4%	5.3%	0.0%
24,001	**26,000**	**16**	-6.0%	-3.8%	-2.0%	-0.7%	0.0%	8.1%	6.3%	1.5%
26,001	**28,000**	**17**	-5.8%	-3.7%	-2.0%	-0.7%	0.8%	8.7%	7.3%	2.9%
28,001	**30,000**	**18**	-6.0%	-4.1%	-1.9%	-0.6%	0.0%	8.2%	8.0%	2.7%
30,001	**33,000**	**19**	-6.7%	-4.9%	-2.3%	-1.8%	0.0%	6.8%	7.4%	2.5%
33,001	**36,000**	**20**	-7.1%	-5.1%	-3.2%	-2.2%	-0.6%	6.2%	5.9%	1.2%
36,001	**40,000**	**21**	-7.5%	-5.2%	-3.0%	-2.1%	-1.1%	5.7%	6.3%	3.3%
40,001	**45,000**	**22**	-6.6%	-4.4%	-2.8%	-1.5%	0.0%	6.7%	7.6%	5.1%
45,001	**50,000**	**23**	-7.0%	-4.6%	-2.6%	-1.8%	-0.5%	6.2%	7.1%	4.7%
50,001	**60,000**	**24**	-7.5%	-5.3%	-3.6%	-2.5%	-0.9%	5.7%	7.2%	5.2%
60,001	**70,000**	**25**	-8.4%	-6.2%	-4.4%	-3.4%	-1.7%	5.1%	7.1%	4.7%
70,001	**80,000**	**26**	-9.7%	-7.9%	-5.8%	-4.7%	-3.3%	3.2%	5.2%	3.5%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

State Farm (01/21/2013) Average Factors in CCG Symbol Price Range
(with Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.45	0.43	0.42	0.41	0.35	0.23	0.13	0.08
3,001	5,500	2	0.52	0.50	0.49	0.47	0.41	0.29	0.17	0.10
5,501	8,000	3	0.62	0.60	0.59	0.57	0.51	0.39	0.24	0.15
8,001	9,000	4	0.68	0.66	0.64	0.63	0.56	0.44	0.29	0.19
9,001	10,000	5	0.72	0.71	0.69	0.68	0.60	0.48	0.32	0.21
10,001	11,000	6	0.77	0.76	0.74	0.73	0.65	0.52	0.35	0.24
11,001	12,000	7	0.83	0.81	0.79	0.77	0.70	0.56	0.38	0.26
12,001	13,000	8	0.89	0.87	0.85	0.83	0.75	0.61	0.42	0.28
13,001	14,000	10	0.94	0.92	0.90	0.88	0.80	0.65	0.45	0.31
14,001	15,000	11	0.98	0.97	0.95	0.93	0.85	0.69	0.49	0.35
15,001	15,625	12	1.02	1.00	0.98	0.96	0.88	0.72	0.52	0.37
15,626	16,250	13	1.04	1.02	1.00	0.98	0.90	0.74	0.54	0.39
16,251	16,875	14	1.06	1.04	1.02	1.00	0.92	0.76	0.55	0.40
16,876	17,500	15	1.08	1.06	1.04	1.02	0.94	0.78	0.57	0.41
17,501	18,125	16	1.11	1.09	1.07	1.05	0.96	0.80	0.58	0.42
18,126	18,750	17	1.13	1.11	1.09	1.07	0.98	0.82	0.60	0.43
18,751	19,375	18	1.15	1.13	1.11	1.09	1.00	0.84	0.61	0.44
19,376	20,000	19	1.18	1.16	1.14	1.12	1.02	0.86	0.63	0.45
20,001	20,625	20	1.20	1.18	1.16	1.14	1.04	0.88	0.64	0.46
20,626	21,250	21	1.22	1.20	1.18	1.16	1.06	0.90	0.65	0.47
21,251	21,875	22	1.24	1.22	1.20	1.18	1.08	0.92	0.67	0.48
21,876	22,500	23	1.26	1.24	1.21	1.19	1.10	0.93	0.68	0.50
22,501	23,125	24	1.28	1.25	1.23	1.21	1.12	0.95	0.70	0.51
23,126	23,750	25	1.30	1.27	1.25	1.23	1.14	0.97	0.71	0.52
23,751	24,375	26	1.32	1.30	1.27	1.25	1.15	0.98	0.72	0.53
24,376	25,000	27	1.34	1.32	1.29	1.27	1.17	1.00	0.74	0.54
25,001	25,625	28	1.36	1.34	1.31	1.29	1.19	1.02	0.75	0.55
25,626	26,250	29	1.38	1.36	1.33	1.31	1.21	1.04	0.77	0.57
26,251	26,875	30	1.40	1.37	1.35	1.33	1.23	1.05	0.78	0.58
26,876	27,500	31	1.42	1.39	1.37	1.35	1.25	1.07	0.80	0.59
27,501	28,125	32	1.44	1.41	1.39	1.37	1.27	1.09	0.81	0.61
28,126	28,750	33	1.46	1.43	1.41	1.39	1.29	1.11	0.83	0.62
28,751	29,375	34	1.48	1.45	1.43	1.41	1.31	1.12	0.84	0.63
29,376	30,000	35	1.50	1.47	1.45	1.43	1.33	1.14	0.86	0.65
30,001	31,000	36	1.52	1.50	1.47	1.45	1.35	1.16	0.88	0.67
31,001	32,000	37	1.56	1.53	1.51	1.49	1.38	1.18	0.90	0.69
32,001	33,000	38	1.59	1.57	1.54	1.52	1.41	1.21	0.92	0.70
33,001	34,000	39	1.63	1.60	1.58	1.55	1.44	1.24	0.94	0.71
34,001	35,000	40	1.66	1.64	1.61	1.58	1.47	1.27	0.96	0.73
35,001	36,000	41	1.70	1.67	1.64	1.62	1.51	1.30	0.99	0.75
36,001	37,000	42	1.73	1.71	1.68	1.65	1.54	1.33	1.02	0.78
37,001	38,000	43	1.77	1.74	1.71	1.69	1.58	1.37	1.05	0.80
38,001	39,000	44	1.80	1.77	1.75	1.72	1.61	1.40	1.07	0.83
39,001	40,000	45	1.84	1.81	1.78	1.75	1.64	1.42	1.10	0.85
40,001	41,250	46	1.88	1.85	1.82	1.79	1.67	1.45	1.13	0.87
41,251	42,500	47	1.92	1.89	1.86	1.83	1.71	1.49	1.16	0.90
42,501	43,750	48	1.95	1.92	1.89	1.87	1.75	1.51	1.18	0.92
43,751	45,000	49	1.98	1.95	1.93	1.90	1.77	1.54	1.20	0.93
45,001	46,250	50	2.01	1.98	1.96	1.93	1.80	1.56	1.21	0.94
46,251	47,500	51	2.04	2.01	1.99	1.96	1.83	1.59	1.23	0.96
47,501	48,750	52	2.06	2.03	2.00	1.97	1.84	1.60	1.24	0.96
48,751	50,000	53	2.06	2.03	2.00	1.98	1.84	1.60	1.24	0.96
50,001	52,500	54	2.07	2.04	2.01	1.98	1.84	1.61	1.24	0.96
52,501	55,000	55	2.13	2.10	2.07	2.04	1.90	1.66	1.28	1.00
55,001	57,500	56	2.19	2.16	2.13	2.10	1.96	1.72	1.33	1.04
57,501	60,000	57	2.25	2.22	2.19	2.16	2.02	1.77	1.38	1.08
60,001	65,000	58	2.35	2.32	2.29	2.26	2.12	1.86	1.46	1.15
65,001	70,000	59	2.46	2.42	2.39	2.35	2.21	1.95	1.53	1.20
70,001	75,000	60	2.55	2.51	2.48	2.44	2.30	2.02	1.59	1.25
75,001	80,000	61	2.64	2.61	2.57	2.54	2.39	2.11	1.67	1.32
80,001	85,000	62	2.74	2.70	2.67	2.63	2.48	2.19	1.73	1.37
85,001	90,000	63	2.85	2.81	2.77	2.74	2.58	2.28	1.81	1.44
90,001	95,000	64	2.94	2.90	2.86	2.83	2.67	2.37	1.87	1.48
95,001	100,000	65	3.04	3.00	2.96	2.92	2.76	2.44	1.93	1.53
100,001	110,000	66	3.22	3.18	3.14	3.10	2.93	2.59	2.05	1.62
110,001	120,000	67	3.46	3.42	3.38	3.34	3.15	2.79	2.21	1.75
120,001	130,000	68	3.70	3.66	3.61	3.57	3.37	2.99	2.37	1.88
130,001	140,000	69	3.94	3.90	3.85	3.80	3.59	3.19	2.53	2.01
140,001	150,000	70	4.18	4.13	4.09	4.04	3.82	3.40	2.69	2.14
Rating Symbol Only		71	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		72	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		73	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		74	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		75	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
150,001	160,000	98	4.42	4.37	4.32	4.27	4.04	3.59	2.85	2.26

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.48	0.47	0.45	0.44	0.38	0.25	0.14	0.08
3,001	5,500	2	0.56	0.54	0.53	0.51	0.44	0.31	0.18	0.10
5,501	8,000	3	0.67	0.65	0.63	0.62	0.54	0.41	0.25	0.16
8,001	9,000	4	0.73	0.71	0.69	0.68	0.60	0.47	0.31	0.21
9,001	10,000	5	0.78	0.76	0.74	0.73	0.65	0.52	0.34	0.23
10,001	11,000	6	0.83	0.81	0.80	0.78	0.70	0.56	0.38	0.25
11,001	12,000	7	0.90	0.87	0.85	0.83	0.75	0.60	0.41	0.28
12,001	13,000	8	0.95	0.93	0.91	0.89	0.81	0.66	0.45	0.30
13,001	14,000	10	1.01	0.99	0.97	0.94	0.86	0.70	0.49	0.34
14,001	15,000	11	1.06	1.04	1.02	1.00	0.91	0.74	0.53	0.38
15,001	15,625	12	1.09	1.07	1.05	1.04	0.94	0.78	0.56	0.40
15,626	16,250	13	1.11	1.09	1.07	1.05	0.97	0.80	0.58	0.42
16,251	16,875	14	1.14	1.12	1.10	1.07	0.99	0.82	0.59	0.43
16,876	17,500	15	1.16	1.14	1.12	1.10	1.01	0.84	0.61	0.44
17,501	18,125	16	1.19	1.17	1.15	1.12	1.03	0.86	0.63	0.45
18,126	18,750	17	1.22	1.19	1.17	1.15	1.06	0.88	0.64	0.47
18,751	19,375	18	1.24	1.22	1.20	1.18	1.08	0.91	0.66	0.48
19,376	20,000	19	1.26	1.24	1.22	1.20	1.10	0.93	0.67	0.49
20,001	20,625	20	1.29	1.27	1.25	1.22	1.12	0.95	0.69	0.50
20,626	21,250	21	1.31	1.29	1.27	1.25	1.14	0.97	0.70	0.51
21,251	21,875	22	1.33	1.31	1.29	1.26	1.16	0.98	0.72	0.52
21,876	22,500	23	1.35	1.33	1.30	1.28	1.18	1.00	0.73	0.54
22,501	23,125	24	1.38	1.35	1.32	1.30	1.20	1.02	0.75	0.55
23,126	23,750	25	1.40	1.37	1.34	1.32	1.22	1.04	0.76	0.56
23,751	24,375	26	1.42	1.39	1.36	1.34	1.24	1.06	0.78	0.57
24,376	25,000	27	1.45	1.42	1.39	1.37	1.26	1.08	0.79	0.58
25,001	25,625	28	1.47	1.44	1.41	1.39	1.28	1.10	0.81	0.59
25,626	26,250	29	1.49	1.46	1.43	1.41	1.30	1.11	0.82	0.61
26,251	26,875	30	1.50	1.48	1.45	1.43	1.32	1.13	0.84	0.62
26,876	27,500	31	1.52	1.50	1.47	1.45	1.34	1.15	0.86	0.64
27,501	28,125	32	1.55	1.52	1.49	1.47	1.36	1.17	0.87	0.65
28,126	28,750	33	1.57	1.54	1.51	1.49	1.38	1.19	0.89	0.67
28,751	29,375	34	1.59	1.56	1.54	1.51	1.41	1.21	0.91	0.68
29,376	30,000	35	1.61	1.58	1.56	1.54	1.43	1.22	0.92	0.70
30,001	31,000	36	1.64	1.61	1.59	1.56	1.45	1.24	0.94	0.72
31,001	32,000	37	1.67	1.65	1.62	1.60	1.49	1.27	0.97	0.74
32,001	33,000	38	1.71	1.68	1.66	1.63	1.52	1.30	0.99	0.75
33,001	34,000	39	1.75	1.72	1.69	1.67	1.55	1.34	1.01	0.77
34,001	35,000	40	1.79	1.76	1.73	1.70	1.58	1.37	1.04	0.78
35,001	36,000	41	1.83	1.80	1.77	1.74	1.62	1.40	1.06	0.81
36,001	37,000	42	1.87	1.83	1.81	1.78	1.66	1.44	1.10	0.84
37,001	38,000	43	1.90	1.87	1.84	1.81	1.69	1.47	1.13	0.86
38,001	39,000	44	1.94	1.91	1.88	1.85	1.73	1.50	1.15	0.89
39,001	40,000	45	1.98	1.94	1.91	1.88	1.76	1.53	1.18	0.91
40,001	41,250	46	2.02	1.98	1.95	1.92	1.80	1.56	1.21	0.94
41,251	42,500	47	2.06	2.03	2.00	1.97	1.84	1.60	1.24	0.97
42,501	43,750	48	2.10	2.07	2.04	2.01	1.88	1.63	1.27	0.99
43,751	45,000	49	2.13	2.10	2.07	2.04	1.91	1.65	1.29	1.00
45,001	46,250	50	2.16	2.13	2.10	2.07	1.94	1.68	1.31	1.01
46,251	47,500	51	2.20	2.17	2.14	2.11	1.97	1.71	1.32	1.03
47,501	48,750	52	2.21	2.18	2.15	2.12	1.98	1.72	1.33	1.03
48,751	50,000	53	2.22	2.18	2.15	2.12	1.98	1.72	1.33	1.03
50,001	52,500	54	2.22	2.19	2.16	2.13	1.98	1.73	1.33	1.03
52,501	55,000	55	2.29	2.25	2.22	2.19	2.04	1.78	1.38	1.07
55,001	57,500	56	2.35	2.32	2.29	2.26	2.11	1.84	1.43	1.11
57,501	60,000	57	2.42	2.38	2.35	2.32	2.17	1.90	1.48	1.16
60,001	65,000	58	2.53	2.49	2.46	2.43	2.28	2.00	1.57	1.23
65,001	70,000	59	2.64	2.60	2.56	2.53	2.38	2.10	1.65	1.29
70,001	75,000	60	2.74	2.70	2.66	2.62	2.47	2.17	1.71	1.35
75,001	80,000	61	2.84	2.80	2.77	2.73	2.57	2.27	1.80	1.42
80,001	85,000	62	2.95	2.90	2.87	2.83	2.67	2.35	1.86	1.47
85,001	90,000	63	3.06	3.02	2.98	2.95	2.77	2.45	1.95	1.55
90,001	95,000	64	3.16	3.12	3.08	3.04	2.87	2.55	2.01	1.59
95,001	100,000	65	3.27	3.23	3.18	3.14	2.97	2.62	2.08	1.64
100,001	110,000	66	3.46	3.42	3.38	3.33	3.15	2.78	2.20	1.75
110,001	120,000	67	3.72	3.68	3.63	3.59	3.38	3.00	2.38	1.88
120,001	130,000	68	3.98	3.93	3.88	3.84	3.62	3.22	2.55	2.02
130,001	140,000	69	4.24	4.19	4.14	4.09	3.85	3.43	2.72	2.16
140,001	150,000	70	4.50	4.45	4.40	4.35	4.11	3.65	2.89	2.30
Rating Symbol Only		71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
150,001	160,000	98	4.75	4.70	4.65	4.60	4.34	3.86	3.06	2.43

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

AR ISO Loss Cost Filing PP-2012-BRLA1
(with Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.53	0.52	0.50	0.49	0.44	0.37	0.30	0.24
3,001	5,500	2	0.67	0.65	0.63	0.61	0.55	0.47	0.37	0.30
5,501	8,000	3	0.81	0.79	0.76	0.74	0.67	0.57	0.46	0.36
8,001	9,000	4	0.93	0.90	0.88	0.85	0.77	0.65	0.52	0.42
9,001	10,000	5	0.99	0.96	0.93	0.91	0.82	0.70	0.56	0.45
10,001	11,000	6	1.03	1.00	0.97	0.94	0.85	0.72	0.58	0.46
11,001	12,000	7	1.06	1.03	1.00	0.98	0.88	0.75	0.60	0.48
12,001	13,000	8	1.11	1.08	1.05	1.02	0.92	0.78	0.63	0.50
13,001	14,000	10	1.16	1.13	1.09	1.07	0.96	0.82	0.65	0.52
14,001	15,000	11	1.21	1.18	1.14	1.11	1.00	0.85	0.68	0.54
15,001	15,625	12	1.25	1.21	1.17	1.14	1.03	0.88	0.70	0.56
15,626	16,250	13	1.28	1.25	1.21	1.18	1.06	0.90	0.72	0.58
16,251	16,875	14	1.31	1.27	1.23	1.20	1.08	0.92	0.73	0.59
16,876	17,500	15	1.34	1.30	1.27	1.23	1.11	0.94	0.75	0.60
17,501	18,125	16	1.37	1.33	1.29	1.25	1.13	0.96	0.77	0.61
18,126	18,750	17	1.40	1.36	1.32	1.29	1.16	0.99	0.79	0.63
18,751	19,375	18	1.44	1.40	1.36	1.32	1.19	1.01	0.81	0.65
19,376	20,000	19	1.48	1.43	1.39	1.35	1.22	1.04	0.83	0.66
20,001	20,625	20	1.50	1.46	1.41	1.38	1.24	1.05	0.84	0.67
20,626	21,250	21	1.54	1.49	1.45	1.41	1.27	1.08	0.86	0.69
21,251	21,875	22	1.57	1.53	1.48	1.44	1.30	1.11	0.88	0.71
21,876	22,500	23	1.61	1.56	1.52	1.48	1.33	1.13	0.90	0.72
22,501	23,125	24	1.63	1.59	1.54	1.50	1.35	1.15	0.92	0.73
23,126	23,750	25	1.67	1.62	1.57	1.53	1.38	1.17	0.94	0.75
23,751	24,375	26	1.69	1.65	1.60	1.55	1.40	1.19	0.95	0.76
24,376	25,000	27	1.72	1.67	1.62	1.58	1.42	1.21	0.97	0.77
25,001	25,625	28	1.75	1.70	1.65	1.61	1.45	1.23	0.99	0.79
25,626	26,250	29	1.78	1.73	1.68	1.63	1.47	1.25	1.00	0.80
26,251	26,875	30	1.82	1.76	1.71	1.67	1.50	1.28	1.02	0.82
26,876	27,500	31	1.84	1.79	1.73	1.69	1.52	1.29	1.03	0.83
27,501	28,125	32	1.86	1.81	1.76	1.71	1.54	1.31	1.05	0.84
28,126	28,750	33	1.90	1.84	1.79	1.74	1.57	1.33	1.07	0.85
28,751	29,375	34	1.92	1.87	1.81	1.76	1.59	1.35	1.08	0.86
29,376	30,000	35	1.95	1.89	1.84	1.79	1.61	1.37	1.09	0.88
30,001	31,000	36	1.98	1.93	1.87	1.82	1.64	1.39	1.12	0.89
31,001	32,000	37	2.02	1.96	1.90	1.85	1.67	1.42	1.14	0.91
32,001	33,000	38	2.06	2.00	1.94	1.89	1.70	1.45	1.16	0.92
33,001	34,000	39	2.08	2.02	1.96	1.91	1.72	1.46	1.17	0.94
34,001	35,000	40	2.12	2.06	2.00	1.94	1.75	1.49	1.19	0.95
35,001	36,000	41	2.14	2.08	2.02	1.96	1.77	1.50	1.20	0.96
36,001	37,000	42	2.18	2.12	2.05	2.00	1.80	1.53	1.22	0.98
37,001	38,000	43	2.20	2.14	2.07	2.02	1.82	1.55	1.24	0.99
38,001	39,000	44	2.23	2.16	2.10	2.04	1.84	1.56	1.25	1.00
39,001	40,000	45	2.25	2.19	2.12	2.06	1.86	1.58	1.26	1.01
40,001	41,250	46	2.29	2.22	2.15	2.10	1.89	1.61	1.29	1.03
41,251	42,500	47	2.32	2.26	2.19	2.13	1.92	1.63	1.31	1.04
42,501	43,750	48	2.35	2.28	2.21	2.15	1.94	1.65	1.32	1.06
43,751	45,000	49	2.38	2.31	2.25	2.19	1.97	1.67	1.34	1.07
45,001	46,250	50	2.42	2.35	2.28	2.22	2.00	1.70	1.36	1.09
46,251	47,500	51	2.46	2.39	2.31	2.25	2.03	1.73	1.38	1.10
47,501	48,750	52	2.48	2.41	2.34	2.28	2.05	1.74	1.39	1.12
48,751	50,000	53	2.52	2.44	2.37	2.31	2.08	1.77	1.41	1.13
50,001	52,500	54	2.57	2.49	2.42	2.35	2.12	1.80	1.44	1.15
52,501	55,000	55	2.63	2.55	2.47	2.41	2.17	1.84	1.48	1.18
55,001	57,500	56	2.70	2.62	2.54	2.48	2.23	1.90	1.52	1.21
57,501	60,000	57	2.77	2.69	2.61	2.54	2.29	1.95	1.56	1.25
60,001	65,000	58	2.89	2.81	2.72	2.65	2.39	2.03	1.63	1.30
65,001	70,000	59	3.04	2.95	2.86	2.79	2.51	2.13	1.71	1.37
70,001	75,000	60	3.18	3.09	3.00	2.92	2.63	2.24	1.79	1.43
75,001	80,000	61	3.36	3.27	3.17	3.09	2.78	2.36	1.89	1.51
80,001	85,000	62	3.58	3.48	3.37	3.29	2.96	2.52	2.01	1.61
85,001	90,000	63	3.79	3.68	3.57	3.47	3.13	2.66	2.13	1.70
90,001	95,000	64	4.01	3.89	3.77	3.67	3.31	2.81	2.25	1.80
95,001	100,000	65	4.21	4.09	3.97	3.86	3.48	2.96	2.37	1.89
100,001	110,000	66	4.53	4.39	4.26	4.15	3.74	3.18	2.54	2.03
110,001	120,000	67	4.95	4.81	4.66	4.54	4.09	3.48	2.78	2.22
120,001	130,000	68	5.37	5.22	5.06	4.93	4.44	3.77	3.02	2.42
130,001	140,000	69	5.80	5.63	5.46	5.32	4.79	4.07	3.26	2.61
140,001	150,000	70	6.21	6.03	5.85	5.69	5.13	4.36	3.49	2.79
Rating Symbol Only		71	6.63	6.44	6.25	6.08	5.48	4.66	3.73	2.98
Rating Symbol Only		72	7.05	6.85	6.65	6.47	5.83	4.96	3.96	3.17
Rating Symbol Only		73	7.48	7.26	7.05	6.86	6.18	5.25	4.20	3.36
Rating Symbol Only		74	7.90	7.67	7.44	7.25	6.53	5.55	4.44	3.55
Rating Symbol Only		75	8.32	8.08	7.84	7.64	6.88	5.85	4.68	3.74
150,001	160,000	98								

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

Rebased AR ISO Loss Cost Filing Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.48	0.47	0.46	0.44	0.40	0.34	0.27	0.22
3,001	5,500	2	0.61	0.59	0.57	0.56	0.50	0.43	0.34	0.27
5,501	8,000	3	0.74	0.72	0.69	0.68	0.61	0.52	0.41	0.33
8,001	9,000	4	0.85	0.82	0.80	0.78	0.70	0.60	0.48	0.38
9,001	10,000	5	0.90	0.88	0.85	0.83	0.75	0.63	0.51	0.41
10,001	11,000	6	0.94	0.91	0.88	0.86	0.77	0.66	0.53	0.42
11,001	12,000	7	0.97	0.94	0.91	0.89	0.80	0.68	0.54	0.44
12,001	13,000	8	1.01	0.98	0.95	0.93	0.84	0.71	0.57	0.45
13,001	14,000	10	1.06	1.03	0.99	0.97	0.87	0.74	0.59	0.47
14,001	15,000	11	1.10	1.07	1.04	1.01	0.91	0.77	0.62	0.49
15,001	15,625	12	1.13	1.10	1.07	1.04	0.94	0.80	0.64	0.51
15,626	16,250	13	1.17	1.13	1.10	1.07	0.96	0.82	0.66	0.52
16,251	16,875	14	1.19	1.15	1.12	1.09	0.98	0.83	0.67	0.53
16,876	17,500	15	1.22	1.19	1.15	1.12	1.01	0.86	0.69	0.55
17,501	18,125	16	1.24	1.21	1.17	1.14	1.03	0.87	0.70	0.56
18,126	18,750	17	1.28	1.24	1.20	1.17	1.05	0.90	0.72	0.57
18,751	19,375	18	1.31	1.27	1.23	1.20	1.08	0.92	0.74	0.59
19,376	20,000	19	1.34	1.30	1.26	1.23	1.11	0.94	0.75	0.60
20,001	20,625	20	1.36	1.32	1.29	1.25	1.13	0.96	0.77	0.61
20,626	21,250	21	1.40	1.36	1.32	1.28	1.15	0.98	0.79	0.63
21,251	21,875	22	1.43	1.39	1.35	1.31	1.18	1.00	0.80	0.64
21,876	22,500	23	1.46	1.42	1.38	1.34	1.21	1.03	0.82	0.66
22,501	23,125	24	1.49	1.44	1.40	1.36	1.23	1.04	0.83	0.67
23,126	23,750	25	1.52	1.47	1.43	1.39	1.25	1.07	0.85	0.68
23,751	24,375	26	1.54	1.50	1.45	1.41	1.27	1.08	0.87	0.69
24,376	25,000	27	1.56	1.52	1.47	1.43	1.29	1.10	0.88	0.70
25,001	25,625	28	1.60	1.55	1.50	1.46	1.32	1.12	0.90	0.72
25,626	26,250	29	1.62	1.57	1.52	1.48	1.34	1.14	0.91	0.73
26,251	26,875	30	1.65	1.60	1.55	1.51	1.36	1.16	0.93	0.74
26,876	27,500	31	1.67	1.62	1.58	1.53	1.38	1.17	0.94	0.75
27,501	28,125	32	1.69	1.65	1.60	1.55	1.40	1.19	0.95	0.76
28,126	28,750	33	1.73	1.68	1.63	1.58	1.43	1.21	0.97	0.78
28,751	29,375	34	1.75	1.70	1.65	1.60	1.45	1.23	0.98	0.79
29,376	30,000	35	1.77	1.72	1.67	1.62	1.46	1.24	1.00	0.80
30,001	31,000	36	1.80	1.75	1.70	1.65	1.49	1.27	1.01	0.81
31,001	32,000	37	1.84	1.78	1.73	1.69	1.52	1.29	1.03	0.83
32,001	33,000	38	1.87	1.82	1.76	1.72	1.55	1.31	1.05	0.84
33,001	34,000	39	1.89	1.84	1.78	1.74	1.56	1.33	1.06	0.85
34,001	35,000	40	1.93	1.87	1.81	1.77	1.59	1.35	1.08	0.87
35,001	36,000	41	1.95	1.89	1.83	1.79	1.61	1.37	1.09	0.88
36,001	37,000	42	1.98	1.92	1.87	1.82	1.64	1.39	1.11	0.89
37,001	38,000	43	2.00	1.94	1.89	1.84	1.65	1.41	1.13	0.90
38,001	39,000	44	2.02	1.97	1.91	1.86	1.67	1.42	1.14	0.91
39,001	40,000	45	2.05	1.99	1.93	1.88	1.69	1.44	1.15	0.92
40,001	41,250	46	2.08	2.02	1.96	1.91	1.72	1.46	1.17	0.93
41,251	42,500	47	2.11	2.05	1.99	1.94	1.75	1.48	1.19	0.95
42,501	43,750	48	2.13	2.07	2.01	1.96	1.76	1.50	1.20	0.96
43,751	45,000	49	2.17	2.10	2.04	1.99	1.79	1.52	1.22	0.97
45,001	46,250	50	2.20	2.14	2.07	2.02	1.82	1.55	1.24	0.99
46,251	47,500	51	2.23	2.17	2.10	2.05	1.85	1.57	1.25	1.00
47,501	48,750	52	2.26	2.19	2.12	2.07	1.86	1.58	1.27	1.01
48,751	50,000	53	2.29	2.22	2.16	2.10	1.89	1.61	1.29	1.03
50,001	52,500	54	2.33	2.26	2.20	2.14	1.93	1.64	1.31	1.05
52,501	55,000	55	2.39	2.32	2.25	2.19	1.97	1.68	1.34	1.07
55,001	57,500	56	2.45	2.38	2.31	2.25	2.03	1.72	1.38	1.10
57,501	60,000	57	2.52	2.45	2.37	2.31	2.08	1.77	1.42	1.13
60,001	65,000	58	2.63	2.55	2.48	2.41	2.17	1.85	1.48	1.18
65,001	70,000	59	2.76	2.68	2.60	2.53	2.28	1.94	1.55	1.24
70,001	75,000	60	2.89	2.81	2.73	2.65	2.39	2.03	1.63	1.30
75,001	80,000	61	3.06	2.97	2.88	2.81	2.53	2.15	1.72	1.37
80,001	85,000	62	3.26	3.16	3.07	2.99	2.69	2.29	1.83	1.46
85,001	90,000	63	3.44	3.34	3.24	3.16	2.85	2.42	1.93	1.55
90,001	95,000	64	3.64	3.54	3.43	3.34	3.01	2.56	2.05	1.64
95,001	100,000	65	3.83	3.72	3.61	3.51	3.16	2.69	2.15	1.72
100,001	110,000	66	4.11	4.00	3.88	3.77	3.40	2.89	2.31	1.85
110,001	120,000	67	4.50	4.37	4.24	4.13	3.72	3.16	2.53	2.02
120,001	130,000	68	4.88	4.74	4.60	4.48	4.04	3.43	2.74	2.20
130,001	140,000	69	5.27	5.12	4.96	4.83	4.35	3.70	2.96	2.37
140,001	150,000	70	5.64	5.48	5.32	5.18	4.66	3.96	3.17	2.54
Rating Symbol Only		71	6.03	5.85	5.68	5.53	4.98	4.23	3.39	2.71
Rating Symbol Only		72	6.41	6.23	6.04	5.88	5.30	4.51	3.60	2.88
Rating Symbol Only		73	6.80	6.60	6.40	6.24	5.62	4.78	3.82	3.06
Rating Symbol Only		74	7.18	6.98	6.77	6.59	5.94	5.05	4.04	3.23
Rating Symbol Only		75	7.57	7.35	7.13	6.94	6.25	5.32	4.25	3.40
150,001	160,000	98								

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

Competitors' Average Factors in CCG Symbol Definition

Competitors' weights: SF (90%) and ISO(10%). For symbol 54+, F(i) = F(i-1) x ISO(i) / ISO(i-1).

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.48	0.47	0.45	0.44	0.38	0.26	0.16	0.10
3,001	5,500	2	0.56	0.55	0.53	0.51	0.45	0.32	0.19	0.12
5,501	8,000	3	0.67	0.66	0.64	0.62	0.55	0.42	0.27	0.17
8,001	9,000	4	0.74	0.72	0.70	0.69	0.61	0.49	0.33	0.22
9,001	10,000	5	0.79	0.77	0.75	0.74	0.66	0.53	0.36	0.25
10,001	11,000	6	0.84	0.82	0.81	0.79	0.71	0.57	0.39	0.27
11,001	12,000	7	0.90	0.88	0.86	0.83	0.76	0.61	0.42	0.29
12,001	13,000	8	0.96	0.94	0.92	0.89	0.81	0.66	0.46	0.32
13,001	14,000	10	1.01	0.99	0.97	0.95	0.86	0.71	0.50	0.35
14,001	15,000	11	1.06	1.04	1.02	1.00	0.91	0.75	0.54	0.39
15,001	15,625	12	1.10	1.08	1.06	1.04	0.94	0.78	0.57	0.41
15,626	16,250	13	1.12	1.10	1.08	1.06	0.97	0.80	0.58	0.43
16,251	16,875	14	1.14	1.12	1.10	1.08	0.99	0.82	0.60	0.44
16,876	17,500	15	1.17	1.14	1.12	1.10	1.01	0.84	0.62	0.45
17,501	18,125	16	1.19	1.17	1.15	1.13	1.03	0.86	0.63	0.46
18,126	18,750	17	1.22	1.20	1.18	1.15	1.06	0.89	0.65	0.48
18,751	19,375	18	1.25	1.22	1.20	1.18	1.08	0.91	0.67	0.49
19,376	20,000	19	1.27	1.25	1.23	1.20	1.10	0.93	0.68	0.50
20,001	20,625	20	1.30	1.27	1.25	1.23	1.12	0.95	0.69	0.51
20,626	21,250	21	1.32	1.30	1.27	1.25	1.14	0.97	0.71	0.52
21,251	21,875	22	1.34	1.32	1.29	1.27	1.16	0.99	0.72	0.53
21,876	22,500	23	1.37	1.34	1.31	1.29	1.18	1.00	0.74	0.55
22,501	23,125	24	1.39	1.36	1.33	1.30	1.20	1.02	0.76	0.56
23,126	23,750	25	1.41	1.38	1.35	1.33	1.22	1.04	0.77	0.57
23,751	24,375	26	1.43	1.40	1.37	1.35	1.24	1.06	0.79	0.58
24,376	25,000	27	1.46	1.43	1.40	1.37	1.26	1.08	0.80	0.59
25,001	25,625	28	1.48	1.45	1.42	1.40	1.28	1.10	0.81	0.60
25,626	26,250	29	1.50	1.47	1.44	1.42	1.30	1.12	0.83	0.62
26,251	26,875	30	1.52	1.49	1.46	1.44	1.33	1.13	0.85	0.64
26,876	27,500	31	1.54	1.51	1.48	1.46	1.35	1.15	0.86	0.65
27,501	28,125	32	1.56	1.53	1.50	1.48	1.37	1.17	0.88	0.66
28,126	28,750	33	1.58	1.55	1.53	1.50	1.39	1.19	0.90	0.68
28,751	29,375	34	1.61	1.58	1.55	1.52	1.41	1.21	0.91	0.69
29,376	30,000	35	1.63	1.60	1.57	1.54	1.43	1.23	0.93	0.71
30,001	31,000	36	1.65	1.63	1.60	1.57	1.46	1.25	0.95	0.72
31,001	32,000	37	1.69	1.66	1.63	1.61	1.49	1.27	0.98	0.75
32,001	33,000	38	1.73	1.70	1.67	1.64	1.52	1.30	1.00	0.76
33,001	34,000	39	1.76	1.73	1.70	1.67	1.55	1.33	1.02	0.78
34,001	35,000	40	1.80	1.77	1.74	1.71	1.58	1.37	1.04	0.79
35,001	36,000	41	1.84	1.81	1.77	1.74	1.62	1.40	1.07	0.82
36,001	37,000	42	1.88	1.84	1.81	1.78	1.65	1.43	1.10	0.84
37,001	38,000	43	1.91	1.88	1.85	1.81	1.69	1.46	1.13	0.87
38,001	39,000	44	1.95	1.91	1.88	1.85	1.72	1.49	1.15	0.89
39,001	40,000	45	1.98	1.95	1.92	1.88	1.75	1.52	1.18	0.91
40,001	41,250	46	2.02	1.99	1.95	1.92	1.79	1.55	1.21	0.94
41,251	42,500	47	2.07	2.03	2.00	1.97	1.83	1.59	1.24	0.97
42,501	43,750	48	2.10	2.07	2.03	2.00	1.87	1.61	1.26	0.99
43,751	45,000	49	2.14	2.10	2.07	2.03	1.89	1.64	1.28	1.00
45,001	46,250	50	2.17	2.13	2.10	2.07	1.92	1.67	1.30	1.01
46,251	47,500	51	2.20	2.17	2.13	2.10	1.95	1.69	1.32	1.03
47,501	48,750	52	2.22	2.18	2.15	2.12	1.97	1.71	1.33	1.03
48,751	50,000	53	2.22	2.19	2.15	2.12	1.97	1.71	1.33	1.03
50,001	52,500	54	2.23	2.20	2.16	2.13	1.97	1.72	1.33	1.03
52,501	55,000	55	2.30	2.26	2.23	2.19	2.04	1.77	1.37	1.07
55,001	57,500	56	2.36	2.32	2.29	2.26	2.10	1.83	1.42	1.11
57,501	60,000	57	2.43	2.39	2.35	2.32	2.16	1.89	1.48	1.15
60,001	65,000	58	2.54	2.50	2.46	2.43	2.27	1.98	1.56	1.23
65,001	70,000	59	2.65	2.61	2.57	2.53	2.37	2.08	1.64	1.29
70,001	75,000	60	2.75	2.71	2.67	2.63	2.46	2.16	1.70	1.34
75,001	80,000	61	2.86	2.82	2.78	2.74	2.57	2.26	1.79	1.42
80,001	85,000	62	2.98	2.93	2.89	2.85	2.67	2.35	1.86	1.47
85,001	90,000	63	3.10	3.05	3.01	2.97	2.78	2.45	1.95	1.55
90,001	95,000	64	3.21	3.16	3.11	3.07	2.88	2.55	2.01	1.59
95,001	100,000	65	3.32	3.27	3.23	3.18	2.99	2.63	2.08	1.65
100,001	110,000	66	3.53	3.48	3.43	3.38	3.17	2.80	2.22	1.76
110,001	120,000	67	3.80	3.75	3.69	3.64	3.42	3.02	2.39	1.90
120,001	130,000	68	4.07	4.01	3.96	3.90	3.66	3.24	2.57	2.04
130,001	140,000	69	4.34	4.28	4.22	4.16	3.90	3.46	2.74	2.18
140,001	150,000	70	4.61	4.55	4.49	4.43	4.16	3.68	2.92	2.32
Rating Symbol Only		71	4.93	4.86	4.79	4.73	4.45	3.94	3.12	2.48
Rating Symbol Only		72	5.24	5.17	5.10	5.03	4.73	4.19	3.32	2.64
Rating Symbol Only		73	5.56	5.48	5.41	5.34	5.01	4.44	3.52	2.79
Rating Symbol Only		74	5.87	5.79	5.71	5.64	5.30	4.69	3.72	2.95
Rating Symbol Only		75	6.18	6.10	6.02	5.94	5.58	4.94	3.92	3.11
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
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California Casualty Current Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.43	0.41	0.40	0.39	0.34	0.24	0.16	0.12
3,001	5,500	2	0.53	0.51	0.49	0.47	0.41	0.30	0.20	0.14
5,501	8,000	3	0.68	0.65	0.62	0.60	0.53	0.40	0.28	0.19
8,001	9,000	4	0.76	0.73	0.71	0.69	0.61	0.47	0.35	0.26
9,001	10,000	5	0.80	0.77	0.75	0.73	0.66	0.52	0.38	0.29
10,001	11,000	6	0.86	0.82	0.79	0.77	0.70	0.56	0.40	0.29
11,001	12,000	7	0.91	0.88	0.86	0.84	0.76	0.60	0.43	0.31
12,001	13,000	8	0.97	0.94	0.91	0.89	0.80	0.66	0.46	0.33
13,001	14,000	10	1.03	0.99	0.96	0.94	0.84	0.70	0.49	0.36
14,001	15,000	11	1.07	1.04	1.02	1.00	0.90	0.74	0.54	0.40
15,001	15,625	12	1.12	1.08	1.05	1.03	0.94	0.76	0.56	0.42
15,626	16,250	13	1.15	1.11	1.08	1.05	0.96	0.78	0.58	0.44
16,251	16,875	14	1.18	1.13	1.10	1.07	0.98	0.80	0.60	0.45
16,876	17,500	15	1.20	1.15	1.12	1.09	1.00	0.82	0.61	0.46
17,501	18,125	16	1.23	1.18	1.15	1.12	1.02	0.84	0.63	0.48
18,126	18,750	17	1.25	1.20	1.17	1.15	1.05	0.86	0.65	0.49
18,751	19,375	18	1.28	1.23	1.20	1.18	1.08	0.88	0.66	0.50
19,376	20,000	19	1.30	1.26	1.23	1.21	1.11	0.91	0.68	0.52
20,001	20,625	20	1.32	1.28	1.24	1.22	1.12	0.95	0.70	0.53
20,626	21,250	21	1.34	1.30	1.27	1.24	1.15	0.97	0.71	0.54
21,251	21,875	22	1.37	1.32	1.29	1.26	1.17	0.99	0.73	0.56
21,876	22,500	23	1.39	1.34	1.30	1.28	1.19	1.01	0.75	0.58
22,501	23,125	24	1.42	1.37	1.32	1.30	1.20	1.03	0.76	0.59
23,126	23,750	25	1.44	1.39	1.36	1.34	1.24	1.04	0.78	0.61
23,751	24,375	26	1.47	1.41	1.38	1.36	1.26	1.06	0.80	0.62
24,376	25,000	27	1.49	1.44	1.40	1.38	1.28	1.08	0.81	0.63
25,001	25,625	28	1.51	1.46	1.43	1.40	1.30	1.11	0.83	0.65
25,626	26,250	29	1.53	1.48	1.45	1.43	1.33	1.13	0.84	0.66
26,251	26,875	30	1.60	1.54	1.49	1.45	1.34	1.13	0.86	0.67
26,876	27,500	31	1.62	1.56	1.51	1.47	1.36	1.16	0.87	0.68
27,501	28,125	32	1.65	1.58	1.53	1.49	1.38	1.17	0.89	0.69
28,126	28,750	33	1.67	1.61	1.55	1.51	1.39	1.18	0.90	0.70
28,751	29,375	34	1.70	1.63	1.57	1.53	1.41	1.20	0.92	0.72
29,376	30,000	35	1.72	1.65	1.60	1.55	1.43	1.22	0.93	0.73
30,001	31,000	36	1.72	1.66	1.61	1.58	1.46	1.23	0.95	0.74
31,001	32,000	37	1.76	1.69	1.64	1.61	1.49	1.27	0.97	0.76
32,001	33,000	38	1.80	1.73	1.68	1.65	1.52	1.30	1.00	0.78
33,001	34,000	39	1.83	1.76	1.71	1.68	1.56	1.32	1.03	0.81
34,001	35,000	40	1.87	1.80	1.75	1.71	1.59	1.35	1.05	0.83
35,001	36,000	41	1.88	1.82	1.78	1.75	1.63	1.39	1.08	0.85
36,001	37,000	42	1.91	1.86	1.82	1.79	1.66	1.42	1.10	0.87
37,001	38,000	43	1.95	1.90	1.85	1.82	1.69	1.45	1.12	0.89
38,001	39,000	44	1.98	1.93	1.89	1.85	1.72	1.48	1.15	0.91
39,001	40,000	45	2.02	1.96	1.92	1.89	1.75	1.51	1.17	0.93
40,001	41,250	46	2.05	1.99	1.96	1.93	1.79	1.53	1.20	0.95
41,251	42,500	47	2.09	2.03	2.00	1.97	1.83	1.57	1.23	0.98
42,501	43,750	48	2.13	2.07	2.03	2.00	1.87	1.62	1.30	1.06
43,751	45,000	49	2.17	2.10	2.06	2.03	1.90	1.67	1.40	1.18
45,001	46,250	50	2.18	2.13	2.08	2.05	1.94	1.73	1.50	1.31
46,251	47,500	51	2.22	2.16	2.11	2.07	1.97	1.79	1.60	1.43
47,501	48,750	52	2.24	2.18	2.13	2.09	1.99	1.82	1.65	1.50
48,751	50,000	53	2.26	2.20	2.15	2.10	2.00	1.83	1.66	1.51
50,001	52,500	54	2.30	2.24	2.19	2.14	2.04	1.87	1.69	1.54
52,501	55,000	55	2.35	2.29	2.24	2.19	2.09	1.91	1.73	1.57
55,001	57,500	56	2.42	2.36	2.30	2.26	2.14	1.96	1.78	1.62
57,501	60,000	57	2.48	2.42	2.36	2.32	2.20	2.02	1.83	1.66
60,001	65,000	58	2.59	2.53	2.47	2.42	2.30	2.11	1.91	1.73
65,001	70,000	59	2.72	2.65	2.59	2.54	2.41	2.21	2.00	1.82
70,001	75,000	60	2.85	2.78	2.71	2.66	2.53	2.32	2.10	1.91
75,001	80,000	61	3.01	2.94	2.87	2.81	2.67	2.45	2.22	2.01
80,001	85,000	62	3.21	3.13	3.05	2.99	2.85	2.61	2.36	2.15
85,001	90,000	63	3.39	3.31	3.23	3.17	3.01	2.76	2.50	2.27
90,001	95,000	64	3.59	3.50	3.41	3.35	3.18	2.92	2.64	2.40
95,001	100,000	65	3.77	3.68	3.59	3.52	3.35	3.07	2.77	2.52
100,001	110,000	66	4.06	3.95	3.86	3.78	3.60	3.29	2.98	2.71
110,001	120,000	67	4.44	4.32	4.22	4.14	3.93	3.60	3.26	2.96
120,001	130,000	68	4.81	4.69	4.58	4.49	4.27	3.91	3.54	3.22
130,001	140,000	69	5.19	5.06	4.94	4.84	4.61	4.22	3.82	3.47
140,001	150,000	70	5.56	5.42	5.29	5.19	4.93	4.52	4.09	3.72
Rating Symbol Only		71	5.94	5.79	5.65	5.54	5.27	4.83	4.37	3.97
Rating Symbol Only		72	6.32	6.16	6.01	5.90	5.61	5.14	4.65	4.23
Rating Symbol Only		73	6.70	6.53	6.37	6.25	5.94	5.44	4.93	4.48
Rating Symbol Only		74	7.08	6.90	6.74	6.60	6.28	5.75	5.21	4.73
Rating Symbol Only		75	7.46	7.27	7.10	6.96	6.62	6.06	5.48	4.99
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.45	0.43	0.42	0.41	0.36	0.26	0.17	0.12
3,001	5,500	2	0.55	0.53	0.51	0.49	0.43	0.32	0.21	0.14
5,501	8,000	3	0.68	0.65	0.63	0.61	0.54	0.42	0.29	0.19
8,001	9,000	4	0.75	0.73	0.71	0.69	0.61	0.49	0.36	0.26
9,001	10,000	5	0.79	0.77	0.75	0.73	0.66	0.54	0.39	0.28
10,001	11,000	6	0.85	0.82	0.80	0.78	0.70	0.58	0.42	0.30
11,001	12,000	7	0.91	0.88	0.86	0.84	0.76	0.62	0.45	0.32
12,001	13,000	8	0.97	0.94	0.91	0.89	0.80	0.68	0.48	0.34
13,001	14,000	10	1.02	0.99	0.96	0.94	0.85	0.72	0.52	0.38
14,001	15,000	11	1.07	1.04	1.02	1.00	0.90	0.77	0.57	0.42
15,001	15,625	12	1.11	1.08	1.05	1.03	0.94	0.79	0.59	0.44
15,626	16,250	13	1.13	1.10	1.07	1.05	0.96	0.81	0.61	0.46
16,251	16,875	14	1.16	1.12	1.09	1.07	0.98	0.83	0.63	0.47
16,876	17,500	15	1.18	1.15	1.12	1.09	1.00	0.85	0.64	0.48
17,501	18,125	16	1.21	1.18	1.15	1.12	1.03	0.88	0.66	0.50
18,126	18,750	17	1.24	1.20	1.17	1.15	1.05	0.90	0.68	0.51
18,751	19,375	18	1.26	1.23	1.20	1.18	1.08	0.92	0.70	0.52
19,376	20,000	19	1.29	1.25	1.23	1.21	1.11	0.95	0.71	0.54
20,001	20,625	20	1.32	1.28	1.24	1.22	1.12	0.98	0.73	0.55
20,626	21,250	21	1.33	1.30	1.27	1.25	1.15	1.00	0.74	0.56
21,251	21,875	22	1.36	1.32	1.29	1.26	1.17	1.02	0.76	0.58
21,876	22,500	23	1.38	1.34	1.31	1.28	1.19	1.04	0.78	0.60
22,501	23,125	24	1.40	1.36	1.32	1.30	1.20	1.06	0.80	0.61
23,126	23,750	25	1.43	1.39	1.36	1.33	1.23	1.07	0.82	0.63
23,751	24,375	26	1.45	1.41	1.38	1.35	1.25	1.09	0.83	0.64
24,376	25,000	27	1.47	1.43	1.40	1.37	1.27	1.11	0.84	0.65
25,001	25,625	28	1.49	1.45	1.42	1.39	1.29	1.14	0.86	0.67
25,626	26,250	29	1.51	1.47	1.44	1.42	1.32	1.16	0.88	0.68
26,251	26,875	30	1.56	1.52	1.48	1.44	1.33	1.17	0.90	0.69
26,876	27,500	31	1.58	1.54	1.50	1.46	1.35	1.19	0.91	0.70
27,501	28,125	32	1.61	1.56	1.52	1.48	1.37	1.21	0.93	0.72
28,126	28,750	33	1.63	1.58	1.54	1.51	1.39	1.22	0.94	0.73
28,751	29,375	34	1.65	1.60	1.56	1.53	1.41	1.24	0.96	0.75
29,376	30,000	35	1.67	1.62	1.58	1.55	1.43	1.26	0.98	0.76
30,001	31,000	36	1.69	1.64	1.60	1.57	1.46	1.28	1.00	0.78
31,001	32,000	37	1.72	1.67	1.64	1.61	1.49	1.31	1.02	0.80
32,001	33,000	38	1.76	1.71	1.67	1.64	1.52	1.34	1.05	0.82
33,001	34,000	39	1.80	1.75	1.71	1.68	1.56	1.37	1.07	0.84
34,001	35,000	40	1.84	1.79	1.74	1.71	1.59	1.40	1.10	0.86
35,001	36,000	41	1.86	1.81	1.78	1.75	1.62	1.44	1.13	0.88
36,001	37,000	42	1.89	1.85	1.81	1.78	1.66	1.47	1.15	0.91
37,001	38,000	43	1.93	1.89	1.85	1.82	1.69	1.50	1.18	0.93
38,001	39,000	44	1.96	1.92	1.88	1.85	1.72	1.53	1.21	0.95
39,001	40,000	45	2.00	1.95	1.92	1.89	1.75	1.56	1.23	0.98
40,001	41,250	46	2.04	1.99	1.96	1.93	1.79	1.59	1.26	1.00
41,251	42,500	47	2.08	2.03	2.00	1.97	1.83	1.63	1.30	1.03
42,501	43,750	48	2.12	2.07	2.03	2.00	1.87	1.67	1.34	1.08
43,751	45,000	49	2.15	2.10	2.06	2.03	1.90	1.71	1.41	1.15
45,001	46,250	50	2.17	2.13	2.09	2.06	1.93	1.75	1.47	1.25
46,251	47,500	51	2.21	2.16	2.12	2.08	1.96	1.79	1.53	1.36
47,501	48,750	52	2.23	2.18	2.14	2.10	1.98	1.82	1.56	1.43
48,751	50,000	53	2.24	2.19	2.15	2.11	1.98	1.82	1.57	1.44
50,001	52,500	54	2.27	2.22	2.18	2.14	2.01	1.85	1.60	1.47
52,501	55,000	55	2.33	2.28	2.23	2.19	2.06	1.90	1.63	1.50
55,001	57,500	56	2.39	2.34	2.30	2.26	2.12	1.95	1.68	1.55
57,501	60,000	57	2.45	2.40	2.36	2.32	2.18	2.01	1.74	1.58
60,001	65,000	58	2.57	2.52	2.47	2.42	2.28	2.11	1.82	1.65
65,001	70,000	59	2.69	2.63	2.58	2.53	2.39	2.21	1.91	1.74
70,001	75,000	60	2.80	2.74	2.69	2.64	2.50	2.31	2.00	1.82
75,001	80,000	61	2.94	2.88	2.82	2.77	2.62	2.42	2.10	1.92
80,001	85,000	62	3.09	3.03	2.97	2.92	2.76	2.55	2.23	2.05
85,001	90,000	63	3.24	3.18	3.12	3.07	2.90	2.68	2.36	2.17
90,001	95,000	64	3.40	3.33	3.26	3.21	3.03	2.82	2.49	2.29
95,001	100,000	65	3.55	3.48	3.41	3.35	3.17	2.94	2.62	2.40
100,001	110,000	66	3.79	3.71	3.64	3.58	3.39	3.13	2.82	2.59
110,001	120,000	67	4.12	4.03	3.96	3.89	3.67	3.41	3.08	2.82
120,001	130,000	68	4.44	4.35	4.27	4.20	3.97	3.68	3.35	3.07
130,001	140,000	69	4.77	4.67	4.58	4.50	4.26	3.95	3.61	3.31
140,001	150,000	70	5.09	4.98	4.89	4.81	4.55	4.22	3.87	3.55
Rating Symbol Only		71	5.43	5.32	5.22	5.14	4.86	4.51	4.13	3.79
Rating Symbol Only		72	5.78	5.66	5.56	5.47	5.17	4.80	4.39	4.04
Rating Symbol Only		73	6.13	6.00	5.89	5.79	5.48	5.09	4.66	4.27
Rating Symbol Only		74	6.47	6.34	6.23	6.12	5.79	5.38	4.92	4.51
Rating Symbol Only		75	6.82	6.69	6.56	6.45	6.10	5.67	5.18	4.76
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
COLLISION MY >= 2011

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	4.7%	4.9%	5.0%	5.1%	5.9%	8.3%	6.3%	0.0%
3,001	5,500	2	3.8%	3.9%	4.1%	4.3%	4.9%	6.7%	5.0%	0.0%
5,501	8,000	3	0.0%	0.0%	1.6%	1.7%	1.9%	5.0%	3.6%	0.0%
8,001	9,000	4	-1.3%	0.0%	0.0%	0.0%	0.0%	4.3%	2.9%	0.0%
9,001	10,000	5	-1.3%	0.0%	0.0%	0.0%	0.0%	3.8%	2.6%	-3.4%
10,001	11,000	6	-1.2%	0.0%	1.3%	1.3%	0.0%	3.6%	5.0%	3.4%
11,001	12,000	7	0.0%	0.0%	0.0%	0.0%	0.0%	3.3%	4.7%	3.2%
12,001	13,000	8	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%	4.3%	3.0%
13,001	14,000	10	-1.0%	0.0%	0.0%	0.0%	1.2%	2.9%	6.1%	5.6%
14,001	15,000	11	0.0%	0.0%	0.0%	0.0%	0.0%	4.1%	5.6%	5.0%
15,001	15,625	12	-0.9%	0.0%	0.0%	0.0%	0.0%	3.9%	5.4%	4.8%
15,626	16,250	13	-1.7%	-0.9%	-0.9%	0.0%	0.0%	3.8%	5.2%	4.5%
16,251	16,875	14	-1.7%	-0.9%	-0.9%	0.0%	0.0%	3.7%	5.0%	4.4%
16,876	17,500	15	-1.7%	0.0%	0.0%	0.0%	0.0%	3.7%	4.9%	4.3%
17,501	18,125	16	-1.6%	0.0%	0.0%	0.0%	1.0%	4.8%	4.8%	4.2%
18,126	18,750	17	-0.8%	0.0%	0.0%	0.0%	0.0%	4.7%	4.6%	4.1%
18,751	19,375	18	-1.6%	0.0%	0.0%	0.0%	0.0%	4.5%	6.1%	4.0%
19,376	20,000	19	-0.8%	-0.8%	0.0%	0.0%	0.0%	4.4%	4.4%	3.8%
20,001	20,625	20	0.0%	0.0%	0.0%	0.0%	0.0%	3.2%	4.3%	3.8%
20,626	21,250	21	-0.7%	0.0%	0.0%	0.8%	0.0%	3.1%	4.2%	3.7%
21,251	21,875	22	-0.7%	0.0%	0.0%	0.0%	0.0%	3.0%	4.1%	3.6%
21,876	22,500	23	-0.7%	0.0%	0.8%	0.0%	0.0%	3.0%	4.0%	3.4%
22,501	23,125	24	-1.4%	-0.7%	0.0%	0.0%	0.0%	2.9%	5.3%	3.4%
23,126	23,750	25	-0.7%	0.0%	0.0%	-0.7%	-0.8%	2.9%	5.1%	3.3%
23,751	24,375	26	-1.4%	0.0%	0.0%	-0.7%	-0.8%	2.8%	3.7%	3.2%
24,376	25,000	27	-1.3%	-0.7%	0.0%	-0.7%	-0.8%	2.8%	3.7%	3.2%
25,001	25,625	28	-1.3%	-0.7%	-0.7%	-0.7%	-0.8%	2.7%	3.6%	3.1%
25,626	26,250	29	-1.3%	-0.7%	-0.7%	-0.7%	-0.8%	2.7%	4.8%	3.0%
26,251	26,875	30	-2.5%	-1.3%	-0.7%	-0.7%	-0.7%	3.5%	4.7%	3.0%
26,876	27,500	31	-2.5%	-1.3%	-0.7%	-0.7%	-0.7%	2.6%	4.6%	2.9%
27,501	28,125	32	-2.4%	-1.3%	-0.7%	-0.7%	-0.7%	3.4%	4.5%	4.3%
28,126	28,750	33	-2.4%	-1.9%	-0.6%	0.0%	0.0%	3.4%	4.4%	4.3%
28,751	29,375	34	-2.9%	-1.8%	-0.6%	0.0%	0.0%	3.3%	4.3%	4.2%
29,376	30,000	35	-2.9%	-1.8%	-1.3%	0.0%	0.0%	3.3%	5.4%	4.1%
30,001	31,000	36	-1.7%	-1.2%	-0.6%	-0.6%	0.0%	4.1%	5.3%	5.4%
31,001	32,000	37	-2.3%	-1.2%	0.0%	0.0%	0.0%	3.1%	5.2%	5.3%
32,001	33,000	38	-2.2%	-1.2%	-0.6%	-0.6%	0.0%	3.1%	5.0%	5.1%
33,001	34,000	39	-1.6%	-0.6%	0.0%	0.0%	0.0%	3.8%	3.9%	3.7%
34,001	35,000	40	-1.6%	-0.6%	-0.6%	0.0%	0.0%	3.7%	4.8%	3.6%
35,001	36,000	41	-1.1%	-0.5%	0.0%	0.0%	-0.6%	3.6%	4.6%	3.5%
36,001	37,000	42	-1.0%	-0.5%	-0.5%	-0.6%	0.0%	3.5%	4.5%	4.6%
37,001	38,000	43	-1.0%	-0.5%	0.0%	0.0%	0.0%	3.4%	5.4%	4.5%
38,001	39,000	44	-1.0%	-0.5%	-0.5%	0.0%	0.0%	3.4%	5.2%	4.4%
39,001	40,000	45	-1.0%	-0.5%	0.0%	0.0%	0.0%	3.3%	5.1%	5.4%
40,001	41,250	46	-0.5%	0.0%	0.0%	0.0%	0.0%	3.9%	5.0%	5.3%
41,251	42,500	47	-0.5%	0.0%	0.0%	0.0%	0.0%	3.8%	5.7%	5.1%
42,501	43,750	48	-0.5%	0.0%	0.0%	0.0%	0.0%	3.1%	3.1%	1.9%
43,751	45,000	49	-0.9%	0.0%	0.0%	0.0%	0.0%	2.4%	0.7%	-2.5%
45,001	46,250	50	-0.5%	0.0%	0.5%	0.5%	-0.5%	1.2%	-2.0%	-4.6%
46,251	47,500	51	-0.5%	0.0%	0.5%	0.5%	-0.5%	0.0%	-4.4%	-4.9%
47,501	48,750	52	-0.4%	0.0%	0.5%	0.5%	-0.5%	0.0%	-5.5%	-4.7%
48,751	50,000	53	-0.9%	-0.5%	0.0%	0.5%	-1.0%	-0.5%	-5.4%	-4.6%
50,001	52,500	54	-1.3%	-0.9%	-0.5%	0.0%	-1.5%	-1.1%	-5.3%	-4.5%
52,501	55,000	55	-0.9%	-0.4%	-0.4%	0.0%	-1.4%	-0.5%	-5.8%	-4.5%
55,001	57,500	56	-1.2%	-0.8%	0.0%	0.0%	-0.9%	-0.5%	-5.6%	-4.3%
57,501	60,000	57	-1.2%	-0.8%	0.0%	0.0%	-0.9%	-0.5%	-4.9%	-4.8%
60,001	65,000	58	-0.8%	-0.4%	0.0%	0.0%	-0.9%	0.0%	-4.7%	-4.6%
65,001	70,000	59	-1.1%	-0.8%	-0.4%	-0.4%	-0.8%	0.0%	-4.5%	-4.4%
70,001	75,000	60	-1.8%	-1.4%	-0.7%	-0.8%	-1.2%	-0.4%	-4.8%	-4.7%
75,001	80,000	61	-2.3%	-2.0%	-1.7%	-1.4%	-1.9%	-1.2%	-5.4%	-4.5%
80,001	85,000	62	-3.7%	-3.2%	-2.6%	-2.3%	-3.2%	-2.3%	-5.5%	-4.7%
85,001	90,000	63	-4.4%	-3.9%	-3.4%	-3.2%	-3.7%	-2.9%	-5.6%	-4.4%
90,001	95,000	64	-5.3%	-4.9%	-4.4%	-4.2%	-4.7%	-3.4%	-5.7%	-4.6%
95,001	100,000	65	-5.8%	-5.4%	-5.0%	-4.8%	-5.4%	-4.2%	-5.4%	-4.8%
100,001	110,000	66	-6.7%	-6.1%	-5.7%	-5.3%	-5.8%	-4.9%	-5.4%	-4.4%
110,001	120,000	67	-7.2%	-6.7%	-6.2%	-6.0%	-6.6%	-5.3%	-5.5%	-4.7%
120,001	130,000	68	-7.7%	-7.2%	-6.8%	-6.5%	-7.0%	-5.9%	-5.4%	-4.7%
130,001	140,000	69	-8.1%	-7.7%	-7.3%	-7.0%	-7.6%	-6.4%	-5.5%	-4.6%
140,001	150,000	70	-8.5%	-8.1%	-7.6%	-7.3%	-7.7%	-6.6%	-5.4%	-4.6%
Rating Symbol Only		71	-8.6%	-8.1%	-7.6%	-7.2%	-7.8%	-6.6%	-5.5%	-4.5%
Rating Symbol Only		72	-8.5%	-8.1%	-7.5%	-7.3%	-7.8%	-6.6%	-5.6%	-4.5%
Rating Symbol Only		73	-8.5%	-8.1%	-7.5%	-7.4%	-7.7%	-6.4%	-5.5%	-4.7%
Rating Symbol Only		74	-8.6%	-8.1%	-7.6%	-7.3%	-7.8%	-6.4%	-5.6%	-4.7%
Rating Symbol Only		75	-8.6%	-8.0%	-7.6%	-7.3%	-7.9%	-6.4%	-5.5%	-4.6%
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

HIGH VALUE VEHICLE SYMBOL / DEDUCTIBLE FACTORS

	Current Factor	Indicated Factor	Indicated Change	Proposed Factor	Proposed Change
Model Years >= 2011 (use symbol 98)					
Comprehensive =	0.016	0.016	0.0%	**0.016**	0.0%
Collision =	0.014	0.015	7.1%	**0.015**	7.1%
Model Years 1990-2010 (use symbol 27):					
Comprehensive =	0.021	0.020	-4.8%	**0.020**	-4.8%
Collision =	0.025	0.017	-32.0%	**0.022**	-12.0%
Model Years 1981-1989 (use symbol 21):					
Comprehensive =	0.019	0.022	15.8%	**0.021**	10.5%
Collision =	0.023	0.020	-13.0%	**0.020**	-13.0%
Model Years 1976 - 1980 (use symbol 14):					
Comprehensive =	0.031	0.037	19.4%	**0.035**	12.9%
Collision =	0.030	0.030	0.0%	**0.030**	0.0%
Model Years Prior to 1976 (use symbol 8):					
Comprehensive =	0.060	0.100	66.7%	**0.068**	13.3%
Collision =	0.052	0.058	11.5%	**0.058**	11.5%

Note: Indicated Factor = (Last Highest Symbol Factor / 2nd Highest Symbol Factor - 1)/5

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CURRENT CCG FACTORS - BIPD

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
12	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
13	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
14	Age 21-24	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33
	Single Female Princ. Op.								
21	Age Under 17	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
22	Age 17-18	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68
23	Age 19-20	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57
24	Age 21-24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
44	Age 21-24	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63
	Single Male Princ. Op.								
51	Age Under 17	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
52	Age 17-18	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
53	Age 19-20	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52
54	Age 21-24	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
32	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
33	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
38	Age 21-22	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
39	Age 23-24	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29
	All Other Classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70-74 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Southern Farm Bureau Indicated After Rebase

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
12	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
13	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
14	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Female Princ. Op.								
21	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
22	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
23	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
24	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Male Occ. Op.								
41	Age Under 17	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
42	Age 17-18	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
43	Age 19-20	2.17	2.17	2.22	2.22	2.27	2.27	2.33	2.33
44	Age 21-24	1.67	1.67	1.71	1.71	1.76	1.76	1.80	1.80
	Single Male Princ. Op.								
51	Age Under 17	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
52	Age 17-18	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
53	Age 19-20	3.02	3.02	3.05	3.05	3.09	3.09	3.14	3.14
54	Age 21-24	2.32	2.32	2.35	2.35	2.38	2.38	2.44	2.44
5H	Age 25-29	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
	Married Male Princ. or Occ.								
31	Age Under 17	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
32	Age 17-18	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
33	Age 19-20	1.43	1.43	1.49	1.49	1.53	1.53	1.58	1.58
38	Age 21-22	1.27	1.27	1.32	1.32	1.36	1.36	1.41	1.41
39	Age 23-24	1.21	1.21	1.26	1.26	1.30	1.30	1.35	1.35
	All Other Classes								
7I	General - Age 29 & Under	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
7J	General - Age 30-34	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7K	General - Age 35-39	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7O	General - Age 55-59	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7P	General - Age 60-64	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7S	General - Age 75-79	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7T	General - Age 80 & Up	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8N	Special - Age 50-54 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8O	Special - Age 55-59 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8P	Special - Age 60-64 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8Q	Special - Age 65-69 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8R	Special - Age 70-74 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
State Farm Indicated After Rebase

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	3.10	3.10	3.10	3.10	3.10	3.10	3.43	3.43
12	Age 17-18	2.73	2.73	2.73	2.73	2.73	2.73	3.01	3.01
13	Age 19-20	2.32	2.32	2.32	2.32	2.32	2.32	2.54	2.54
14	Age 21-24	1.58	1.58	1.58	1.58	1.58	1.58	1.72	1.72
	Single Female Princ. Op.								
21	Age Under 17	3.82	3.82	3.82	3.82	3.82	3.82	4.27	4.27
22	Age 17-18	3.22	3.22	3.22	3.22	3.22	3.22	3.57	3.57
23	Age 19-20	2.44	2.44	2.44	2.44	2.44	2.44	2.68	2.68
24	Age 21-24	1.58	1.58	1.58	1.58	1.58	1.58	1.72	1.72
	Single Male Occ. Op.								
41	Age Under 17	4.05	4.05	4.05	4.05	4.05	4.05	4.52	4.52
42	Age 17-18	3.54	3.54	3.54	3.54	3.54	3.54	3.94	3.94
43	Age 19-20	2.96	2.96	2.96	2.96	2.96	2.96	3.27	3.27
44	Age 21-24	1.87	1.87	1.87	1.87	1.87	1.87	2.12	2.12
	Single Male Princ. Op.								
51	Age Under 17	5.25	5.25	5.25	5.25	5.25	5.25	5.91	5.91
52	Age 17-18	4.27	4.27	4.27	4.27	4.27	4.27	4.78	4.78
53	Age 19-20	3.22	3.22	3.22	3.22	3.22	3.22	3.57	3.57
54	Age 21-24	1.87	1.87	1.87	1.87	1.87	1.87	2.12	2.12
5H	Age 25-29	1.07	1.28	1.07	1.28	1.07	1.28	1.53	1.69
	Married Male Princ. or Occ.								
31	Age Under 17	2.16	2.16	2.16	2.16	2.16	2.16	2.36	2.36
32	Age 17-18	2.03	2.03	2.03	2.03	2.03	2.03	2.20	2.20
33	Age 19-20	1.84	1.84	1.84	1.84	1.84	1.84	1.99	1.99
38	Age 21-22	1.56	1.56	1.56	1.56	1.56	1.56	1.71	1.71
39	Age 23-24	1.29	1.29	1.29	1.29	1.29	1.29	1.40	1.40
	All Other Classes								
7I	General - Age 29 & Under	1.13	1.30	1.13	1.30	1.13	1.30	1.31	1.41
7J	General - Age 30-34	1.03	1.23	1.03	1.23	1.03	1.23	1.22	1.34
7K	General - Age 35-39	1.02	1.22	1.02	1.22	1.02	1.22	1.21	1.32
7L	General - Age 40-44	1.02	1.20	1.02	1.20	1.02	1.20	1.20	1.31
7M	General - Age 45-49	1.00	1.19	1.00	1.19	1.00	1.19	1.19	1.30
7N	General - Age 50-54	0.97	1.16	0.97	1.16	0.97	1.16	1.14	1.27
7O	General - Age 55-59	0.92	1.11	0.92	1.11	0.92	1.11	1.08	1.21
7P	General - Age 60-64	0.90	1.09	0.90	1.09	0.90	1.09	1.06	1.19
7Q	General - Age 65-69	0.92	1.11	0.92	1.11	0.92	1.11	1.09	1.21
7R	General - Age 70-74	1.04	1.23	1.04	1.23	1.04	1.23	1.21	1.34
7S	General - Age 75-79	1.22	1.42	1.22	1.42	1.22	1.42	1.22	1.42
7T	General - Age 80 & Up	1.35	1.59	1.35	1.59	1.35	1.59	1.35	1.59
8N	Special - Age 50-54 *	0.97	1.16	0.97	1.16	0.97	1.16	1.14	1.27
8O	Special - Age 55-59 *	0.92	1.11	0.92	1.11	0.92	1.11	1.08	1.21
8P	Special - Age 60-64 *	0.90	1.09	0.90	1.09	0.90	1.09	1.06	1.19
8Q	Special - Age 65-69 *	0.92	1.11	0.92	1.11	0.92	1.11	1.09	1.21
8R	Special - Age 70-74 *	1.04	1.23	1.04	1.23	1.04	1.23	1.21	1.34

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Indicated Competitor's Weighted Average

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.96	2.96	2.96	2.96	2.96	2.96	3.25	3.25
12	Age 17-18	2.66	2.66	2.66	2.66	2.66	2.66	2.91	2.91
13	Age 19-20	2.27	2.27	2.27	2.27	2.27	2.27	2.47	2.47
14	Age 21-24	1.58	1.58	1.58	1.58	1.58	1.58	1.72	1.72
	Single Female Princ. Op.								
21	Age Under 17	3.53	3.53	3.53	3.53	3.53	3.53	3.92	3.92
22	Age 17-18	3.05	3.05	3.05	3.05	3.05	3.05	3.36	3.36
23	Age 19-20	2.36	2.36	2.36	2.36	2.36	2.36	2.58	2.58
24	Age 21-24	1.58	1.58	1.58	1.58	1.58	1.58	1.72	1.72
	Single Male Occ. Op.								
41	Age Under 17	3.74	3.74	3.74	3.74	3.74	3.74	4.15	4.15
42	Age 17-18	3.34	3.34	3.34	3.34	3.34	3.34	3.69	3.69
43	Age 19-20	2.80	2.80	2.80	2.80	2.80	2.80	3.08	3.08
44	Age 21-24	1.83	1.83	1.83	1.83	1.83	1.83	2.06	2.06
	Single Male Princ. Op.								
51	Age Under 17	4.91	4.91	4.91	4.91	4.91	4.91	5.47	5.47
52	Age 17-18	4.13	4.13	4.13	4.13	4.13	4.13	4.57	4.57
53	Age 19-20	3.18	3.18	3.18	3.18	3.18	3.18	3.48	3.48
54	Age 21-24	1.96	1.96	1.96	1.96	1.96	1.96	2.18	2.18
5H	Age 25-29	1.05	1.22	1.05	1.22	1.06	1.23	1.44	1.57
	Married Male Princ. or Occ.								
31	Age Under 17	2.09	2.09	2.09	2.09	2.09	2.09	2.28	2.28
32	Age 17-18	1.98	1.98	1.98	1.98	1.98	1.98	2.15	2.15
33	Age 19-20	1.76	1.76	1.76	1.76	1.76	1.76	1.91	1.91
38	Age 21-22	1.50	1.50	1.50	1.50	1.50	1.50	1.65	1.65
39	Age 23-24	1.27	1.27	1.27	1.27	1.27	1.27	1.39	1.39
	All Other Classes								
7I	General - Age 29 & Under	1.10	1.24	1.10	1.24	1.11	1.25	1.26	1.34
7J	General - Age 30-34	1.02	1.18	1.03	1.19	1.04	1.20	1.20	1.29
7K	General - Age 35-39	1.02	1.18	1.02	1.18	1.03	1.19	1.19	1.28
7L	General - Age 40-44	1.02	1.16	1.02	1.16	1.03	1.17	1.18	1.27
7M	General - Age 45-49	1.00	1.15	1.00	1.15	1.01	1.16	1.17	1.26
7N	General - Age 50-54	0.95	1.10	0.96	1.11	0.96	1.12	1.11	1.21
7O	General - Age 55-59	0.91	1.06	0.92	1.07	0.92	1.08	1.06	1.16
7P	General - Age 60-64	0.90	1.05	0.90	1.05	0.91	1.06	1.04	1.15
7Q	General - Age 65-69	0.92	1.07	0.93	1.08	0.93	1.09	1.08	1.17
7R	General - Age 70-74	1.02	1.17	1.02	1.17	1.03	1.18	1.17	1.28
7S	General - Age 75-79	1.16	1.32	1.17	1.33	1.17	1.33	1.18	1.34
7T	General - Age 80 & Up	1.27	1.46	1.27	1.46	1.28	1.47	1.29	1.48
8N	Special - Age 50-54 *	0.95	1.10	0.96	1.11	0.96	1.12	1.11	1.21
8O	Special - Age 55-59 *	0.91	1.06	0.92	1.07	0.92	1.08	1.06	1.16
8P	Special - Age 60-64 *	0.90	1.05	0.90	1.05	0.91	1.06	1.04	1.15
8Q	Special - Age 65-69 *	0.92	1.07	0.93	1.08	0.93	1.09	1.08	1.17
8R	Special - Age 70-74 *	1.02	1.17	1.02	1.17	1.03	1.18	1.17	1.28

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INDICATED CHANGE

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	11%	11%	11%	11%	11%	11%	22%	22%
12	Age 17-18	16%	16%	16%	16%	16%	16%	27%	27%
13	Age 19-20	-1%	-1%	-1%	-1%	-1%	-1%	8%	8%
14	Age 21-24	19%	19%	19%	19%	19%	19%	29%	29%
	Single Female Princ. Op.								
21	Age Under 17	14%	14%	14%	14%	14%	14%	26%	26%
22	Age 17-18	14%	14%	14%	14%	14%	14%	25%	25%
23	Age 19-20	-8%	-8%	-8%	-8%	-8%	-8%	0%	0%
24	Age 21-24	5%	5%	5%	5%	5%	5%	14%	14%
	Single Male Occ. Op.								
41	Age Under 17	6%	6%	6%	6%	6%	6%	18%	18%
42	Age 17-18	31%	31%	31%	31%	31%	31%	45%	45%
43	Age 19-20	-7%	-7%	-7%	-7%	-7%	-7%	3%	3%
44	Age 21-24	12%	12%	12%	12%	12%	12%	26%	26%
	Single Male Princ. Op.								
51	Age Under 17	5%	5%	5%	5%	5%	5%	16%	16%
52	Age 17-18	32%	32%	32%	32%	32%	32%	46%	46%
53	Age 19-20	-10%	-10%	-10%	-10%	-10%	-10%	-1%	-1%
54	Age 21-24	4%	4%	4%	4%	4%	4%	16%	16%
5H	Age 25-29	-10%	-7%	-14%	-9%	-23%	-11%	0%	-1%
	Married Male Princ. or Occ.								
31	Age Under 17	-21%	-21%	-21%	-21%	-21%	-21%	-14%	-14%
32	Age 17-18	-20%	-20%	-20%	-20%	-20%	-20%	-13%	-13%
33	Age 19-20	-23%	-23%	-23%	-23%	-23%	-23%	-17%	-17%
38	Age 21-22	-2%	-2%	-2%	-2%	-2%	-2%	7%	7%
39	Age 23-24	-1%	-1%	-1%	-1%	-1%	-1%	8%	8%
	All Other Classes								
7I	General - Age 29 & Under	5%	-2%	-2%	-2%	-15%	-5%	-4%	-5%
7J	General - Age 30-34	2%	-1%	-5%	-1%	-17%	-4%	-4%	-4%
7K	General - Age 35-39	2%	-2%	-6%	-2%	-18%	-5%	-5%	-5%
7L	General - Age 40-44	2%	-3%	-6%	-3%	-18%	-6%	-6%	-6%
7M	General - Age 45-49	0%	-4%	-7%	-4%	-19%	-7%	-6%	-7%
7N	General - Age 50-54	0%	-3%	-7%	-3%	-19%	-6%	-7%	-6%
7O	General - Age 55-59	-4%	-7%	-11%	-6%	-22%	-10%	-11%	-10%
7P	General - Age 60-64	-6%	-8%	-13%	-8%	-24%	-11%	-12%	-11%
7Q	General - Age 65-69	-3%	-6%	-10%	-5%	-22%	-9%	-9%	-9%
7R	General - Age 70-74	7%	3%	-1%	3%	-13%	-1%	-1%	-1%
7S	General - Age 75-79	22%	16%	13%	16%	-1%	12%	-1%	4%
7T	General - Age 80 & Up	33%	28%	23%	28%	7%	24%	8%	15%
8N	Special - Age 50-54 *	6%	5%	2%	6%	-12%	1%	1%	-3%
8O	Special - Age 55-59 *	1%	1%	-3%	2%	-16%	-2%	-4%	-7%
8P	Special - Age 60-64 *	0%	0%	-4%	0%	-17%	-4%	-5%	-8%
8Q	Special - Age 65-69 *	2%	2%	-1%	3%	-15%	-1%	-2%	-6%
8R	Special - Age 70-74 *	13%	11%	9%	12%	-6%	7%	7%	2%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CAPPED CHANGE

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	10.0%	10.0%
12	Age 17-18	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	10.0%	10.0%
13	Age 19-20	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	3.9%	3.9%
14	Age 21-24	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	14.5%	14.5%
	Single Female Princ. Op.								
21	Age Under 17	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	10.0%	10.0%
22	Age 17-18	6.9%	6.9%	6.9%	6.9%	6.9%	6.9%	10.0%	10.0%
23	Age 19-20	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%	0.2%	0.2%
24	Age 21-24	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	7.2%	7.2%
	Single Male Occ. Op.								
41	Age Under 17	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8.8%	8.8%
42	Age 17-18	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%	14.0%
43	Age 19-20	-3.3%	-3.3%	-3.3%	-3.3%	-3.3%	-3.3%	1.4%	1.4%
44	Age 21-24	6.1%	6.1%	6.1%	6.1%	6.1%	6.1%	10.0%	10.0%
	Single Male Princ. Op.								
51	Age Under 17	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	8.2%	8.2%
52	Age 17-18	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
53	Age 19-20	-4.8%	-4.8%	-4.8%	-4.8%	-4.8%	-4.8%	-0.5%	-0.5%
54	Age 21-24	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	7.8%	7.8%
5H	Age 25-29	-5.0%	-3.4%	-6.8%	-4.7%	-10.0%	-5.7%	0.0%	-0.4%
	Married Male Princ. or Occ.								
31	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-7.0%	-7.0%
32	Age 17-18	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-6.7%	-6.7%
33	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.3%	-8.3%
38	Age 21-22	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%	3.6%	3.6%
39	Age 23-24	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	3.8%	3.8%
	All Other Classes								
7I	General - Age 29 & Under	2.4%	-1.0%	-1.2%	-0.9%	-7.6%	-2.4%	-1.8%	-2.7%
7J	General - Age 30-34	1.2%	-0.7%	-2.5%	-0.6%	-8.6%	-2.2%	-2.2%	-2.1%
7K	General - Age 35-39	0.8%	-1.0%	-2.9%	-0.9%	-8.9%	-2.5%	-2.5%	-2.7%
7L	General - Age 40-44	0.8%	-1.7%	-2.9%	-1.6%	-8.9%	-3.1%	-2.8%	-3.0%
7M	General - Age 45-49	0.0%	-2.0%	-3.6%	-1.9%	-9.5%	-3.4%	-3.1%	-3.3%
7N	General - Age 50-54	0.1%	-1.6%	-3.6%	-1.4%	-9.5%	-3.1%	-3.4%	-3.0%
7O	General - Age 55-59	-2.0%	-3.3%	-5.5%	-3.2%	-10.0%	-4.8%	-5.5%	-4.9%
7P	General - Age 60-64	-2.8%	-4.0%	-6.3%	-3.9%	-10.0%	-5.5%	-6.1%	-5.5%
7Q	General - Age 65-69	-1.5%	-2.9%	-5.0%	-2.7%	-10.0%	-4.4%	-4.7%	-4.5%
7R	General - Age 70-74	3.6%	1.3%	-0.4%	1.5%	-6.7%	-0.3%	-0.7%	-0.5%
7S	General - Age 75-79	10.0%	8.0%	6.6%	8.2%	-0.7%	6.1%	-0.3%	2.0%
7T	General - Age 80 & Up	10.0%	10.0%	10.0%	10.0%	3.7%	10.0%	4.0%	7.3%
8N	Special - Age 50-54 *	2.9%	2.6%	0.9%	2.8%	-6.2%	0.7%	0.4%	-1.5%
8O	Special - Age 55-59 *	0.7%	0.7%	-1.3%	0.9%	-8.0%	-1.1%	-1.8%	-3.4%
8P	Special - Age 60-64 *	-0.2%	-0.1%	-2.1%	0.1%	-8.7%	-1.8%	-2.5%	-4.1%
8Q	Special - Age 65-69 *	1.2%	1.1%	-0.7%	1.3%	-7.5%	-0.6%	-1.0%	-3.0%
8R	Special - Age 70-74 *	6.6%	5.7%	4.4%	5.9%	-3.2%	3.7%	3.4%	1.1%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED FACTOR

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	2.93	2.93
12	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.53	2.53
13	Age 19-20	2.28	2.28	2.28	2.28	2.28	2.28	2.38	2.38
14	Age 21-24	1.45	1.45	1.45	1.45	1.45	1.45	1.52	1.52
	Single Female Princ. Op.								
21	Age Under 17	3.32	3.32	3.32	3.32	3.32	3.32	3.41	3.41
22	Age 17-18	2.87	2.87	2.87	2.87	2.87	2.87	2.95	2.95
23	Age 19-20	2.47	2.47	2.47	2.47	2.47	2.47	2.58	2.58
24	Age 21-24	1.54	1.54	1.54	1.54	1.54	1.54	1.61	1.61
	Single Male Occ. Op.								
41	Age Under 17	3.64	3.64	3.64	3.64	3.64	3.64	3.84	3.84
42	Age 17-18	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91
43	Age 19-20	2.90	2.90	2.90	2.90	2.90	2.90	2.91	2.91
44	Age 21-24	1.73	1.73	1.73	1.73	1.73	1.73	1.79	1.79
	Single Male Princ. Op.								
51	Age Under 17	4.81	4.81	4.81	4.81	4.81	4.81	5.09	5.09
52	Age 17-18	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59
53	Age 19-20	3.35	3.35	3.35	3.35	3.35	3.35	3.50	3.50
54	Age 21-24	1.93	1.93	1.93	1.93	1.93	1.93	2.04	2.04
5H	Age 25-29	1.11	1.27	1.14	1.29	1.25	1.31	1.44	1.57
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.46	2.46
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.31	2.31
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.10	2.10
38	Age 21-22	1.52	1.52	1.52	1.52	1.52	1.52	1.59	1.59
39	Age 23-24	1.28	1.28	1.28	1.28	1.28	1.28	1.34	1.38
	All Other Classes								
7I	General - Age 29 & Under	1.08	1.25	1.12	1.25	1.21	1.28	1.29	1.38
7J	General - Age 30-34	1.01	1.19	1.05	1.19	1.14	1.22	1.22	1.32
7K	General - Age 35-39	1.01	1.19	1.05	1.19	1.14	1.22	1.22	1.31
7L	General - Age 40-44	1.01	1.18	1.05	1.18	1.14	1.21	1.22	1.31
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.21	1.31
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.15	1.25
7O	General - Age 55-59	0.93	1.10	0.97	1.10	1.07	1.13	1.13	1.23
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.12	1.22
7Q	General - Age 65-69	0.94	1.11	0.98	1.11	1.07	1.14	1.13	1.23
7R	General - Age 70-74	0.98	1.16	1.03	1.16	1.11	1.19	1.18	1.28
7S	General - Age 75-79	1.05	1.23	1.10	1.23	1.18	1.26	1.19	1.32
7T	General - Age 80 & Up	1.05	1.25	1.13	1.25	1.23	1.31	1.24	1.38
8N	Special - Age 50-54 *	0.93	1.08	0.95	1.08	1.03	1.11	1.10	1.23
8O	Special - Age 55-59 *	0.91	1.06	0.93	1.06	1.01	1.09	1.08	1.21
8P	Special - Age 60-64 *	0.90	1.05	0.92	1.05	1.00	1.08	1.07	1.20
8Q	Special - Age 65-69 *	0.91	1.06	0.93	1.06	1.02	1.09	1.09	1.21
8R	Special - Age 70-74 *	0.96	1.11	0.98	1.11	1.07	1.14	1.14	1.26

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED CHANGES

CLASS FACTORS - BI / PD

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	10.2%	10.2%
12	Age 17-18	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	10.0%	10.0%
13	Age 19-20	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	3.9%	3.9%
14	Age 21-24	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	14.3%	14.3%
	Single Female Princ. Op.								
21	Age Under 17	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	10.0%	10.0%
22	Age 17-18	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	10.1%	10.1%
23	Age 19-20	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	0.4%	0.4%
24	Age 21-24	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	7.3%	7.3%
	Single Male Occ. Op.								
41	Age Under 17	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	8.8%	8.8%
42	Age 17-18	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
43	Age 19-20	-3.3%	-3.3%	-3.3%	-3.3%	-3.3%	-3.3%	-3.0%	-3.0%
44	Age 21-24	6.1%	6.1%	6.1%	6.1%	6.1%	6.1%	9.8%	9.8%
	Single Male Princ. Op.								
51	Age Under 17	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	8.3%	8.3%
52	Age 17-18	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%
53	Age 19-20	-4.8%	-4.8%	-4.8%	-4.8%	-4.8%	-4.8%	-0.6%	-0.6%
54	Age 21-24	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	7.9%	7.9%
5H	Age 25-29	-5.1%	-3.1%	-6.6%	-4.4%	-10.1%	-5.8%	0.0%	-0.6%
	Married Male Princ. or Occ.								
31	Age Under 17	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-7.2%	-7.2%
32	Age 17-18	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-6.9%	-6.9%
33	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.3%	-8.3%
38	Age 21-22	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%	-1.3%	3.2%	3.2%
39	Age 23-24	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	3.9%	7.0%
	All Other Classes								
7I	General - Age 29 & Under	2.9%	-0.8%	-0.9%	-0.8%	-7.6%	-2.3%	-1.5%	-2.8%
7J	General - Age 30-34	1.0%	-0.8%	-2.8%	-0.8%	-8.8%	-2.4%	-2.4%	-2.2%
7K	General - Age 35-39	1.0%	-0.8%	-2.8%	-0.8%	-8.8%	-2.4%	-2.4%	-3.0%
7L	General - Age 40-44	1.0%	-1.7%	-2.8%	-1.7%	-8.8%	-3.2%	-2.4%	-3.0%
7M	General - Age 45-49	0.0%	-1.7%	-3.7%	-1.7%	-9.6%	-3.2%	-3.2%	-3.0%
7N	General - Age 50-54	0.0%	-1.8%	-3.9%	-1.8%	-9.2%	-3.4%	-3.4%	-3.1%
7O	General - Age 55-59	-2.1%	-3.5%	-5.8%	-3.5%	-10.1%	-5.0%	-5.0%	-4.7%
7P	General - Age 60-64	-3.2%	-4.4%	-5.8%	-3.5%	-10.1%	-5.0%	-5.9%	-5.4%
7Q	General - Age 65-69	-1.1%	-2.6%	-4.9%	-2.6%	-10.1%	-4.2%	-5.0%	-4.7%
7R	General - Age 70-74	3.2%	1.8%	0.0%	1.8%	-6.7%	0.0%	-0.8%	-0.8%
7S	General - Age 75-79	10.5%	7.9%	6.8%	7.9%	-0.8%	5.9%	0.0%	2.3%
7T	General - Age 80 & Up	10.5%	9.6%	9.7%	9.6%	3.4%	10.1%	4.2%	7.0%
8N	Special - Age 50-54 *	3.3%	2.9%	1.1%	2.9%	-6.4%	0.9%	0.0%	-1.6%
8O	Special - Age 55-59 *	1.1%	1.0%	-1.1%	1.0%	-8.2%	-0.9%	-1.8%	-3.2%
8P	Special - Age 60-64 *	0.0%	0.0%	-2.1%	0.0%	-9.1%	-1.8%	-2.7%	-4.0%
8Q	Special - Age 65-69 *	1.1%	1.0%	-1.1%	1.0%	-7.3%	-0.9%	-0.9%	-3.2%
8R	Special - Age 70-74 *	6.7%	5.7%	4.3%	5.7%	-2.7%	3.6%	3.6%	0.8%
								Overall	**1.12%**

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CURRENT CCG FACTORS - MED

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
12	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
13	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
14	Age 21-24	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33
	Single Female Princ. Op.								
21	Age Under 17	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
22	Age 17-18	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68
23	Age 19-20	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57
24	Age 21-24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
44	Age 21-24	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63
	Single Male Princ. Op.								
51	Age Under 17	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
52	Age 17-18	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
53	Age 19-20	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52
54	Age 21-24	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
32	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
33	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
38	Age 21-22	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
39	Age 23-24	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29
	All Other Classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70-74 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Southern Farm Bureau Indicated After Rebase

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
12	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
13	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
14	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Female Princ. Op.								
21	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
22	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
23	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
24	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Male Occ. Op.								
41	Age Under 17	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
42	Age 17-18	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
43	Age 19-20	2.17	2.17	2.22	2.22	2.27	2.27	2.33	2.33
44	Age 21-24	1.67	1.67	1.71	1.71	1.76	1.76	1.80	1.80
	Single Male Princ. Op.								
51	Age Under 17	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
52	Age 17-18	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
53	Age 19-20	3.02	3.02	3.05	3.05	3.09	3.09	3.14	3.14
54	Age 21-24	2.32	2.32	2.35	2.35	2.38	2.38	2.44	2.44
5H	Age 25-29	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
	Married Male Princ. or Occ.								
31	Age Under 17	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
32	Age 17-18	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
33	Age 19-20	1.43	1.43	1.49	1.49	1.53	1.53	1.58	1.58
38	Age 21-22	1.27	1.27	1.32	1.32	1.36	1.36	1.41	1.41
39	Age 23-24	1.21	1.21	1.26	1.26	1.30	1.30	1.35	1.35
	All Other Classes								
7I	General - Age 29 & Under	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
7J	General - Age 30-34	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7K	General - Age 35-39	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7O	General - Age 55-59	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7P	General - Age 60-64	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7S	General - Age 75-79	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7T	General - Age 80 & Up	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8N	Special - Age 50-54 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8O	Special - Age 55-59 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8P	Special - Age 60-64 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8Q	Special - Age 65-69 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8R	Special - Age 70-74 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
State Farm Indicated After Rebase

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.92	2.92	2.92	2.92	2.92	2.92	2.63	2.63
12	Age 17-18	2.36	2.36	2.36	2.36	2.36	2.36	2.10	2.10
13	Age 19-20	1.90	1.90	1.90	1.90	1.90	1.90	1.66	1.66
14	Age 21-24	1.45	1.45	1.45	1.45	1.45	1.45	1.25	1.25
	Single Female Princ. Op.								
21	Age Under 17	2.92	2.92	2.92	2.92	2.92	2.92	2.63	2.63
22	Age 17-18	2.36	2.36	2.36	2.36	2.36	2.36	2.10	2.10
23	Age 19-20	1.90	1.90	1.90	1.90	1.90	1.90	1.66	1.66
24	Age 21-24	1.45	1.45	1.45	1.45	1.45	1.45	1.25	1.25
	Single Male Occ. Op.								
41	Age Under 17	2.87	2.87	2.87	2.87	2.87	2.87	2.58	2.58
42	Age 17-18	2.33	2.33	2.33	2.33	2.33	2.33	2.07	2.07
43	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	1.81	1.81
44	Age 21-24	1.65	1.65	1.65	1.65	1.65	1.65	1.44	1.44
	Single Male Princ. Op.								
51	Age Under 17	3.32	3.32	3.32	3.32	3.32	3.32	3.00	3.00
52	Age 17-18	3.01	3.01	3.01	3.01	3.01	3.01	2.70	2.70
53	Age 19-20	2.35	2.35	2.35	2.35	2.35	2.35	2.08	2.08
54	Age 21-24	1.65	1.65	1.65	1.65	1.65	1.65	1.44	1.44
5H	Age 25-29	1.18	1.32	1.18	1.32	1.18	1.32	1.49	1.54
	Married Male Princ. or Occ.								
31	Age Under 17	1.94	1.94	1.94	1.94	1.94	1.94	1.72	1.72
32	Age 17-18	1.72	1.72	1.72	1.72	1.72	1.72	1.51	1.51
33	Age 19-20	1.56	1.56	1.56	1.56	1.56	1.56	1.34	1.34
38	Age 21-22	1.37	1.37	1.37	1.37	1.37	1.37	1.18	1.18
39	Age 23-24	1.29	1.29	1.29	1.29	1.29	1.29	1.10	1.10
	All Other Classes								
7I	General - Age 29 & Under	1.11	1.33	1.11	1.33	1.11	1.33	1.06	1.12
7J	General - Age 30-34	1.05	1.29	1.05	1.29	1.05	1.29	1.01	1.08
7K	General - Age 35-39	1.05	1.28	1.05	1.28	1.05	1.28	1.00	1.07
7L	General - Age 40-44	1.03	1.26	1.03	1.26	1.03	1.26	0.99	1.05
7M	General - Age 45-49	1.00	1.24	1.00	1.24	1.00	1.24	0.95	1.02
7N	General - Age 50-54	0.95	1.19	0.95	1.19	0.95	1.19	0.89	0.98
7O	General - Age 55-59	0.90	1.14	0.90	1.14	0.90	1.14	0.84	0.93
7P	General - Age 60-64	0.89	1.13	0.89	1.13	0.89	1.13	0.89	1.13
7Q	General - Age 65-69	0.89	1.13	0.89	1.13	0.89	1.13	0.89	1.13
7R	General - Age 70-74	0.95	1.18	0.95	1.18	0.95	1.18	0.95	1.18
7S	General - Age 75-79	1.04	1.27	1.04	1.27	1.04	1.27	1.04	1.27
7T	General - Age 80 & Up	1.24	1.48	1.24	1.48	1.24	1.48	1.24	1.48
8N	Special - Age 50-54 *	0.95	1.19	0.95	1.19	0.95	1.19	0.95	1.19
8O	Special - Age 55-59 *	0.90	1.14	0.90	1.14	0.90	1.14	0.90	1.14
8P	Special - Age 60-64 *	0.89	1.13	0.89	1.13	0.89	1.13	0.89	1.13
8Q	Special - Age 65-69 *	0.89	1.13	0.89	1.13	0.89	1.13	0.89	1.13
8R	Special - Age 70-74 *	0.95	1.18	0.95	1.18	0.95	1.18	0.95	1.18

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Indicated Competitor's Weighted Average

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.81	2.81	2.82	2.82	2.83	2.83	2.61	2.61
12	Age 17-18	2.36	2.36	2.37	2.37	2.38	2.38	2.18	2.18
13	Age 19-20	1.93	1.93	1.94	1.94	1.95	1.95	1.77	1.77
14	Age 21-24	1.47	1.47	1.48	1.48	1.49	1.49	1.34	1.34
	Single Female Princ. Op.								
21	Age Under 17	2.81	2.81	2.82	2.82	2.83	2.83	2.61	2.61
22	Age 17-18	2.36	2.36	2.37	2.37	2.38	2.38	2.18	2.18
23	Age 19-20	1.93	1.93	1.94	1.94	1.95	1.95	1.77	1.77
24	Age 21-24	1.47	1.47	1.48	1.48	1.49	1.49	1.34	1.34
	Single Male Occ. Op.								
41	Age Under 17	2.80	2.80	2.81	2.81	2.82	2.82	2.60	2.60
42	Age 17-18	2.37	2.37	2.38	2.38	2.39	2.39	2.19	2.19
43	Age 19-20	2.08	2.08	2.09	2.09	2.10	2.10	1.91	1.91
44	Age 21-24	1.65	1.65	1.66	1.66	1.67	1.67	1.51	1.51
	Single Male Princ. Op.								
51	Age Under 17	3.37	3.37	3.38	3.38	3.38	3.38	3.14	3.14
52	Age 17-18	3.12	3.12	3.13	3.13	3.14	3.14	2.90	2.90
53	Age 19-20	2.48	2.48	2.49	2.49	2.50	2.50	2.29	2.29
54	Age 21-24	1.78	1.78	1.79	1.79	1.80	1.80	1.64	1.64
5H	Age 25-29	1.14	1.25	1.14	1.25	1.15	1.26	1.41	1.45
	Married Male Princ. or Occ.								
31	Age Under 17	1.91	1.91	1.92	1.92	1.93	1.93	1.76	1.76
32	Age 17-18	1.73	1.73	1.74	1.74	1.75	1.75	1.60	1.60
33	Age 19-20	1.53	1.53	1.55	1.55	1.55	1.55	1.39	1.39
38	Age 21-22	1.35	1.35	1.36	1.36	1.37	1.37	1.23	1.23
39	Age 23-24	1.27	1.27	1.28	1.28	1.29	1.29	1.15	1.15
	All Other Classes								
7I	General - Age 29 & Under	1.08	1.26	1.09	1.26	1.10	1.27	1.06	1.11
7J	General - Age 30-34	1.04	1.23	1.04	1.23	1.05	1.24	1.03	1.08
7K	General - Age 35-39	1.04	1.22	1.04	1.23	1.05	1.24	1.02	1.08
7L	General - Age 40-44	1.02	1.21	1.03	1.21	1.04	1.22	1.01	1.06
7M	General - Age 45-49	1.00	1.19	1.00	1.19	1.01	1.20	0.98	1.04
7N	General - Age 50-54	0.94	1.13	0.94	1.13	0.95	1.14	0.91	0.98
7O	General - Age 55-59	0.90	1.09	0.90	1.09	0.91	1.10	0.87	0.94
7P	General - Age 60-64	0.89	1.08	0.89	1.08	0.90	1.09	0.91	1.10
7Q	General - Age 65-69	0.90	1.09	0.90	1.09	0.91	1.10	0.92	1.11
7R	General - Age 70-74	0.95	1.13	0.95	1.13	0.96	1.14	0.97	1.15
7S	General - Age 75-79	1.02	1.20	1.02	1.21	1.03	1.21	1.04	1.22
7T	General - Age 80 & Up	1.18	1.37	1.18	1.37	1.19	1.38	1.20	1.39
8N	Special - Age 50-54 *	0.94	1.13	0.94	1.13	0.95	1.14	0.96	1.15
8O	Special - Age 55-59 *	0.90	1.09	0.90	1.09	0.91	1.10	0.92	1.11
8P	Special - Age 60-64 *	0.89	1.08	0.89	1.08	0.90	1.09	0.91	1.10
8Q	Special - Age 65-69 *	0.90	1.09	0.90	1.09	0.91	1.10	0.92	1.11
8R	Special - Age 70-74 *	0.95	1.13	0.95	1.13	0.96	1.14	0.97	1.15

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INDICATED CHANGE

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	6%	6%	6%	6%	6%	6%	-2%	-2%
12	Age 17-18	3%	3%	3%	3%	4%	4%	-5%	-5%
13	Age 19-20	-16%	-16%	-15%	-15%	-15%	-15%	-23%	-23%
14	Age 21-24	11%	11%	12%	12%	12%	12%	1%	1%
	Single Female Princ. Op.								
21	Age Under 17	-9%	-9%	-9%	-9%	-9%	-9%	-16%	-16%
22	Age 17-18	-12%	-12%	-11%	-11%	-11%	-11%	-18%	-18%
23	Age 19-20	-25%	-25%	-25%	-25%	-24%	-24%	-31%	-31%
24	Age 21-24	-2%	-2%	-1%	-1%	-1%	-1%	-11%	-11%
	Single Male Occ. Op.								
41	Age Under 17	-21%	-21%	-20%	-20%	-20%	-20%	-26%	-26%
42	Age 17-18	-7%	-7%	-7%	-7%	-6%	-6%	-14%	-14%
43	Age 19-20	-31%	-31%	-30%	-30%	-30%	-30%	-36%	-36%
44	Age 21-24	1%	1%	2%	2%	3%	3%	-7%	-7%
	Single Male Princ. Op.								
51	Age Under 17	-28%	-28%	-28%	-28%	-28%	-28%	-33%	-33%
52	Age 17-18	0%	0%	0%	0%	1%	1%	-7%	-7%
53	Age 19-20	-29%	-29%	-29%	-29%	-29%	-29%	-35%	-35%
54	Age 21-24	-6%	-6%	-5%	-5%	-5%	-5%	-13%	-13%
5H	Age 25-29	-3%	-4%	-6%	-7%	-17%	-9%	-2%	-8%
	Married Male Princ. or Occ.								
31	Age Under 17	-28%	-28%	-28%	-28%	-27%	-27%	-33%	-33%
32	Age 17-18	-30%	-30%	-30%	-30%	-29%	-29%	-36%	-36%
33	Age 19-20	-33%	-33%	-33%	-33%	-32%	-32%	-39%	-39%
38	Age 21-22	-12%	-12%	-12%	-12%	-11%	-11%	-20%	-20%
39	Age 23-24	-1%	-1%	-1%	-1%	0%	0%	-11%	-11%
	All Other Classes								
7I	General - Age 29 & Under	3%	0%	-4%	0%	-16%	-3%	-19%	-22%
7J	General - Age 30-34	4%	3%	-4%	3%	-16%	0%	-18%	-20%
7K	General - Age 35-39	4%	2%	-4%	2%	-16%	-1%	-18%	-20%
7L	General - Age 40-44	2%	1%	-5%	1%	-17%	-2%	-19%	-21%
7M	General - Age 45-49	0%	-1%	-7%	-1%	-19%	-4%	-22%	-23%
7N	General - Age 50-54	-1%	-1%	-9%	-1%	-20%	-4%	-24%	-24%
7O	General - Age 55-59	-6%	-5%	-13%	-4%	-24%	-8%	-27%	-27%
7P	General - Age 60-64	-7%	-5%	-13%	-5%	-24%	-8%	-24%	-15%
7Q	General - Age 65-69	-5%	-4%	-12%	-4%	-24%	-7%	-23%	-14%
7R	General - Age 70-74	0%	-1%	-8%	-1%	-19%	-4%	-19%	-11%
7S	General - Age 75-79	7%	5%	-1%	6%	-13%	2%	-13%	-5%
7T	General - Age 80 & Up	24%	20%	15%	21%	0%	16%	1%	8%
8N	Special - Age 50-54 *	4%	7%	0%	8%	-14%	4%	-13%	-8%
8O	Special - Age 55-59 *	0%	4%	-4%	4%	-17%	0%	-17%	-11%
8P	Special - Age 60-64 *	-1%	3%	-5%	3%	-18%	-1%	-17%	-12%
8Q	Special - Age 65-69 *	0%	4%	-4%	4%	-17%	0%	-17%	-11%
8R	Special - Age 70-74 *	5%	8%	1%	8%	-13%	4%	-12%	-8%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CAPPED CHANGE

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.9%	2.9%	3.0%	3.0%	3.2%	3.2%	-1.0%	-1.0%
12	Age 17-18	1.4%	1.4%	1.6%	1.6%	1.8%	1.8%	-2.5%	-2.5%
13	Age 19-20	-7.9%	-7.9%	-7.7%	-7.7%	-7.5%	-7.5%	-10.0%	-10.0%
14	Age 21-24	5.4%	5.4%	5.8%	5.8%	6.1%	6.1%	0.4%	0.4%
	Single Female Princ. Op.								
21	Age Under 17	-4.6%	-4.6%	-4.5%	-4.5%	-4.3%	-4.3%	-7.9%	-7.9%
22	Age 17-18	-5.9%	-5.9%	-5.7%	-5.7%	-5.5%	-5.5%	-9.2%	-9.2%
23	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
24	Age 21-24	-0.9%	-0.9%	-0.6%	-0.6%	-0.3%	-0.3%	-5.3%	-5.3%
	Single Male Occ. Op.								
41	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
42	Age 17-18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
43	Age 19-20	-15.3%	-15.3%	-15.1%	-15.1%	-15.0%	-15.0%	-18.1%	-18.1%
44	Age 21-24	0.7%	0.7%	1.0%	1.0%	1.3%	1.3%	-3.6%	-3.6%
	Single Male Princ. Op.								
51	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
52	Age 17-18	0.0%	0.0%	0.1%	0.1%	0.3%	0.3%	-3.5%	-3.5%
53	Age 19-20	-14.7%	-14.7%	-14.6%	-14.6%	-14.5%	-14.5%	-17.4%	-17.4%
54	Age 21-24	-2.8%	-2.8%	-2.6%	-2.6%	-2.5%	-2.5%	-6.6%	-6.6%
5H	Age 25-29	-1.3%	-2.2%	-3.2%	-3.6%	-8.6%	-4.5%	-1.1%	-4.2%
	Married Male Princ. or Occ.								
31	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
32	Age 17-18	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
33	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
38	Age 21-22	-6.2%	-6.2%	-5.8%	-5.8%	-5.6%	-5.6%	-10.0%	-10.0%
39	Age 23-24	-0.6%	-0.6%	-0.3%	-0.3%	0.1%	0.1%	-5.5%	-5.5%
	All Other Classes								
7I	General - Age 29 & Under	1.6%	0.0%	-1.9%	0.1%	-8.2%	-1.5%	-9.4%	-10.0%
7J	General - Age 30-34	2.0%	1.3%	-1.8%	1.4%	-7.9%	-0.2%	-8.9%	-9.9%
7K	General - Age 35-39	2.0%	1.0%	-1.8%	1.1%	-7.9%	-0.6%	-9.2%	-10.0%
7L	General - Age 40-44	1.2%	0.3%	-2.5%	0.4%	-8.6%	-1.2%	-9.5%	-10.0%
7M	General - Age 45-49	0.0%	-0.3%	-3.6%	-0.3%	-9.5%	-1.8%	-10.0%	-10.0%
7N	General - Age 50-54	-0.7%	-0.5%	-4.4%	-0.4%	-10.0%	-2.1%	-10.0%	-10.0%
7O	General - Age 55-59	-2.8%	-2.3%	-6.3%	-2.1%	-10.0%	-3.8%	-10.0%	-10.0%
7P	General - Age 60-64	-3.3%	-2.6%	-6.7%	-2.5%	-10.0%	-4.1%	-10.0%	-7.4%
7Q	General - Age 65-69	-2.7%	-2.2%	-6.2%	-2.0%	-10.0%	-3.7%	-10.0%	-7.0%
7R	General - Age 70-74	-0.2%	-0.4%	-3.9%	-0.3%	-9.7%	-2.0%	-9.4%	-5.4%
7S	General - Age 75-79	3.6%	2.7%	-0.4%	2.9%	-6.7%	1.0%	-6.4%	-2.6%
7T	General - Age 80 & Up	10.0%	10.0%	7.4%	10.0%	0.0%	8.1%	0.3%	3.9%
8N	Special - Age 50-54 *	2.0%	3.7%	0.0%	3.9%	-6.9%	1.8%	-6.5%	-4.1%
8O	Special - Age 55-59 *	-0.2%	1.8%	-2.1%	2.0%	-8.7%	0.0%	-8.4%	-5.7%
8P	Special - Age 60-64 *	-0.7%	1.4%	-2.6%	1.6%	-9.1%	-0.4%	-8.7%	-6.0%
8Q	Special - Age 65-69 *	-0.1%	1.9%	-2.0%	2.1%	-8.6%	0.1%	-8.3%	-5.6%
8R	Special - Age 70-74 *	2.6%	3.8%	0.5%	4.0%	-6.5%	1.9%	-6.1%	-4.0%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED FACTOR

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.74	2.74	2.74	2.74	2.75	2.75	2.75	2.75
12	Age 17-18	2.33	2.33	2.34	2.34	2.34	2.34	2.34	2.34
13	Age 19-20	2.11	2.11	2.11	2.11	2.12	2.12	2.12	2.12
14	Age 21-24	1.40	1.42	1.41	1.42	1.41	1.46	1.41	1.46
	Single Female Princ. Op.								
21	Age Under 17	2.96	2.96	2.96	2.96	2.97	2.97	2.97	2.97
22	Age 17-18	2.52	2.52	2.53	2.53	2.53	2.53	2.53	2.53
23	Age 19-20	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
24	Age 21-24	1.49	1.49	1.49	1.49	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	2.54	2.54	2.55	2.55	2.55	2.55	2.55	2.55
44	Age 21-24	1.64	1.64	1.65	1.65	1.65	1.68	1.65	1.68
	Single Male Princ. Op.								
51	Age Under 17	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23
52	Age 17-18	3.12	3.12	3.12	3.12	3.13	3.13	3.13	3.13
53	Age 19-20	3.00	3.00	3.00	3.00	3.01	3.01	3.01	3.01
54	Age 21-24	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
5H	Age 25-29	1.16	1.28	1.18	1.30	1.27	1.33	1.42	1.51
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
38	Age 21-22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
39	Age 23-24	1.28	1.28	1.29	1.29	1.29	1.29	1.29	1.29
	All Other Classes								
7I	General - Age 29 & Under	1.07	1.26	1.11	1.26	1.20	1.29	1.20	1.29
7J	General - Age 30-34	1.02	1.22	1.06	1.22	1.15	1.25	1.15	1.25
7K	General - Age 35-39	1.02	1.21	1.06	1.21	1.15	1.24	1.15	1.24
7L	General - Age 40-44	1.01	1.20	1.05	1.21	1.14	1.24	1.14	1.24
7M	General - Age 45-49	1.00	1.20	1.04	1.20	1.13	1.23	1.13	1.23
7N	General - Age 50-54	0.94	1.13	0.99	1.14	1.07	1.17	1.07	1.17
7O	General - Age 55-59	0.92	1.11	0.97	1.12	1.07	1.15	1.07	1.16
7P	General - Age 60-64	0.92	1.11	0.96	1.11	1.07	1.14	1.07	1.16
7Q	General - Age 65-69	0.92	1.12	0.97	1.12	1.07	1.15	1.07	1.20
7R	General - Age 70-74	0.95	1.14	0.99	1.14	1.07	1.17	1.08	1.22
7S	General - Age 75-79	0.98	1.17	1.03	1.17	1.11	1.20	1.11	1.26
7T	General - Age 80 & Up	1.05	1.25	1.11	1.25	1.19	1.29	1.19	1.34
8N	Special - Age 50-54 *	0.92	1.09	0.94	1.09	1.02	1.12	1.03	1.17
8O	Special - Age 55-59 *	0.90	1.07	0.92	1.07	1.00	1.10	1.01	1.16
8P	Special - Age 60-64 *	0.89	1.07	0.92	1.07	1.00	1.10	1.00	1.16
8Q	Special - Age 65-69 *	0.90	1.07	0.92	1.07	1.01	1.10	1.01	1.18
8R	Special - Age 70-74 *	0.92	1.09	0.95	1.09	1.03	1.12	1.03	1.20

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED CHANGES

CLASS FACTORS - MED

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	3.0%	3.0%	3.0%	3.0%	3.4%	3.4%	3.4%	3.4%
12	Age 17-18	1.3%	1.3%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
13	Age 19-20	-7.9%	-7.9%	-7.9%	-7.9%	-7.4%	-7.4%	-7.4%	-7.4%
14	Age 21-24	5.3%	6.8%	6.0%	6.8%	6.0%	9.8%	6.0%	9.8%
	Single Female Princ. Op.								
21	Age Under 17	-4.5%	-4.5%	-4.5%	-4.5%	-4.2%	-4.2%	-4.2%	-4.2%
22	Age 17-18	-6.0%	-6.0%	-5.6%	-5.6%	-5.6%	-5.6%	-5.6%	-5.6%
23	Age 19-20	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%
24	Age 21-24	-0.7%	-0.7%	-0.7%	-0.7%	0.0%	0.0%	0.0%	0.0%
	Single Male Occ. Op.								
41	Age Under 17	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%
42	Age 17-18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
43	Age 19-20	-15.3%	-15.3%	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
44	Age 21-24	0.6%	0.6%	1.2%	1.2%	1.2%	3.1%	1.2%	3.1%
	Single Male Princ. Op.								
51	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
52	Age 17-18	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%
53	Age 19-20	-14.8%	-14.8%	-14.8%	-14.8%	-14.5%	-14.5%	-14.5%	-14.5%
54	Age 21-24	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%
5H	Age 25-29	-0.9%	-2.3%	-3.3%	-3.7%	-8.6%	-4.3%	-1.4%	-4.4%
	Married Male Princ. or Occ.								
31	Age Under 17	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%
32	Age 17-18	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%
33	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
38	Age 21-22	-5.8%	-5.8%	-5.8%	-5.8%	-5.8%	-5.8%	-5.8%	-5.8%
39	Age 23-24	-0.8%	-0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	All Other Classes								
7I	General - Age 29 & Under	1.9%	0.0%	-1.8%	0.0%	-8.4%	-1.5%	-8.4%	-9.2%
7J	General - Age 30-34	2.0%	1.7%	-1.9%	1.7%	-8.0%	0.0%	-8.0%	-7.4%
7K	General - Age 35-39	2.0%	0.8%	-1.9%	0.8%	-8.0%	-0.8%	-8.0%	-8.1%
7L	General - Age 40-44	1.0%	0.0%	-2.8%	0.8%	-8.8%	-0.8%	-8.8%	-8.1%
7M	General - Age 45-49	0.0%	0.0%	-3.7%	0.0%	-9.6%	-1.6%	-9.6%	-8.9%
7N	General - Age 50-54	-1.1%	-0.9%	-3.9%	0.0%	-10.1%	-1.7%	-10.1%	-9.3%
7O	General - Age 55-59	-3.2%	-2.6%	-5.8%	-1.8%	-10.1%	-3.4%	-10.1%	-10.1%
7P	General - Age 60-64	-3.2%	-2.6%	-6.8%	-2.6%	-10.1%	-4.2%	-10.1%	-10.1%
7Q	General - Age 65-69	-3.2%	-1.8%	-5.8%	-1.8%	-10.1%	-3.4%	-10.1%	-7.0%
7R	General - Age 70-74	0.0%	0.0%	-3.9%	0.0%	-10.1%	-1.7%	-9.2%	-5.4%
7S	General - Age 75-79	3.2%	2.6%	0.0%	2.6%	-6.7%	0.8%	-6.7%	-2.3%
7T	General - Age 80 & Up	10.5%	9.6%	7.8%	9.6%	0.0%	8.4%	0.0%	3.9%
8N	Special - Age 50-54 *	2.2%	3.8%	0.0%	3.8%	-7.3%	1.8%	-6.4%	-6.4%
8O	Special - Age 55-59 *	0.0%	1.9%	-2.1%	1.9%	-9.1%	0.0%	-8.2%	-7.2%
8P	Special - Age 60-64 *	-1.1%	1.9%	-2.1%	1.9%	-9.1%	0.0%	-9.1%	-7.2%
8Q	Special - Age 65-69 *	0.0%	1.9%	-2.1%	1.9%	-8.2%	0.0%	-8.2%	-5.6%
8R	Special - Age 70-74 *	2.2%	3.8%	1.1%	3.8%	-6.4%	1.8%	-6.4%	-4.0%
								Overall	**-0.27%**

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CURRENT FACTORS

CLASS FACTORS - UNINSURED AND UNDERINSURED MOTORIST BODILY INJURY

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	Age 17-18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13	Age 19-20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	Age 21-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Single Female Princ. Op.								
21	Age Under 17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	Age 17-18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	Age 19-20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	Age 21-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Single Male Occ. Op.								
41	Age Under 17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	Age 17-18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	Age 19-20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	Age 21-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Single Male Princ. Op.								
51	Age Under 17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
52	Age 17-18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
53	Age 19-20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
54	Age 21-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5H	Age 25-29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Married Male Princ. or Occ.								
31	Age Under 17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
32	Age 17-18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
33	Age 19-20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
38	Age 21-22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
39	Age 23-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	All Other Classes								
7I	General - Age 29 & Under	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7J	General - Age 30-34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7K	General - Age 35-39	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7L	General - Age 40-44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7M	General - Age 45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7N	General - Age 50-54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7O	General - Age 55-59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7P	General - Age 60-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7Q	General - Age 65-69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7R	General - Age 70-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7S	General - Age 75-79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7T	General - Age 80 & Up	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED FACTORS

CLASS FACTORS - UNINSURED AND UNDERINSURED MOTORIST BODILY INJURY

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
12	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
13	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
14	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Female Princ. Op.								
21	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
22	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
23	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
24	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Male Occ. Op.								
41	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
42	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
43	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
44	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Male Princ. Op.								
51	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
52	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
53	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
54	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
5H	Age 25-29	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Married Male Princ. or Occ.								
31	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
32	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
33	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
38	Age 21-22	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
39	Age 23-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	All Other Classes								
7I	General - Age 29 & Under	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7J	General - Age 30-34	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7K	General - Age 35-39	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7L	General - Age 40-44	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7M	General - Age 45-49	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7N	General - Age 50-54	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7O	General - Age 55-59	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7P	General - Age 60-64	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7Q	General - Age 65-69	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7R	General - Age 70-74	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7S	General - Age 75-79	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7T	General - Age 80 & Up	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8N	Special - Age 50-54 *	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8O	Special - Age 55-59 *	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8P	Special - Age 60-64 *	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8Q	Special - Age 65-69 *	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8R	Special - Age 70-74 *	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED CHANGES

CLASS FACTORS - UNINSURED AND UNDERINSURED MOTORIST BODILY INJURY

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
12	Age 17-18	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
13	Age 19-20	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
14	Age 21-24	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
	Single Female Princ. Op.								
21	Age Under 17	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
22	Age 17-18	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
23	Age 19-20	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
24	Age 21-24	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
	Single Male Occ. Op.								
41	Age Under 17	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
42	Age 17-18	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
43	Age 19-20	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
44	Age 21-24	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
	Single Male Princ. Op.								
51	Age Under 17	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
52	Age 17-18	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
53	Age 19-20	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
54	Age 21-24	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
5H	Age 25-29	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
	Married Male Princ. or Occ.								
31	Age Under 17	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
32	Age 17-18	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
33	Age 19-20	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
38	Age 21-22	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
39	Age 23-24	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
	All Other Classes								
7I	General - Age 29 & Under	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7J	General - Age 30-34	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7K	General - Age 35-39	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7L	General - Age 40-44	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7M	General - Age 45-49	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7N	General - Age 50-54	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7O	General - Age 55-59	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7P	General - Age 60-64	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7Q	General - Age 65-69	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7R	General - Age 70-74	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7S	General - Age 75-79	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
7T	General - Age 80 & Up	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
8N	Special - Age 50-54 *	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
8O	Special - Age 55-59 *	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
8P	Special - Age 60-64 *	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
8Q	Special - Age 65-69 *	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
8R	Special - Age 70-74 *	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%	0.0%	5.0%
								Overall	**2.52%**

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CURRENT CCG FACTORS - COMP

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
12	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
13	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
14	Age 21-24	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33
	Single Female Princ. Op.								
21	Age Under 17	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
22	Age 17-18	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68
23	Age 19-20	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57
24	Age 21-24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
44	Age 21-24	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63
	Single Male Princ. Op.								
51	Age Under 17	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
52	Age 17-18	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
53	Age 19-20	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52
54	Age 21-24	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
32	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
33	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
38	Age 21-22	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
39	Age 23-24	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29
	All Other Classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70-74 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Southern Farm Bureau Indicated After Rebase

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
12	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
13	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
14	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Female Princ. Op.								
21	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
22	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
23	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
24	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Male Occ. Op.								
41	Age Under 17	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
42	Age 17-18	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
43	Age 19-20	2.17	2.17	2.22	2.22	2.27	2.27	2.33	2.33
44	Age 21-24	1.67	1.67	1.71	1.71	1.76	1.76	1.80	1.80
	Single Male Princ. Op.								
51	Age Under 17	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
52	Age 17-18	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
53	Age 19-20	3.02	3.02	3.05	3.05	3.09	3.09	3.14	3.14
54	Age 21-24	2.32	2.32	2.35	2.35	2.38	2.38	2.44	2.44
5H	Age 25-29	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
	Married Male Princ. or Occ.								
31	Age Under 17	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
32	Age 17-18	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
33	Age 19-20	1.43	1.43	1.49	1.49	1.53	1.53	1.58	1.58
38	Age 21-22	1.27	1.27	1.32	1.32	1.36	1.36	1.41	1.41
39	Age 23-24	1.21	1.21	1.26	1.26	1.30	1.30	1.35	1.35
	All Other Classes								
7I	General - Age 29 & Under	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
7J	General - Age 30-34	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7K	General - Age 35-39	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7O	General - Age 55-59	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7P	General - Age 60-64	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7S	General - Age 75-79	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7T	General - Age 80 & Up	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8N	Special - Age 50-54 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8O	Special - Age 55-59 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8P	Special - Age 60-64 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8Q	Special - Age 65-69 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8R	Special - Age 70-74 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
State Farm Indicated After Rebase

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98
12	Age 17-18	1.80	1.80	1.80	1.80	1.80	1.80	1.79	1.79
13	Age 19-20	1.60	1.60	1.60	1.60	1.60	1.60	1.58	1.58
14	Age 21-24	1.33	1.33	1.33	1.33	1.33	1.33	1.32	1.32
	Single Female Princ. Op.								
21	Age Under 17	2.43	2.43	2.43	2.43	2.43	2.43	2.46	2.46
22	Age 17-18	2.11	2.11	2.11	2.11	2.11	2.11	2.13	2.13
23	Age 19-20	1.71	1.71	1.71	1.71	1.71	1.71	1.70	1.70
24	Age 21-24	1.33	1.33	1.33	1.33	1.33	1.33	1.32	1.32
	Single Male Occ. Op.								
41	Age Under 17	2.52	2.52	2.52	2.52	2.52	2.52	2.56	2.56
42	Age 17-18	2.26	2.26	2.26	2.26	2.26	2.26	2.28	2.28
43	Age 19-20	2.01	2.01	2.01	2.01	2.01	2.01	2.02	2.02
44	Age 21-24	1.63	1.63	1.63	1.63	1.63	1.63	1.67	1.67
	Single Male Princ. Op.								
51	Age Under 17	3.25	3.25	3.25	3.25	3.25	3.25	3.33	3.33
52	Age 17-18	2.94	2.94	2.94	2.94	2.94	2.94	3.01	3.01
53	Age 19-20	2.37	2.37	2.37	2.37	2.37	2.37	2.40	2.40
54	Age 21-24	1.63	1.63	1.63	1.63	1.63	1.63	1.67	1.67
5H	Age 25-29	1.21	1.36	1.21	1.36	1.21	1.36	1.46	1.56
	Married Male Princ. or Occ.								
31	Age Under 17	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90
32	Age 17-18	1.72	1.72	1.72	1.72	1.72	1.72	1.71	1.71
33	Age 19-20	1.56	1.56	1.56	1.56	1.56	1.56	1.55	1.55
38	Age 21-22	1.42	1.42	1.42	1.42	1.42	1.42	1.41	1.41
39	Age 23-24	1.37	1.37	1.37	1.37	1.37	1.37	1.36	1.36
	All Other Classes								
7I	General - Age 29 & Under	1.16	1.34	1.16	1.34	1.16	1.34	1.21	1.32
7J	General - Age 30-34	1.14	1.33	1.14	1.33	1.14	1.33	1.20	1.31
7K	General - Age 35-39	1.11	1.30	1.11	1.30	1.11	1.30	1.17	1.28
7L	General - Age 40-44	1.05	1.24	1.05	1.24	1.05	1.24	1.11	1.22
7M	General - Age 45-49	1.00	1.19	1.00	1.19	1.00	1.19	1.06	1.17
7N	General - Age 50-54	0.97	1.16	0.97	1.16	0.97	1.16	1.04	1.14
7O	General - Age 55-59	0.94	1.13	0.94	1.13	0.94	1.13	1.01	1.11
7P	General - Age 60-64	0.90	1.09	0.90	1.09	0.90	1.09	0.96	1.09
7Q	General - Age 65-69	0.89	1.08	0.89	1.08	0.89	1.08	0.95	1.08
7R	General - Age 70-74	0.94	1.12	0.94	1.12	0.94	1.12	1.00	1.12
7S	General - Age 75-79	0.99	1.15	0.99	1.15	0.99	1.15	0.99	1.15
7T	General - Age 80 & Up	1.09	1.26	1.09	1.26	1.09	1.26	1.09	1.26
8N	Special - Age 50-54 *	0.97	1.16	0.97	1.16	0.97	1.16	1.04	1.16
8O	Special - Age 55-59 *	0.94	1.13	0.94	1.13	0.94	1.13	1.01	1.13
8P	Special - Age 60-64 *	0.90	1.09	0.90	1.09	0.90	1.09	0.96	1.09
8Q	Special - Age 65-69 *	0.89	1.08	0.89	1.08	0.89	1.08	0.95	1.08
8R	Special - Age 70-74 *	0.94	1.12	0.94	1.12	0.94	1.12	1.00	1.12

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Indicated Competitor's Weighted Average

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.06	2.06	2.07	2.07	2.08	2.08	2.09	2.09
12	Age 17-18	1.92	1.92	1.93	1.93	1.94	1.94	1.94	1.94
13	Age 19-20	1.69	1.69	1.70	1.70	1.71	1.71	1.70	1.70
14	Age 21-24	1.38	1.38	1.39	1.39	1.40	1.40	1.40	1.40
	Single Female Princ. Op.								
21	Age Under 17	2.42	2.42	2.43	2.43	2.44	2.44	2.47	2.47
22	Age 17-18	2.16	2.16	2.17	2.17	2.18	2.18	2.21	2.21
23	Age 19-20	1.78	1.78	1.79	1.79	1.80	1.80	1.80	1.80
24	Age 21-24	1.38	1.38	1.39	1.39	1.40	1.40	1.40	1.40
	Single Male Occ. Op.								
41	Age Under 17	2.52	2.52	2.53	2.53	2.54	2.54	2.58	2.58
42	Age 17-18	2.31	2.31	2.32	2.32	2.33	2.33	2.36	2.36
43	Age 19-20	2.04	2.04	2.05	2.05	2.06	2.06	2.08	2.08
44	Age 21-24	1.64	1.64	1.65	1.65	1.66	1.66	1.70	1.70
	Single Male Princ. Op.								
51	Age Under 17	3.31	3.31	3.32	3.32	3.33	3.33	3.41	3.41
52	Age 17-18	3.07	3.07	3.07	3.07	3.08	3.08	3.15	3.15
53	Age 19-20	2.50	2.50	2.51	2.51	2.51	2.51	2.55	2.55
54	Age 21-24	1.77	1.77	1.77	1.77	1.78	1.78	1.82	1.82
5H	Age 25-29	1.16	1.28	1.17	1.29	1.18	1.30	1.38	1.46
	Married Male Princ. or Occ.								
31	Age Under 17	1.88	1.88	1.89	1.89	1.90	1.90	1.91	1.91
32	Age 17-18	1.73	1.73	1.74	1.74	1.75	1.75	1.76	1.76
33	Age 19-20	1.53	1.53	1.55	1.55	1.55	1.55	1.56	1.56
38	Age 21-22	1.39	1.39	1.40	1.40	1.41	1.41	1.41	1.41
39	Age 23-24	1.34	1.34	1.35	1.35	1.36	1.36	1.36	1.36
	All Other Classes								
7I	General - Age 29 & Under	1.12	1.27	1.13	1.27	1.14	1.28	1.18	1.27
7J	General - Age 30-34	1.11	1.26	1.11	1.27	1.12	1.28	1.18	1.27
7K	General - Age 35-39	1.09	1.24	1.09	1.24	1.10	1.25	1.16	1.24
7L	General - Age 40-44	1.04	1.19	1.04	1.19	1.05	1.20	1.11	1.20
7M	General - Age 45-49	1.00	1.15	1.00	1.15	1.01	1.16	1.07	1.16
7N	General - Age 50-54	0.95	1.10	0.96	1.11	0.96	1.12	1.03	1.11
7O	General - Age 55-59	0.93	1.08	0.93	1.08	0.94	1.09	1.00	1.08
7P	General - Age 60-64	0.90	1.05	0.90	1.05	0.91	1.06	0.96	1.07
7Q	General - Age 65-69	0.90	1.05	0.90	1.05	0.91	1.06	0.97	1.07
7R	General - Age 70-74	0.94	1.08	0.94	1.09	0.95	1.09	1.01	1.10
7S	General - Age 75-79	0.98	1.11	0.98	1.11	0.99	1.12	1.00	1.13
7T	General - Age 80 & Up	1.06	1.19	1.06	1.20	1.07	1.21	1.08	1.21
8N	Special - Age 50-54 *	0.95	1.10	0.96	1.11	0.96	1.12	1.03	1.12
8O	Special - Age 55-59 *	0.93	1.08	0.93	1.08	0.94	1.09	1.00	1.10
8P	Special - Age 60-64 *	0.90	1.05	0.90	1.05	0.91	1.06	0.96	1.07
8Q	Special - Age 65-69 *	0.90	1.05	0.90	1.05	0.91	1.06	0.97	1.07
8R	Special - Age 70-74 *	0.94	1.08	0.94	1.09	0.95	1.09	1.01	1.10

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INDICATED CHANGE

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	-23%	-23%	-22%	-22%	-22%	-22%	-21%	-21%
12	Age 17-18	-17%	-17%	-16%	-16%	-16%	-16%	-16%	-16%
13	Age 19-20	-26%	-26%	-26%	-26%	-25%	-25%	-26%	-26%
14	Age 21-24	4%	4%	4%	4%	5%	5%	5%	5%
	Single Female Princ. Op.								
21	Age Under 17	-22%	-22%	-22%	-22%	-21%	-21%	-20%	-20%
22	Age 17-18	-19%	-19%	-19%	-19%	-19%	-19%	-18%	-18%
23	Age 19-20	-31%	-31%	-30%	-30%	-30%	-30%	-30%	-30%
24	Age 21-24	-8%	-8%	-8%	-8%	-7%	-7%	-7%	-7%
	Single Male Occ. Op.								
41	Age Under 17	-29%	-29%	-28%	-28%	-28%	-28%	-27%	-27%
42	Age 17-18	-9%	-9%	-9%	-9%	-8%	-8%	-7%	-7%
43	Age 19-20	-32%	-32%	-32%	-32%	-31%	-31%	-31%	-31%
44	Age 21-24	0%	0%	1%	1%	2%	2%	4%	4%
	Single Male Princ. Op.								
51	Age Under 17	-29%	-29%	-29%	-29%	-29%	-29%	-28%	-28%
52	Age 17-18	-2%	-2%	-2%	-2%	-1%	-1%	1%	1%
53	Age 19-20	-29%	-29%	-29%	-29%	-29%	-29%	-28%	-28%
54	Age 21-24	-6%	-6%	-6%	-6%	-6%	-6%	-3%	-3%
5H	Age 25-29	-1%	-2%	-4%	-5%	-15%	-7%	-4%	-7%
	Married Male Princ. or Occ.								
31	Age Under 17	-29%	-29%	-29%	-29%	-28%	-28%	-28%	-28%
32	Age 17-18	-30%	-30%	-30%	-30%	-29%	-29%	-29%	-29%
33	Age 19-20	-33%	-33%	-33%	-33%	-32%	-32%	-32%	-32%
38	Age 21-22	-10%	-10%	-9%	-9%	-9%	-9%	-8%	-8%
39	Age 23-24	4%	4%	4%	4%	5%	5%	5%	5%
	All Other Classes								
7I	General - Age 29 & Under	7%	1%	0%	1%	-13%	-2%	-10%	-10%
7J	General - Age 30-34	11%	5%	3%	6%	-10%	2%	-6%	-6%
7K	General - Age 35-39	9%	3%	1%	4%	-12%	0%	-8%	-8%
7L	General - Age 40-44	4%	-1%	-4%	-1%	-16%	-4%	-11%	-11%
7M	General - Age 45-49	0%	-4%	-7%	-4%	-19%	-7%	-15%	-14%
7N	General - Age 50-54	0%	-3%	-7%	-3%	-19%	-6%	-14%	-14%
7O	General - Age 55-59	-2%	-5%	-10%	-5%	-21%	-8%	-16%	-16%
7P	General - Age 60-64	-6%	-8%	-13%	-8%	-24%	-11%	-19%	-17%
7Q	General - Age 65-69	-5%	-8%	-12%	-8%	-24%	-11%	-19%	-17%
7R	General - Age 70-74	-1%	-5%	-9%	-5%	-20%	-8%	-15%	-15%
7S	General - Age 75-79	3%	-3%	-5%	-3%	-17%	-6%	-16%	-13%
7T	General - Age 80 & Up	11%	5%	3%	5%	-10%	1%	-9%	-6%
8N	Special - Age 50-54 *	6%	5%	2%	6%	-12%	1%	-7%	-10%
8O	Special - Age 55-59 *	3%	3%	-1%	3%	-15%	-1%	-9%	-12%
8P	Special - Age 60-64 *	0%	0%	-4%	0%	-17%	-4%	-12%	-15%
8Q	Special - Age 65-69 *	0%	0%	-4%	0%	-17%	-3%	-12%	-14%
8R	Special - Age 70-74 *	4%	3%	0%	3%	-14%	-1%	-9%	-12%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CAPPED CHANGE

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
12	Age 17-18	-8.3%	-8.3%	-8.1%	-8.1%	-7.9%	-7.9%	-7.9%	-7.9%
13	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
14	Age 21-24	1.8%	1.8%	2.2%	2.2%	2.5%	2.5%	2.5%	2.5%
	Single Female Princ. Op.								
21	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
22	Age 17-18	-9.6%	-9.6%	-9.4%	-9.4%	-9.3%	-9.3%	-8.8%	-8.8%
23	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
24	Age 21-24	-4.1%	-4.1%	-3.8%	-3.8%	-3.5%	-3.5%	-3.4%	-3.4%
	Single Male Occ. Op.								
41	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
42	Age 17-18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
43	Age 19-20	-16.0%	-16.0%	-15.8%	-15.8%	-15.6%	-15.6%	-15.3%	-15.3%
44	Age 21-24	0.2%	0.2%	0.5%	0.5%	0.8%	0.8%	2.1%	2.1%
	Single Male Princ. Op.								
51	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
52	Age 17-18	-0.9%	-0.9%	-0.8%	-0.8%	-0.6%	-0.6%	0.5%	0.5%
53	Age 19-20	-14.5%	-14.5%	-14.4%	-14.4%	-14.3%	-14.3%	-13.8%	-13.8%
54	Age 21-24	-3.2%	-3.2%	-3.1%	-3.1%	-2.9%	-2.9%	-1.7%	-1.7%
5H	Age 25-29	-0.3%	-1.0%	-2.2%	-2.4%	-7.7%	-3.4%	-2.0%	-3.7%
	Married Male Princ. or Occ.								
31	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
32	Age 17-18	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
33	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
38	Age 21-22	-4.9%	-4.9%	-4.5%	-4.5%	-4.3%	-4.3%	-4.2%	-4.2%
39	Age 23-24	1.9%	1.9%	2.2%	2.2%	2.6%	2.6%	2.6%	2.6%
	All Other Classes								
7I	General - Age 29 & Under	3.5%	0.3%	-0.2%	0.4%	-6.7%	-1.2%	-4.8%	-5.2%
7J	General - Age 30-34	5.6%	2.7%	1.6%	2.8%	-5.0%	1.0%	-2.8%	-3.0%
7K	General - Age 35-39	4.4%	1.7%	0.5%	1.8%	-6.0%	0.1%	-3.8%	-3.9%
7L	General - Age 40-44	2.0%	-0.3%	-1.8%	-0.3%	-7.9%	-1.8%	-5.7%	-5.7%
7M	General - Age 45-49	0.0%	-2.0%	-3.6%	-1.9%	-9.5%	-3.4%	-7.3%	-7.2%
7N	General - Age 50-54	0.1%	-1.6%	-3.6%	-1.4%	-9.5%	-3.1%	-6.8%	-7.1%
7O	General - Age 55-59	-1.2%	-2.6%	-4.8%	-2.5%	-10.0%	-4.1%	-7.8%	-8.0%
7P	General - Age 60-64	-2.8%	-4.0%	-6.3%	-3.9%	-10.0%	-5.5%	-9.5%	-8.6%
7Q	General - Age 65-69	-2.7%	-3.9%	-6.2%	-3.8%	-10.0%	-5.4%	-9.4%	-8.5%
7R	General - Age 70-74	-0.6%	-2.5%	-4.3%	-2.4%	-10.0%	-4.0%	-7.7%	-7.3%
7S	General - Age 75-79	1.5%	-1.5%	-2.3%	-1.3%	-8.4%	-3.0%	-8.1%	-6.4%
7T	General - Age 80 & Up	5.7%	2.4%	1.6%	2.5%	-5.0%	0.7%	-4.7%	-2.9%
8N	Special - Age 50-54 *	2.9%	2.6%	0.9%	2.8%	-6.2%	0.7%	-3.3%	-5.0%
8O	Special - Age 55-59 *	1.6%	1.4%	-0.4%	1.6%	-7.3%	-0.4%	-4.4%	-6.0%
8P	Special - Age 60-64 *	-0.2%	-0.1%	-2.1%	0.1%	-8.7%	-1.8%	-6.2%	-7.3%
8Q	Special - Age 65-69 *	-0.1%	0.0%	-2.0%	0.2%	-8.6%	-1.7%	-6.1%	-7.2%
8R	Special - Age 70-74 *	2.1%	1.5%	0.1%	1.7%	-6.8%	-0.3%	-4.3%	-5.9%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED FACTOR

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
12	Age 17-18	2.11	2.11	2.11	2.11	2.12	2.12	2.12	2.12
13	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
14	Age 21-24	1.35	1.40	1.36	1.40	1.36	1.43	1.36	1.43
	Single Female Princ. Op.								
21	Age Under 17	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79
22	Age 17-18	2.42	2.42	2.43	2.43	2.43	2.43	2.44	2.44
23	Age 19-20	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
24	Age 21-24	1.44	1.44	1.44	1.44	1.45	1.45	1.45	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	2.52	2.52	2.53	2.53	2.53	2.53	2.54	2.54
44	Age 21-24	1.63	1.63	1.64	1.64	1.64	1.68	1.66	1.68
	Single Male Princ. Op.								
51	Age Under 17	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23
52	Age 17-18	3.09	3.09	3.10	3.10	3.10	3.10	3.14	3.14
53	Age 19-20	3.01	3.01	3.01	3.01	3.02	3.02	3.03	3.03
54	Age 21-24	1.83	1.83	1.83	1.83	1.83	1.83	1.86	1.86
5H	Age 25-29	1.17	1.30	1.19	1.32	1.28	1.34	1.41	1.52
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
38	Age 21-22	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47
39	Age 23-24	1.31	1.31	1.32	1.32	1.32	1.32	1.32	1.35
	All Other Classes								
7I	General - Age 29 & Under	1.09	1.26	1.13	1.26	1.22	1.29	1.25	1.35
7J	General - Age 30-34	1.06	1.23	1.10	1.23	1.19	1.26	1.22	1.31
7K	General - Age 35-39	1.04	1.22	1.09	1.22	1.18	1.25	1.20	1.30
7L	General - Age 40-44	1.02	1.20	1.06	1.20	1.15	1.23	1.18	1.27
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.16	1.25
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.11	1.20
7O	General - Age 55-59	0.94	1.11	0.98	1.11	1.07	1.14	1.10	1.19
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.08	1.18
7Q	General - Age 65-69	0.92	1.10	0.97	1.10	1.07	1.13	1.08	1.18
7R	General - Age 70-74	0.94	1.11	0.99	1.11	1.07	1.14	1.10	1.20
7S	General - Age 75-79	0.96	1.12	1.01	1.13	1.09	1.15	1.09	1.21
7T	General - Age 80 & Up	1.00	1.17	1.05	1.17	1.13	1.20	1.13	1.25
8N	Special - Age 50-54 *	0.93	1.08	0.95	1.08	1.03	1.11	1.06	1.19
8O	Special - Age 55-59 *	0.91	1.07	0.94	1.07	1.02	1.10	1.05	1.18
8P	Special - Age 60-64 *	0.90	1.05	0.92	1.05	1.00	1.08	1.03	1.16
8Q	Special - Age 65-69 *	0.90	1.05	0.92	1.05	1.01	1.08	1.03	1.16
8R	Special - Age 70-74 *	0.92	1.07	0.94	1.07	1.03	1.10	1.05	1.18

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED CHANGES

CLASS FACTORS - COMP

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	-10.2%	-10.2%	-10.2%	-10.2%	-10.2%	-10.2%	-10.2%	-10.2%
12	Age 17-18	-8.3%	-8.3%	-8.3%	-8.3%	-7.8%	-7.8%	-7.8%	-7.8%
13	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
14	Age 21-24	1.5%	5.3%	2.3%	5.3%	2.3%	7.5%	2.3%	7.5%
	Single Female Princ. Op.								
21	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
22	Age 17-18	-9.7%	-9.7%	-9.3%	-9.3%	-9.3%	-9.3%	-9.0%	-9.0%
23	Age 19-20	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%
24	Age 21-24	-4.0%	-4.0%	-4.0%	-4.0%	-3.3%	-3.3%	-3.3%	0.0%
	Single Male Occ. Op.								
41	Age Under 17	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%
42	Age 17-18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
43	Age 19-20	-16.0%	-16.0%	-15.7%	-15.7%	-15.7%	-15.7%	-15.3%	-15.3%
44	Age 21-24	0.0%	0.0%	0.6%	0.6%	0.6%	3.1%	1.8%	3.1%
	Single Male Princ. Op.								
51	Age Under 17	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
52	Age 17-18	-1.0%	-1.0%	-0.6%	-0.6%	-0.6%	-0.6%	0.6%	0.6%
53	Age 19-20	-14.5%	-14.5%	-14.5%	-14.5%	-14.2%	-14.2%	-13.9%	-13.9%
54	Age 21-24	-3.2%	-3.2%	-3.2%	-3.2%	-3.2%	-3.2%	-1.6%	-1.6%
5H	Age 25-29	0.0%	-0.8%	-2.5%	-2.2%	-7.9%	-3.6%	-2.1%	-3.8%
	Married Male Princ. or Occ.								
31	Age Under 17	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%
32	Age 17-18	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%
33	Age 19-20	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
38	Age 21-22	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%
39	Age 23-24	1.6%	1.6%	2.3%	2.3%	2.3%	2.3%	2.3%	4.7%
	All Other Classes								
7I	General - Age 29 & Under	3.8%	0.0%	0.0%	0.0%	-6.9%	-1.5%	-4.6%	-4.9%
7J	General - Age 30-34	6.0%	2.5%	1.9%	2.5%	-4.8%	0.8%	-2.4%	-3.0%
7K	General - Age 35-39	4.0%	1.7%	0.9%	1.7%	-5.6%	0.0%	-4.0%	-3.7%
7L	General - Age 40-44	2.0%	0.0%	-1.9%	0.0%	-8.0%	-1.6%	-5.6%	-5.9%
7M	General - Age 45-49	0.0%	-1.7%	-3.7%	-1.7%	-9.6%	-3.2%	-7.2%	-7.4%
7N	General - Age 50-54	0.0%	-1.8%	-3.9%	-1.8%	-9.2%	-3.4%	-6.7%	-7.0%
7O	General - Age 55-59	-1.1%	-2.6%	-4.9%	-2.6%	-10.1%	-4.2%	-7.6%	-7.8%
7P	General - Age 60-64	-3.2%	-4.4%	-5.8%	-3.5%	-10.1%	-5.0%	-9.2%	-8.5%
7Q	General - Age 65-69	-3.2%	-3.5%	-5.8%	-3.5%	-10.1%	-5.0%	-9.2%	-8.5%
7R	General - Age 70-74	-1.1%	-2.6%	-3.9%	-2.6%	-10.1%	-4.2%	-7.6%	-7.0%
7S	General - Age 75-79	1.1%	-1.8%	-1.9%	-0.9%	-8.4%	-3.4%	-8.4%	-6.2%
7T	General - Age 80 & Up	5.3%	2.6%	1.9%	2.6%	-5.0%	0.8%	-5.0%	-3.1%
8N	Special - Age 50-54 *	3.3%	2.9%	1.1%	2.9%	-6.4%	0.9%	-3.6%	-4.8%
8O	Special - Age 55-59 *	1.1%	1.9%	0.0%	1.9%	-7.3%	0.0%	-4.5%	-5.6%
8P	Special - Age 60-64 *	0.0%	0.0%	-2.1%	0.0%	-9.1%	-1.8%	-6.4%	-7.2%
8Q	Special - Age 65-69 *	0.0%	0.0%	-2.1%	0.0%	-8.2%	-1.8%	-6.4%	-7.2%
8R	Special - Age 70-74 *	2.2%	1.9%	0.0%	1.9%	-6.4%	0.0%	-4.5%	-5.6%
								Overall	**-0.03%**

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CURRENT CCG FACTORS - COLL

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
12	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
13	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
14	Age 21-24	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33
	Single Female Princ. Op.								
21	Age Under 17	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
22	Age 17-18	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68
23	Age 19-20	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57
24	Age 21-24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
44	Age 21-24	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63
	Single Male Princ. Op.								
51	Age Under 17	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
52	Age 17-18	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
53	Age 19-20	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52
54	Age 21-24	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
32	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
33	Age 19-20	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29
38	Age 21-22	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
39	Age 23-24	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29
	All Other Classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70-74 *	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Southern Farm Bureau Indicated After Rebase

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
12	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
13	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
14	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Female Princ. Op.								
21	Age Under 17	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
22	Age 17-18	2.38	2.38	2.43	2.43	2.48	2.48	2.52	2.52
23	Age 19-20	2.05	2.05	2.10	2.10	2.14	2.14	2.19	2.19
24	Age 21-24	1.57	1.57	1.62	1.62	1.66	1.66	1.71	1.71
	Single Male Occ. Op.								
41	Age Under 17	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
42	Age 17-18	2.52	2.52	2.57	2.57	2.63	2.63	2.68	2.68
43	Age 19-20	2.17	2.17	2.22	2.22	2.27	2.27	2.33	2.33
44	Age 21-24	1.67	1.67	1.71	1.71	1.76	1.76	1.80	1.80
	Single Male Princ. Op.								
51	Age Under 17	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
52	Age 17-18	3.57	3.57	3.60	3.60	3.64	3.64	3.71	3.71
53	Age 19-20	3.02	3.02	3.05	3.05	3.09	3.09	3.14	3.14
54	Age 21-24	2.32	2.32	2.35	2.35	2.38	2.38	2.44	2.44
5H	Age 25-29	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
	Married Male Princ. or Occ.								
31	Age Under 17	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
32	Age 17-18	1.79	1.79	1.84	1.84	1.89	1.89	1.94	1.94
33	Age 19-20	1.43	1.43	1.49	1.49	1.53	1.53	1.58	1.58
38	Age 21-22	1.27	1.27	1.32	1.32	1.36	1.36	1.41	1.41
39	Age 23-24	1.21	1.21	1.26	1.26	1.30	1.30	1.35	1.35
	All Other Classes								
7I	General - Age 29 & Under	0.98	0.98	0.99	0.99	1.04	1.04	1.08	1.08
7J	General - Age 30-34	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7K	General - Age 35-39	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7O	General - Age 55-59	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7P	General - Age 60-64	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7S	General - Age 75-79	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7T	General - Age 80 & Up	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8N	Special - Age 50-54 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8O	Special - Age 55-59 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8P	Special - Age 60-64 *	0.88	0.88	0.90	0.90	0.94	0.94	0.98	0.98
8Q	Special - Age 65-69 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
8R	Special - Age 70-74 *	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
State Farm Indicated After Rebase

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	3.07	3.07	3.07	3.07	3.07	3.07	3.00	3.00
12	Age 17-18	2.81	2.81	2.81	2.81	2.81	2.81	2.73	2.73
13	Age 19-20	2.32	2.32	2.32	2.32	2.32	2.32	2.24	2.24
14	Age 21-24	1.65	1.65	1.65	1.65	1.65	1.65	1.62	1.62
	Single Female Princ. Op.								
21	Age Under 17	3.88	3.88	3.88	3.88	3.88	3.88	3.82	3.82
22	Age 17-18	3.34	3.34	3.34	3.34	3.34	3.34	3.27	3.27
23	Age 19-20	2.69	2.69	2.69	2.69	2.69	2.69	2.62	2.62
24	Age 21-24	1.65	1.65	1.65	1.65	1.65	1.65	1.62	1.62
	Single Male Occ. Op.								
41	Age Under 17	3.83	3.83	3.83	3.83	3.83	3.83	3.77	3.77
42	Age 17-18	3.43	3.43	3.43	3.43	3.43	3.43	3.36	3.36
43	Age 19-20	3.05	3.05	3.05	3.05	3.05	3.05	2.98	2.98
44	Age 21-24	2.11	2.11	2.11	2.11	2.11	2.11	2.10	2.10
	Single Male Princ. Op.								
51	Age Under 17	5.25	5.25	5.25	5.25	5.25	5.25	5.20	5.20
52	Age 17-18	4.41	4.41	4.41	4.41	4.41	4.41	4.35	4.35
53	Age 19-20	3.58	3.58	3.58	3.58	3.58	3.58	3.52	3.52
54	Age 21-24	2.11	2.11	2.11	2.11	2.11	2.11	2.10	2.10
5H	Age 25-29	1.17	1.38	1.17	1.38	1.17	1.38	1.50	1.60
	Married Male Princ. or Occ.								
31	Age Under 17	2.33	2.33	2.33	2.33	2.33	2.33	2.25	2.25
32	Age 17-18	2.19	2.19	2.19	2.19	2.19	2.19	2.11	2.11
33	Age 19-20	2.01	2.01	2.01	2.01	2.01	2.01	1.93	1.93
38	Age 21-22	1.66	1.66	1.66	1.66	1.66	1.66	1.60	1.60
39	Age 23-24	1.42	1.42	1.42	1.42	1.42	1.42	1.36	1.36
	All Other Classes								
7I	General - Age 29 & Under	1.14	1.31	1.14	1.31	1.14	1.31	1.13	1.23
7J	General - Age 30-34	1.05	1.24	1.05	1.24	1.05	1.24	1.05	1.15
7K	General - Age 35-39	1.02	1.22	1.02	1.22	1.02	1.22	1.03	1.13
7L	General - Age 40-44	1.02	1.21	1.02	1.21	1.02	1.21	1.02	1.12
7M	General - Age 45-49	1.00	1.19	1.00	1.19	1.00	1.19	0.99	1.10
7N	General - Age 50-54	0.97	1.16	0.97	1.16	0.97	1.16	0.97	1.08
7O	General - Age 55-59	0.92	1.11	0.92	1.11	0.92	1.11	0.92	1.03
7P	General - Age 60-64	0.90	1.09	0.90	1.09	0.90	1.09	0.90	1.02
7Q	General - Age 65-69	0.93	1.12	0.93	1.12	0.93	1.12	0.93	1.04
7R	General - Age 70-74	1.01	1.20	1.01	1.20	1.01	1.20	1.01	1.13
7S	General - Age 75-79	1.18	1.38	1.18	1.38	1.18	1.38	1.18	1.38
7T	General - Age 80 & Up	1.33	1.55	1.33	1.55	1.33	1.55	1.33	1.55
8N	Special - Age 50-54 *	0.97	1.16	0.97	1.16	0.97	1.16	0.97	1.08
8O	Special - Age 55-59 *	0.92	1.11	0.92	1.11	0.92	1.11	0.92	1.03
8P	Special - Age 60-64 *	0.90	1.09	0.90	1.09	0.90	1.09	0.90	1.02
8Q	Special - Age 65-69 *	0.93	1.12	0.93	1.12	0.93	1.12	0.93	1.04
8R	Special - Age 70-74 *	1.01	1.20	1.01	1.20	1.01	1.20	1.01	1.13

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Indicated Competitor's Weighted Average

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.93	2.93	2.94	2.94	2.95	2.95	2.90	2.90
12	Age 17-18	2.72	2.72	2.73	2.73	2.74	2.74	2.69	2.69
13	Age 19-20	2.27	2.27	2.28	2.28	2.28	2.28	2.23	2.23
14	Age 21-24	1.63	1.63	1.64	1.64	1.65	1.65	1.64	1.64
	Single Female Princ. Op.								
21	Age Under 17	3.58	3.58	3.59	3.59	3.60	3.60	3.56	3.56
22	Age 17-18	3.15	3.15	3.16	3.16	3.17	3.17	3.12	3.12
23	Age 19-20	2.56	2.56	2.57	2.57	2.58	2.58	2.53	2.53
24	Age 21-24	1.63	1.63	1.64	1.64	1.65	1.65	1.64	1.64
	Single Male Occ. Op.								
41	Age Under 17	3.57	3.57	3.58	3.58	3.59	3.59	3.55	3.55
42	Age 17-18	3.25	3.25	3.26	3.26	3.27	3.27	3.22	3.22
43	Age 19-20	2.87	2.87	2.88	2.88	2.89	2.89	2.85	2.85
44	Age 21-24	2.02	2.02	2.03	2.03	2.04	2.04	2.04	2.04
	Single Male Princ. Op.								
51	Age Under 17	4.91	4.91	4.92	4.92	4.93	4.93	4.90	4.90
52	Age 17-18	4.24	4.24	4.25	4.25	4.26	4.26	4.22	4.22
53	Age 19-20	3.47	3.47	3.47	3.47	3.48	3.48	3.44	3.44
54	Age 21-24	2.15	2.15	2.16	2.16	2.16	2.16	2.17	2.17
5H	Age 25-29	1.13	1.30	1.13	1.30	1.14	1.31	1.42	1.50
	Married Male Princ. or Occ.								
31	Age Under 17	2.22	2.22	2.23	2.23	2.24	2.24	2.19	2.19
32	Age 17-18	2.11	2.11	2.12	2.12	2.13	2.13	2.08	2.08
33	Age 19-20	1.89	1.89	1.91	1.91	1.91	1.91	1.86	1.86
38	Age 21-22	1.58	1.58	1.59	1.59	1.60	1.60	1.56	1.56
39	Age 23-24	1.38	1.38	1.39	1.39	1.40	1.40	1.36	1.36
	All Other Classes								
7I	General - Age 29 & Under	1.11	1.24	1.11	1.25	1.12	1.26	1.12	1.20
7J	General - Age 30-34	1.04	1.19	1.04	1.19	1.05	1.20	1.06	1.14
7K	General - Age 35-39	1.02	1.18	1.02	1.18	1.03	1.19	1.04	1.12
7L	General - Age 40-44	1.02	1.17	1.02	1.17	1.03	1.18	1.04	1.12
7M	General - Age 45-49	1.00	1.15	1.00	1.15	1.01	1.16	1.01	1.10
7N	General - Age 50-54	0.95	1.10	0.96	1.11	0.96	1.12	0.97	1.06
7O	General - Age 55-59	0.91	1.06	0.92	1.07	0.92	1.08	0.93	1.02
7P	General - Age 60-64	0.90	1.05	0.90	1.05	0.91	1.06	0.92	1.01
7Q	General - Age 65-69	0.93	1.08	0.93	1.09	0.94	1.09	0.95	1.04
7R	General - Age 70-74	0.99	1.15	1.00	1.15	1.01	1.16	1.01	1.11
7S	General - Age 75-79	1.13	1.29	1.13	1.29	1.14	1.30	1.15	1.31
7T	General - Age 80 & Up	1.25	1.43	1.25	1.43	1.26	1.44	1.27	1.45
8N	Special - Age 50-54 *	0.95	1.10	0.96	1.11	0.96	1.12	0.97	1.06
8O	Special - Age 55-59 *	0.91	1.06	0.92	1.07	0.92	1.08	0.93	1.02
8P	Special - Age 60-64 *	0.90	1.05	0.90	1.05	0.91	1.06	0.92	1.01
8Q	Special - Age 65-69 *	0.93	1.08	0.93	1.09	0.94	1.09	0.95	1.04
8R	Special - Age 70-74 *	0.99	1.15	1.00	1.15	1.01	1.16	1.01	1.11

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
INDICATED CHANGE

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	10%	10%	11%	11%	11%	11%	9%	9%
12	Age 17-18	18%	18%	19%	19%	19%	19%	17%	17%
13	Age 19-20	-1%	-1%	-1%	-1%	0%	0%	-3%	-3%
14	Age 21-24	23%	23%	24%	24%	24%	24%	23%	23%
	Single Female Princ. Op.								
21	Age Under 17	15%	15%	16%	16%	16%	16%	15%	15%
22	Age 17-18	17%	17%	18%	18%	18%	18%	16%	16%
23	Age 19-20	0%	0%	0%	0%	0%	0%	-1%	-1%
24	Age 21-24	9%	9%	10%	10%	10%	10%	9%	9%
	Single Male Occ. Op.								
41	Age Under 17	1%	1%	1%	1%	2%	2%	1%	1%
42	Age 17-18	27%	27%	28%	28%	28%	28%	26%	26%
43	Age 19-20	-4%	-4%	-4%	-4%	-4%	-4%	-5%	-5%
44	Age 21-24	24%	24%	25%	25%	25%	25%	25%	25%
	Single Male Princ. Op.								
51	Age Under 17	5%	5%	5%	5%	5%	5%	4%	4%
52	Age 17-18	36%	36%	36%	36%	36%	36%	35%	35%
53	Age 19-20	-1%	-1%	-1%	-1%	-1%	-1%	-2%	-2%
54	Age 21-24	14%	14%	14%	14%	14%	14%	15%	15%
5H	Age 25-29	-3%	-1%	-7%	-4%	-18%	-6%	-2%	-5%
	Married Male Princ. or Occ.								
31	Age Under 17	-16%	-16%	-16%	-16%	-15%	-15%	-17%	-17%
32	Age 17-18	-15%	-15%	-15%	-15%	-14%	-14%	-16%	-16%
33	Age 19-20	-17%	-17%	-17%	-17%	-16%	-16%	-19%	-19%
38	Age 21-22	3%	3%	3%	3%	4%	4%	1%	1%
39	Age 23-24	7%	7%	8%	8%	8%	8%	5%	5%
	All Other Classes								
7I	General - Age 29 & Under	6%	-1%	-2%	-1%	-15%	-4%	-15%	-16%
7J	General - Age 30-34	4%	-1%	-4%	-1%	-16%	-4%	-15%	-16%
7K	General - Age 35-39	2%	-2%	-6%	-2%	-18%	-5%	-16%	-17%
7L	General - Age 40-44	2%	-3%	-6%	-3%	-18%	-6%	-17%	-17%
7M	General - Age 45-49	0%	-4%	-7%	-4%	-19%	-7%	-19%	-19%
7N	General - Age 50-54	0%	-3%	-7%	-3%	-19%	-6%	-18%	-18%
7O	General - Age 55-59	-4%	-7%	-11%	-6%	-22%	-10%	-22%	-21%
7P	General - Age 60-64	-6%	-8%	-13%	-8%	-24%	-11%	-23%	-22%
7Q	General - Age 65-69	-2%	-5%	-9%	-5%	-21%	-8%	-20%	-20%
7R	General - Age 70-74	5%	1%	-3%	1%	-15%	-3%	-15%	-14%
7S	General - Age 75-79	19%	13%	10%	14%	-4%	9%	-3%	2%
7T	General - Age 80 & Up	32%	25%	22%	25%	6%	21%	7%	12%
8N	Special - Age 50-54 *	6%	5%	2%	6%	-12%	1%	-12%	-15%
8O	Special - Age 55-59 *	1%	1%	-3%	2%	-16%	-2%	-15%	-18%
8P	Special - Age 60-64 *	0%	0%	-4%	0%	-17%	-4%	-17%	-19%
8Q	Special - Age 65-69 *	3%	3%	-1%	3%	-14%	-1%	-14%	-17%
8R	Special - Age 70-74 *	10%	9%	6%	10%	-9%	5%	-8%	-11%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CAPPED CHANGE

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	5.1%	5.1%	5.3%	5.3%	5.5%	5.5%	4.6%	4.6%
12	Age 17-18	9.2%	9.2%	9.4%	9.4%	9.6%	9.6%	8.5%	8.5%
13	Age 19-20	-0.5%	-0.5%	-0.3%	-0.3%	-0.1%	-0.1%	-1.3%	-1.3%
14	Age 21-24	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
	Single Female Princ. Op.								
21	Age Under 17	7.7%	7.7%	7.9%	7.9%	8.1%	8.1%	7.4%	7.4%
22	Age 17-18	8.7%	8.7%	8.9%	8.9%	9.1%	9.1%	8.2%	8.2%
23	Age 19-20	-0.2%	-0.2%	0.0%	0.0%	0.2%	0.2%	-0.7%	-0.7%
24	Age 21-24	4.5%	4.5%	4.8%	4.8%	5.1%	5.1%	4.6%	4.6%
	Single Male Occ. Op.								
41	Age Under 17	0.5%	0.5%	0.7%	0.7%	0.8%	0.8%	0.3%	0.3%
42	Age 17-18	13.7%	13.7%	13.9%	13.9%	14.1%	14.1%	13.2%	13.2%
43	Age 19-20	-2.1%	-2.1%	-1.9%	-1.9%	-1.8%	-1.8%	-2.5%	-2.5%
44	Age 21-24	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
	Single Male Princ. Op.								
51	Age Under 17	2.3%	2.3%	2.3%	2.3%	2.4%	2.4%	2.2%	2.2%
52	Age 17-18	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
53	Age 19-20	-0.7%	-0.7%	-0.7%	-0.7%	-0.6%	-0.6%	-1.1%	-1.1%
54	Age 21-24	6.9%	6.9%	7.1%	7.1%	7.2%	7.2%	7.4%	7.4%
5H	Age 25-29	-1.6%	-0.4%	-3.5%	-1.8%	-8.9%	-2.8%	-0.8%	-2.7%
	Married Male Princ. or Occ.								
31	Age Under 17	-8.1%	-8.1%	-7.9%	-7.9%	-7.7%	-7.7%	-8.7%	-8.7%
32	Age 17-18	-7.5%	-7.5%	-7.3%	-7.3%	-7.1%	-7.1%	-8.1%	-8.1%
33	Age 19-20	-8.7%	-8.7%	-8.4%	-8.4%	-8.2%	-8.2%	-9.4%	-9.4%
38	Age 21-22	1.4%	1.4%	1.7%	1.7%	2.0%	2.0%	0.7%	0.7%
39	Age 23-24	3.4%	3.4%	3.8%	3.8%	4.1%	4.1%	2.6%	2.6%
	All Other Classes								
7I	General - Age 29 & Under	2.8%	-0.6%	-0.9%	-0.6%	-7.3%	-2.1%	-7.3%	-7.8%
7J	General - Age 30-34	2.0%	-0.3%	-1.8%	-0.3%	-7.9%	-1.8%	-7.6%	-7.8%
7K	General - Age 35-39	0.8%	-1.0%	-2.9%	-0.9%	-8.9%	-2.5%	-8.2%	-8.4%
7L	General - Age 40-44	0.8%	-1.3%	-2.9%	-1.3%	-8.9%	-2.8%	-8.6%	-8.7%
7M	General - Age 45-49	0.0%	-2.0%	-3.6%	-1.9%	-9.5%	-3.4%	-9.5%	-9.3%
7N	General - Age 50-54	0.1%	-1.6%	-3.6%	-1.4%	-9.5%	-3.1%	-9.2%	-8.9%
7O	General - Age 55-59	-2.0%	-3.3%	-5.5%	-3.2%	-10.0%	-4.8%	-10.0%	-10.0%
7P	General - Age 60-64	-2.8%	-4.0%	-6.3%	-3.9%	-10.0%	-5.5%	-10.0%	-10.0%
7Q	General - Age 65-69	-1.1%	-2.5%	-4.7%	-2.4%	-10.0%	-4.0%	-10.0%	-9.8%
7R	General - Age 70-74	2.3%	0.3%	-1.6%	0.4%	-7.7%	-1.3%	-7.4%	-7.0%
7S	General - Age 75-79	9.5%	6.6%	5.0%	6.8%	-2.0%	4.7%	-1.7%	0.8%
7T	General - Age 80 & Up	10.0%	10.0%	10.0%	10.0%	3.0%	10.0%	3.4%	6.0%
8N	Special - Age 50-54 *	2.9%	2.6%	0.9%	2.8%	-6.2%	0.7%	-5.8%	-7.6%
8O	Special - Age 55-59 *	0.7%	0.7%	-1.3%	0.9%	-8.0%	-1.1%	-7.6%	-9.2%
8P	Special - Age 60-64 *	-0.2%	-0.1%	-2.1%	0.1%	-8.7%	-1.8%	-8.4%	-9.5%
8Q	Special - Age 65-69 *	1.7%	1.5%	-0.3%	1.7%	-7.2%	-0.3%	-6.8%	-8.5%
8R	Special - Age 70-74 *	5.2%	4.6%	3.1%	4.8%	-4.3%	2.6%	-3.9%	-5.6%

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED FACTOR

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.80	2.80	2.80	2.80	2.81	2.81	2.81	2.81
12	Age 17-18	2.51	2.51	2.52	2.52	2.52	2.52	2.52	2.52
13	Age 19-20	2.28	2.28	2.28	2.28	2.29	2.29	2.29	2.29
14	Age 21-24	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.47
	Single Female Princ. Op.								
21	Age Under 17	3.34	3.34	3.34	3.34	3.35	3.35	3.35	3.35
22	Age 17-18	2.91	2.91	2.92	2.92	2.92	2.92	2.92	2.92
23	Age 19-20	2.57	2.57	2.57	2.57	2.58	2.58	2.58	2.58
24	Age 21-24	1.57	1.57	1.57	1.57	1.58	1.58	1.58	1.58
	Single Male Occ. Op.								
41	Age Under 17	3.55	3.55	3.55	3.55	3.56	3.56	3.56	3.56
42	Age 17-18	2.90	2.90	2.90	2.90	2.91	2.91	2.91	2.91
43	Age 19-20	2.90	2.90	2.90	2.90	2.91	2.91	2.91	2.91
44	Age 21-24	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79
	Single Male Princ. Op.								
51	Age Under 17	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81
52	Age 17-18	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
53	Age 19-20	3.49	3.49	3.50	3.50	3.50	3.50	3.50	3.50
54	Age 21-24	2.02	2.02	2.02	2.02	2.03	2.03	2.03	2.03
5H	Age 25-29	1.15	1.31	1.18	1.33	1.27	1.35	1.43	1.54
	Married Male Princ. or Occ.								
31	Age Under 17	2.44	2.44	2.44	2.44	2.45	2.45	2.45	2.45
32	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
33	Age 19-20	2.09	2.09	2.10	2.10	2.10	2.10	2.10	2.10
38	Age 21-22	1.56	1.56	1.57	1.57	1.57	1.57	1.57	1.57
39	Age 23-24	1.33	1.33	1.34	1.34	1.34	1.34	1.34	1.34
	All Other Classes								
7I	General - Age 29 & Under	1.08	1.25	1.12	1.25	1.21	1.28	1.21	1.31
7J	General - Age 30-34	1.02	1.20	1.06	1.20	1.15	1.23	1.16	1.25
7K	General - Age 35-39	1.01	1.19	1.05	1.19	1.14	1.22	1.15	1.24
7L	General - Age 40-44	1.01	1.18	1.05	1.19	1.14	1.22	1.14	1.23
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.13	1.23
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.08	1.18
7O	General - Age 55-59	0.93	1.10	0.97	1.10	1.07	1.13	1.07	1.16
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.07	1.16
7Q	General - Age 65-69	0.94	1.11	0.98	1.11	1.07	1.14	1.07	1.16
7R	General - Age 70-74	0.97	1.14	1.01	1.15	1.10	1.17	1.10	1.20
7S	General - Age 75-79	1.04	1.22	1.08	1.22	1.17	1.25	1.17	1.30
7T	General - Age 80 & Up	1.05	1.25	1.13	1.25	1.23	1.31	1.23	1.37
8N	Special - Age 50-54 *	0.93	1.08	0.95	1.08	1.03	1.11	1.04	1.16
8O	Special - Age 55-59 *	0.91	1.06	0.93	1.06	1.01	1.09	1.02	1.14
8P	Special - Age 60-64 *	0.90	1.05	0.92	1.05	1.00	1.08	1.01	1.13
8Q	Special - Age 65-69 *	0.92	1.07	0.94	1.07	1.02	1.10	1.03	1.14
8R	Special - Age 70-74 *	0.95	1.10	0.97	1.10	1.05	1.13	1.06	1.18

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED CHANGES

CLASS FACTORS - COLL

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	5.3%	5.3%	5.3%	5.3%	5.6%	5.6%	5.6%	5.6%
12	Age 17-18	9.1%	9.1%	9.6%	9.6%	9.6%	9.6%	9.6%	9.6%
13	Age 19-20	-0.4%	-0.4%	-0.4%	-0.4%	0.0%	0.0%	0.0%	0.0%
14	Age 21-24	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	10.5%
	Single Female Princ. Op.								
21	Age Under 17	7.7%	7.7%	7.7%	7.7%	8.1%	8.1%	8.1%	8.1%
22	Age 17-18	8.6%	8.6%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
23	Age 19-20	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%
24	Age 21-24	4.7%	4.7%	4.7%	4.7%	5.3%	5.3%	5.3%	5.3%
	Single Male Occ. Op.								
41	Age Under 17	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%	0.8%	0.8%
42	Age 17-18	13.7%	13.7%	13.7%	13.7%	14.1%	14.1%	14.1%	14.1%
43	Age 19-20	-3.3%	-3.3%	-3.3%	-3.3%	-3.0%	-3.0%	-3.0%	-3.0%
44	Age 21-24	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%
	Single Male Princ. Op.								
51	Age Under 17	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%
52	Age 17-18	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
53	Age 19-20	-0.9%	-0.9%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
54	Age 21-24	6.9%	6.9%	6.9%	6.9%	7.4%	7.4%	7.4%	7.4%
5H	Age 25-29	-1.7%	0.0%	-3.3%	-1.5%	-8.6%	-2.9%	-0.7%	-2.5%
	Married Male Princ. or Occ.								
31	Age Under 17	-7.9%	-7.9%	-7.9%	-7.9%	-7.5%	-7.5%	-7.5%	-7.5%
32	Age 17-18	-7.3%	-7.3%	-7.3%	-7.3%	-7.3%	-7.3%	-7.3%	-7.3%
33	Age 19-20	-8.7%	-8.7%	-8.3%	-8.3%	-8.3%	-8.3%	-8.3%	-8.3%
38	Age 21-22	1.3%	1.3%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
39	Age 23-24	3.1%	3.1%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
	All Other Classes								
7I	General - Age 29 & Under	2.9%	-0.8%	-0.9%	-0.8%	-7.6%	-2.3%	-7.6%	-7.7%
7J	General - Age 30-34	2.0%	0.0%	-1.9%	0.0%	-8.0%	-1.6%	-7.2%	-7.4%
7K	General - Age 35-39	1.0%	-0.8%	-2.8%	-0.8%	-8.8%	-2.4%	-8.0%	-8.1%
7L	General - Age 40-44	1.0%	-1.7%	-2.8%	-0.8%	-8.8%	-2.4%	-8.8%	-8.9%
7M	General - Age 45-49	0.0%	-1.7%	-3.7%	-1.7%	-9.6%	-3.2%	-9.6%	-8.9%
7N	General - Age 50-54	0.0%	-1.8%	-3.9%	-1.8%	-9.2%	-3.4%	-9.2%	-8.5%
7O	General - Age 55-59	-2.1%	-3.5%	-5.8%	-3.5%	-10.1%	-5.0%	-10.1%	-10.1%
7P	General - Age 60-64	-3.2%	-4.4%	-5.8%	-3.5%	-10.1%	-5.0%	-10.1%	-10.1%
7Q	General - Age 65-69	-1.1%	-2.6%	-4.9%	-2.6%	-10.1%	-4.2%	-10.1%	-10.1%
7R	General - Age 70-74	2.1%	0.0%	-1.9%	0.9%	-7.6%	-1.7%	-7.6%	-7.0%
7S	General - Age 75-79	9.5%	7.0%	4.9%	7.0%	-1.7%	5.0%	-1.7%	0.8%
7T	General - Age 80 & Up	10.5%	9.6%	9.7%	9.6%	3.4%	10.1%	3.4%	6.2%
8N	Special - Age 50-54 *	3.3%	2.9%	1.1%	2.9%	-6.4%	0.9%	-5.5%	-7.2%
8O	Special - Age 55-59 *	1.1%	1.0%	-1.1%	1.0%	-8.2%	-0.9%	-7.3%	-8.8%
8P	Special - Age 60-64 *	0.0%	0.0%	-2.1%	0.0%	-9.1%	-1.8%	-8.2%	-9.6%
8Q	Special - Age 65-69 *	2.2%	1.9%	0.0%	1.9%	-7.3%	0.0%	-6.4%	-8.8%
8R	Special - Age 70-74 *	5.6%	4.8%	3.2%	4.8%	-4.5%	2.7%	-3.6%	-5.6%
								Overall	**0.85%**

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
CURRENT FACTORS

ALL ZONES

CLASS FACTORS - TOWING AND LABOR

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.00							
12	Age 17-18	1.00							
13	Age 19-20	1.00							
14	Age 21-24	1.00							
	Single Female Princ. Op.								
21	Age Under 17	1.00							
22	Age 17-18	1.00							
23	Age 19-20	1.00							
24	Age 21-24	1.00							
	Single Male Occ. Op.								
41	Age Under 17	1.00							
42	Age 17-18	1.00							
43	Age 19-20	1.00							
44	Age 21-24	1.00							
	Single Male Princ. Op.								
51	Age Under 17	1.00							
52	Age 17-18	1.00							
53	Age 19-20	1.00							
54	Age 21-24	1.00							
5H	Age 25-29	1.00							
	Married Male Princ. or Occ.								
31	Age Under 17	1.00							
32	Age 17-18	1.00							
33	Age 19-20	1.00							
38	Age 21-22	1.00							
39	Age 23-24	1.00							
	All Other Classes								
7I	General - Age 29 & Under	1.00							
7J	General - Age 30-34	1.00							
7K	General - Age 35-39	1.00							
7L	General - Age 40-44	1.00							
7M	General - Age 45-49	1.00							
7N	General - Age 50-54	1.00							
7O	General - Age 55-59	1.00							
7P	General - Age 60-64	1.00							
7Q	General - Age 65-69	1.00							
7R	General - Age 70-74	1.00							
7S	General - Age 75-79	1.00							
7T	General - Age 80 & Up	1.00							
8N	Special - Age 50-54 *	1.00							
8O	Special - Age 55-59 *	1.00							
8P	Special - Age 60-64 *	1.00							
8Q	Special - Age 65-69 *	1.00							
8R	Special - Age 70-74 *	1.00							

FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED FACTORS

ALL ZONES

CLASS FACTORS - TOWING AND LABOR

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.09							
12	Age 17-18	1.09							
13	Age 19-20	1.09							
14	Age 21-24	1.09							
	Single Female Princ. Op.								
21	Age Under 17	1.09							
22	Age 17-18	1.09							
23	Age 19-20	1.09							
24	Age 21-24	1.09							
	Single Male Occ. Op.								
41	Age Under 17	1.09							
42	Age 17-18	1.09							
43	Age 19-20	1.09							
44	Age 21-24	1.09							
	Single Male Princ. Op.								
51	Age Under 17	1.09							
52	Age 17-18	1.09							
53	Age 19-20	1.09							
54	Age 21-24	1.09							
5H	Age 25-29	1.06							
	Married Male Princ. or Occ.								
31	Age Under 17	1.09							
32	Age 17-18	1.09							
33	Age 19-20	1.09							
38	Age 21-22	1.09							
39	Age 23-24	1.09							
	All Other Classes								
7I	General - Age 29 & Under	1.06							
7J	General - Age 30-34	1.05							
7K	General - Age 35-39	1.03							
7L	General - Age 40-44	1.01							
7M	General - Age 45-49	1.00							
7N	General - Age 50-54	0.99							
7O	General - Age 55-59	0.97							
7P	General - Age 60-64	0.96							
7Q	General - Age 65-69	0.94							
7R	General - Age 70-74	0.92							
7S	General - Age 75-79	0.92							
7T	General - Age 80 & Up	0.92							
8N	Special - Age 50-54 *	0.99							
8O	Special - Age 55-59 *	0.97							
8P	Special - Age 60-64 *	0.96							
8Q	Special - Age 65-69 *	0.94							
8R	Special - Age 70-74 *	0.92							

FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
FILED CHANGES

ALL ZONES

CLASS FACTORS - TOWING AND LABOR

	Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
		Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	9.0%							
12	Age 17-18	9.0%							
13	Age 19-20	9.0%							
14	Age 21-24	9.0%							
	Single Female Princ. Op.								
21	Age Under 17	9.0%							
22	Age 17-18	9.0%							
23	Age 19-20	9.0%							
24	Age 21-24	9.0%							
	Single Male Occ. Op.								
41	Age Under 17	9.0%							
42	Age 17-18	9.0%							
43	Age 19-20	9.0%							
44	Age 21-24	9.0%							
	Single Male Princ. Op.								
51	Age Under 17	9.0%							
52	Age 17-18	9.0%							
53	Age 19-20	9.0%							
54	Age 21-24	9.0%							
5H	Age 25-29	6.0%							
	Married Male Princ. or Occ.								
31	Age Under 17	9.0%							
32	Age 17-18	9.0%							
33	Age 19-20	9.0%							
38	Age 21-22	9.0%							
39	Age 23-24	9.0%							
	All Other Classes								
7I	General - Age 29 & Under	6.0%							
7J	General - Age 30-34	5.0%							
7K	General - Age 35-39	3.0%							
7L	General - Age 40-44	1.0%							
7M	General - Age 45-49	0.0%							
7N	General - Age 50-54	-1.0%							
7O	General - Age 55-59	-3.0%							
7P	General - Age 60-64	-4.0%							
7Q	General - Age 65-69	-6.0%							
7R	General - Age 70-74	-8.0%							
7S	General - Age 75-79	-8.0%							
7T	General - Age 80 & Up	-8.0%							
8N	Special - Age 50-54 *	-1.0%							
8O	Special - Age 55-59 *	-3.0%							
8P	Special - Age 60-64 *	-4.0%							
8Q	Special - Age 65-69 *	-6.0%							
8R	Special - Age 70-74 *	-8.0%							
								Overall	**0.09%**

FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.

NOTE:
* Applies to the principal operator age 50-74 if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Current Factor - BIPD

GSD AND DTD - BIPD

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Southern Farm Bureau Indicated Factor

GSD AND DTD - BIPD

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.75	15	0.90	1A	0.68	1B
Age 17-18	0.75	16	0.90	1C	0.68	1D
Age 19-20	0.75	17	0.90	1E	0.68	1F
Age 21-24	0.75	1G				
Single Female Princ. Op.						
Age Under 17	0.75	25	0.90	2A	0.68	2B
Age 17-18	0.75	26	0.90	2C	0.68	2D
Age 19-20	0.75	27	0.90	2E	0.68	2F
Age 21-24	0.75	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
State Farm Indicated Factor

GSD AND DTD - BIPD

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.85	15	0.90	1A	0.77	1B
Age 17-18	0.85	16	0.90	1C	0.77	1D
Age 19-20	0.85	17	0.90	1E	0.77	1F
Age 21-24	0.85	1G				
Single Female Princ. Op.						
Age Under 17	0.85	25	0.90	2A	0.77	2B
Age 17-18	0.85	26	0.90	2C	0.77	2D
Age 19-20	0.85	27	0.90	2E	0.77	2F
Age 21-24	0.85	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17	0.90		0.90	3A	0.81	
Age 17-18	0.90		0.90	3C	0.81	
Age 19-20	0.90		0.90	3E	0.81	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Competitors' Average Factor

GSD AND DTD - BIPD

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.83	15	0.90	1A	0.75	1B
Age 17-18	0.83	16	0.90	1C	0.75	1D
Age 19-20	0.83	17	0.90	1E	0.75	1F
Age 21-24	0.83	1G				
Single Female Princ. Op.						
Age Under 17	0.83	25	0.90	2A	0.75	2B
Age 17-18	0.83	26	0.90	2C	0.75	2D
Age 19-20	0.83	27	0.90	2E	0.75	2F
Age 21-24	0.83	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Factor - BIPD

GSD AND DTD - BIPD

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Changes

GSD AND DTD - BIPD

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	-3.3%	15	0.0%	1A	-3.7%	1B
Age 17-18	-3.3%	16	0.0%	1C	-3.7%	1D
Age 19-20	-3.3%	17	0.0%	1E	-3.7%	1F
Age 21-24	-1.1%	1G				
Single Female Princ. Op.						
Age Under 17	-3.3%	25	0.0%	2A	-3.7%	2B
Age 17-18	-3.3%	26	0.0%	2C	-3.7%	2D
Age 19-20	-3.3%	27	0.0%	2E	-3.7%	2F
Age 21-24	-1.1%	2G				
Single Male Occ. Op.						
Age Under 17	-2.6%	45	0.0%	4A	-1.4%	4B
Age 17-18	-2.6%	46	0.0%	4C	-1.4%	4D
Age 19-20	-2.6%	47	0.0%	4E	-1.4%	4F
Age 21-24	0.0%	4G				
Single Male Princ. Op.						
Age Under 17	-2.6%	55	0.0%	5A	-1.4%	5B
Age 17-18	-2.6%	56	0.0%	5C	-1.4%	5D
Age 19-20	-2.6%	57	0.0%	5E	-1.4%	5F
Age 21-24	0.0%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

Overall:

All Others		0.00%
BI:	GSD	-0.11%
	DTD	0.00%
PD:	GSD	-0.11%
	DTD	0.00%
BI:	Combined	-0.11%
PD:	Combined	-0.11%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Current Factor - MED

GSD AND DTD - MED

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Southern Farm Bureau Indicated Factor

GSD AND DTD - MED

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.75	15	0.90	1A	0.68	1B
Age 17-18	0.75	16	0.90	1C	0.68	1D
Age 19-20	0.75	17	0.90	1E	0.68	1F
Age 21-24	0.75	1G				
Single Female Princ. Op.						
Age Under 17	0.75	25	0.90	2A	0.68	2B
Age 17-18	0.75	26	0.90	2C	0.68	2D
Age 19-20	0.75	27	0.90	2E	0.68	2F
Age 21-24	0.75	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
State Farm Indicated Factor

GSD AND DTD - MED

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.85	15	0.90	1A	0.77	1B
Age 17-18	0.85	16	0.90	1C	0.77	1D
Age 19-20	0.85	17	0.90	1E	0.77	1F
Age 21-24	0.85	1G				
Single Female Princ. Op.						
Age Under 17	0.85	25	0.90	2A	0.77	2B
Age 17-18	0.85	26	0.90	2C	0.77	2D
Age 19-20	0.85	27	0.90	2E	0.77	2F
Age 21-24	0.85	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17	0.90		0.90	3A	0.81	
Age 17-18	0.90		0.90	3C	0.81	
Age 19-20	0.90		0.90	3E	0.81	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Competitors' Average Factor

GSD AND DTD - MED

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.83	15	0.90	1A	0.75	1B
Age 17-18	0.83	16	0.90	1C	0.75	1D
Age 19-20	0.83	17	0.90	1E	0.75	1F
Age 21-24	0.83	1G				
Single Female Princ. Op.						
Age Under 17	0.83	25	0.90	2A	0.75	2B
Age 17-18	0.83	26	0.90	2C	0.75	2D
Age 19-20	0.83	27	0.90	2E	0.75	2F
Age 21-24	0.83	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Factor - MED

GSD AND DTD - MED

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Changes

GSD AND DTD - MED

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	-3.3%	15	0.0%	1A	-3.7%	1B
Age 17-18	-3.3%	16	0.0%	1C	-3.7%	1D
Age 19-20	-3.3%	17	0.0%	1E	-3.7%	1F
Age 21-24	-1.1%	1G				
Single Female Princ. Op.						
Age Under 17	-3.3%	25	0.0%	2A	-3.7%	2B
Age 17-18	-3.3%	26	0.0%	2C	-3.7%	2D
Age 19-20	-3.3%	27	0.0%	2E	-3.7%	2F
Age 21-24	-1.1%	2G				
Single Male Occ. Op.						
Age Under 17	-2.6%	45	0.0%	4A	-1.4%	4B
Age 17-18	-2.6%	46	0.0%	4C	-1.4%	4D
Age 19-20	-2.6%	47	0.0%	4E	-1.4%	4F
Age 21-24	0.0%	4G				
Single Male Princ. Op.						
Age Under 17	-2.6%	55	0.0%	5A	-1.4%	5B
Age 17-18	-2.6%	56	0.0%	5C	-1.4%	5D
Age 19-20	-2.6%	57	0.0%	5E	-1.4%	5F
Age 21-24	0.0%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

Overall:	
All Others	0.00%
GSD	-0.08%
DTD	0.00%
Combined	-0.08%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Current Factor - COMP

GSD AND DTD - COMP

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Southern Farm Bureau Indicated Factor

GSD AND DTD - COMP

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.75	15	0.90	1A	0.68	1B
Age 17-18	0.75	16	0.90	1C	0.68	1D
Age 19-20	0.75	17	0.90	1E	0.68	1F
Age 21-24	0.75	1G				
Single Female Princ. Op.						
Age Under 17	0.75	25	0.90	2A	0.68	2B
Age 17-18	0.75	26	0.90	2C	0.68	2D
Age 19-20	0.75	27	0.90	2E	0.68	2F
Age 21-24	0.75	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
State Farm Indicated Factor

GSD AND DTD - COMP

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.85	15	0.90	1A	0.77	1B
Age 17-18	0.85	16	0.90	1C	0.77	1D
Age 19-20	0.85	17	0.90	1E	0.77	1F
Age 21-24	0.85	1G				
Single Female Princ. Op.						
Age Under 17	0.85	25	0.90	2A	0.77	2B
Age 17-18	0.85	26	0.90	2C	0.77	2D
Age 19-20	0.85	27	0.90	2E	0.77	2F
Age 21-24	0.85	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17	0.90		0.90	3A	0.81	
Age 17-18	0.90		0.90	3C	0.81	
Age 19-20	0.90		0.90	3E	0.81	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Competitors' Average Factor

GSD AND DTD - COMP

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.83	15	0.90	1A	0.75	1B
Age 17-18	0.83	16	0.90	1C	0.75	1D
Age 19-20	0.83	17	0.90	1E	0.75	1F
Age 21-24	0.83	1G				
Single Female Princ. Op.						
Age Under 17	0.83	25	0.90	2A	0.75	2B
Age 17-18	0.83	26	0.90	2C	0.75	2D
Age 19-20	0.83	27	0.90	2E	0.75	2F
Age 21-24	0.83	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Factor - COMP

GSD AND DTD - COMP

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Changes

GSD AND DTD - COMP

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	-3.3%	15	0.0%	1A	-3.7%	1B
Age 17-18	-3.3%	16	0.0%	1C	-3.7%	1D
Age 19-20	-3.3%	17	0.0%	1E	-3.7%	1F
Age 21-24	0.0%	1G				
Single Female Princ. Op.						
Age Under 17	-3.3%	25	0.0%	2A	-3.7%	2B
Age 17-18	-3.3%	26	0.0%	2C	-3.7%	2D
Age 19-20	-3.3%	27	0.0%	2E	-3.7%	2F
Age 21-24	0.0%	2G				
Single Male Occ. Op.						
Age Under 17	-2.6%	45	0.0%	4A	-1.4%	4B
Age 17-18	-2.6%	46	0.0%	4C	-1.4%	4D
Age 19-20	-2.6%	47	0.0%	4E	-1.4%	4F
Age 21-24	0.0%	4G				
Single Male Princ. Op.						
Age Under 17	-2.6%	55	0.0%	5A	-1.4%	5B
Age 17-18	-2.6%	56	0.0%	5C	-1.4%	5D
Age 19-20	-2.6%	57	0.0%	5E	-1.4%	5F
Age 21-24	0.0%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

Overall:	
All Others	0.00%
GSD	-0.03%
DTD	0.00%
Combined	-0.03%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Current Factor - COLL

GSD AND DTD - COLL

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.86	15	0.91	1A	0.81	1B
Age 17-18	0.86	16	0.91	1C	0.81	1D
Age 19-20	0.86	17	0.94	1E	0.81	1F
Age 21-24	0.87	1G				
Single Female Princ. Op.						
Age Under 17	0.86	25	0.91	2A	0.81	2B
Age 17-18	0.86	26	0.91	2C	0.81	2D
Age 19-20	0.86	27	0.91	2E	0.81	2F
Age 21-24	0.87	2G				
Single Male Occ. Op.						
Age Under 17	0.76	45	0.91	4A	0.69	4B
Age 17-18	0.76	46	0.91	4C	0.69	4D
Age 19-20	0.77	47	0.94	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.76	55	0.90	5A	0.69	5B
Age 17-18	0.76	56	0.90	5C	0.69	5D
Age 19-20	0.76	57	0.91	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.91	3A		
Age 17-18			0.91	3C		
Age 19-20			0.91	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Southern Farm Bureau Indicated Factor

GSD AND DTD - COLL

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.75	15	0.90	1A	0.68	1B
Age 17-18	0.75	16	0.90	1C	0.68	1D
Age 19-20	0.75	17	0.90	1E	0.68	1F
Age 21-24	0.75	1G				
Single Female Princ. Op.						
Age Under 17	0.75	25	0.90	2A	0.68	2B
Age 17-18	0.75	26	0.90	2C	0.68	2D
Age 19-20	0.75	27	0.90	2E	0.68	2F
Age 21-24	0.75	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
State Farm Indicated Factor

GSD AND DTD - COLL

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.85	15	0.90	1A	0.77	1B
Age 17-18	0.85	16	0.90	1C	0.77	1D
Age 19-20	0.85	17	0.90	1E	0.77	1F
Age 21-24	0.85	1G				
Single Female Princ. Op.						
Age Under 17	0.85	25	0.90	2A	0.77	2B
Age 17-18	0.85	26	0.90	2C	0.77	2D
Age 19-20	0.85	27	0.90	2E	0.77	2F
Age 21-24	0.85	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17	0.90		0.90	3A	0.81	
Age 17-18	0.90		0.90	3C	0.81	
Age 19-20	0.90		0.90	3E	0.81	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Competitors' Average Factor

GSD AND DTD - COLL

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.83	15	0.90	1A	0.75	1B
Age 17-18	0.83	16	0.90	1C	0.75	1D
Age 19-20	0.83	17	0.90	1E	0.75	1F
Age 21-24	0.83	1G				
Single Female Princ. Op.						
Age Under 17	0.83	25	0.90	2A	0.75	2B
Age 17-18	0.83	26	0.90	2C	0.75	2D
Age 19-20	0.83	27	0.90	2E	0.75	2F
Age 21-24	0.83	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.75	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.75	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Factor - COLL

GSD AND DTD - COLL

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.85	15	0.90	1A	0.77	1B
Age 17-18	0.85	16	0.90	1C	0.77	1D
Age 19-20	0.85	17	0.90	1E	0.77	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.85	25	0.90	2A	0.77	2B
Age 17-18	0.85	26	0.90	2C	0.77	2D
Age 19-20	0.85	27	0.90	2E	0.77	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOOD STUDENT AND DRIVER TRAINING DISCOUNT
Filed Changes

GSD AND DTD - COLL

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	-1.2%	15	-1.1%	1A	-4.9%	1B
Age 17-18	-1.2%	16	-1.1%	1C	-4.9%	1D
Age 19-20	-1.2%	17	-4.3%	1E	-4.9%	1F
Age 21-24	2.3%	1G				
Single Female Princ. Op.						
Age Under 17	-1.2%	25	-1.1%	2A	-4.9%	2B
Age 17-18	-1.2%	26	-1.1%	2C	-4.9%	2D
Age 19-20	-1.2%	27	-1.1%	2E	-4.9%	2F
Age 21-24	2.3%	2G				
Single Male Occ. Op.						
Age Under 17	-1.3%	45	-1.1%	4A	-1.4%	4B
Age 17-18	-1.3%	46	-1.1%	4C	-1.4%	4D
Age 19-20	-2.6%	47	-4.3%	4E	-1.4%	4F
Age 21-24	0.0%	4G				
Single Male Princ. Op.						
Age Under 17	-1.3%	55	0.0%	5A	-1.4%	5B
Age 17-18	-1.3%	56	0.0%	5C	-1.4%	5D
Age 19-20	-1.3%	57	-1.1%	5E	-1.4%	5F
Age 21-24	0.0%	5G				
Married Male Princ. or Occ.						
Age Under 17			-1.1%	3A		
Age 17-18			-1.1%	3C		
Age 19-20			-1.1%	3E		

Overall:	
All Others	0.00%
GSD	-0.02%
DTD	-0.02%
Combined	-0.04%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
LOSS TREND SELECTIONS - ARKANSAS

The loss trend methodology is to trend from the average accident date of each accident period (the middle of the experience year) to the average exposure date in two steps. First, the losses are trended to the average accident date of the most recent accident period (the middle of the latest experience year), using a "historical trend". Then the losses are trended from that point forward to the middle of the anticipated exposure period, using a "prospective trend". This workbook derives annualized historical and prospective trend rates, for each state, coverage, and separately for frequency and severity. The pure premium trend rates are implicit.

This page summarizes fitted historical frequency and severity trends, and shows the derivation of overall loss trend factors by coverage from the selected historical and prospective pure premium trends. Following this page, section IND of this exhibit details trends fitted to industrywide historical loss data (data from ISO's Fast Track Monitoring System). This data is state-specific, though not available for all coverages. Section CCG details trends fitted to the company's own historical data. This is combined countrywide data.

	BI	PD	MED	UM	COMP	COLL	UMPD	TOW
Fitted % Annual Trends								
Frequency			Industry Statewide Data				CCG Companywide Data	
16 point	-1.4%	-0.3%			-1.2%	-1.9%	5.2%	5.8%
12 point	-1.4%	-1.3%			-0.6%	-3.6%	12.0%	2.9%
8 point	-0.1%	0.1%			-3.2%	-3.9%	17.8%	1.9%
6 point	3.4%	2.7%			-18.3%	-2.3%	13.4%	0.2%
4 point	7.1%	2.9%			-32.5%	-1.1%	7.4%	-2.4%
Severity			Industry Statewide Data				CCG Companywide Data	
16 point	4.1%	1.7%			-2.3%	2.2%	0.3%	-0.1%
12 point	4.6%	1.2%			2.9%	3.5%	5.9%	1.8%
8 point	-4.5%	1.5%			8.1%	3.4%	-0.9%	2.2%
6 point	-15.1%	1.5%			-15.1%	1.0%	0.5%	3.3%
4 point	-17.1%	1.0%			-31.4%	-2.2%	7.4%	3.1%
Pure Premium -			Industry Statewide Data				CCG Companywide Data	
16 point	2.6%	1.4%			-3.5%	0.3%	5.6%	5.7%
12 point	3.1%	-0.1%			2.3%	-0.3%	18.6%	4.8%
8 point	-4.7%	1.7%			4.7%	-0.6%	16.7%	4.2%
6 point	-12.2%	4.2%			-30.6%	-1.3%	13.9%	3.5%
4 point	-11.3%	3.9%			-53.7%	-3.3%	15.3%	0.6%
Selected % Annual Trends								
Frequency								
Historical	-1.4%	-1.3%	-2.0%	1.0%	-0.6%	-3.6%	3.0%	1.5%
Prospective	5.2%	2.7%	-2.0%	-1.0%	0.0%	-1.5%	3.0%	0.0%
Severity								
Historical	4.6%	1.2%	2.0%	-1.0%	2.9%	3.5%	1.0%	2.0%
Prospective	1.5%	1.5%	3.0%	2.5%	4.0%	3.0%	1.0%	2.0%
Pure Premium[1] -								
Historical	3.1%	-0.1%	0.0%	0.0%	2.3%	-0.3%	4.0%	3.5%
Prospective	6.8%	4.2%	0.9%	1.5%	4.0%	1.5%	4.0%	2.0%
Years from middle of Experience Period to the middle of the most recent Experience Period								
7/1/2010 to 7/1/2012	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
7/1/2011 to 7/1/2012	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7/1/2012 to 7/1/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Years from the middle of the most recent Experience Period to the middle of Exposure Period (projected effective from: 09/01/13)								
7/1/2012 to 9/1/2014	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17
Overall Loss Trend Factor								
Historical Factor [2] * Prospective Factor [3]								
1/1/2010 to 12/31/2010	1.226	1.091	1.020	1.033	1.139	1.027	1.178	1.118
1/1/2011 to 12/31/2011	1.189	1.092	1.020	1.033	1.114	1.030	1.132	1.080
1/1/2012 to 12/31/2012	1.153	1.093	1.020	1.033	1.089	1.033	1.089	1.044

Notes:
[1] Pure Premium Trend = (1+ selected frequency trend)(1+selected severity trend) -1*
[2] Historical Trend Factor = (1+selected historical pure premium trend) ^ (years to end of latest experience period)
[3] Prospective Trend Factor = (1+selected prospective pure premium trend) ^ (years to middle of exposure period)

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
INDUSTRY DATA (FAST TRACK MONITORING SYSTEM) - ARKANSAS
COVERAGE: BI
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,4	n/a							n/a							n/a						
2007,1	0.92%							9,207							85						
2007,2	0.91%							9,281							85						
2007,3	0.84%	n/a						10,105	n/a						85						
2007,4	0.89%	0.89%						10,051	9,652						89						
2008,1	0.83%	0.87%						10,720	10,024						89	87					
2008,2	0.83%	0.85%						10,900	10,438						91	89					
2008,3	0.80%	0.84%						10,490	10,533						84	88					
2008,4	0.86%	0.83%	0.81%					9,911	10,499	10,178					85	87	83				
2009,1	0.76%	0.81%	0.81%					10,185	10,370	10,280					77	84	83				
2009,2	0.77%	0.80%	0.81%					10,703	10,314	10,383					83	82	84				
2009,3	0.80%	0.80%	0.81%					10,354	10,280	10,487					83	82	85				
2009,4	0.87%	0.80%	0.80%	0.80%				9,774	10,241	10,592	10,503				85	82	85	84			
2010,1	0.76%	0.80%	0.80%	0.80%				10,268	10,260	10,698	10,622				78	82	86	85			
2010,2	0.82%	0.81%	0.80%	0.80%				10,241	10,150	10,805	10,743				84	82	86	86			
2010,3	0.82%	0.82%	0.79%	0.80%				11,008	10,317	10,913	10,865				90	84	87	86			
2010,4	0.79%	0.80%	0.79%	0.79%	0.78%			10,579	10,529	11,023	10,988	12,156			84	84	87	87	95		
2011,1	0.75%	0.79%	0.79%	0.79%	0.78%			18,533	12,481	11,133	11,113	12,016			139	99	88	88	94		
2011,2	0.74%	0.77%	0.79%	0.79%	0.78%	0.76%		11,032	12,721	11,245	11,240	11,879	13,010		81	98	88	88	93	99	
2011,3	0.75%	0.76%	0.78%	0.78%	0.78%	0.76%		10,940	12,734	11,357	11,367	11,742	12,489		82	96	89	89	92	96	
2011,4	0.79%	0.76%	0.78%	0.78%	0.78%	0.77%	0.76%	10,702	12,760	11,471	11,497	11,608	11,989	12,107	84	97	90	90	90	92	92
2012,1	0.82%	0.77%	0.78%	0.78%	0.78%	0.78%	0.77%	10,563	10,801	11,586	11,627	11,475	11,509	11,552	86	84	90	91	89	89	89
2012,2	0.81%	0.79%	0.78%	0.78%	0.78%	0.78%	0.79%	10,888	10,770	11,702	11,760	11,343	11,048	11,023	88	85	91	91	88	87	87
2012,3	0.77%	0.80%	0.77%	0.77%	0.78%	0.79%	0.80%	11,561	10,923	11,819	11,893	11,213	10,605	10,517	89	87	91	92	87	84	84
Annualized Growth Rate:			-1.41%	-1.44%	-0.15%	3.36%	7.07%			4.07%	4.62%	-4.51%	-15.09%	-17.11%			2.60%	3.12%	-4.65%	-12.23%	-11.25%
Squared Correlation:			44.45%	28.86%	0.19%	56.06%	95.31%			27.1%	15.94%	10.05%	74.09%	56.76%			17.69%	11.29%	14.69%	70.82%	37.81%

Notes:

(1) Year, Quarter.
(2) ISO Fast-Track data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 16 quarters' of seasonally detrended data.
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 6 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
INDUSTRY DATA (FAST TRACK MONITORING SYSTEM) - ARKANSAS
COVERAGE: PD
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,4	n/a							n/a							n/a						
2007,1	3.20%							2,752							88						
2007,2	3.15%							2,780							88						
2007,3	3.09%	n/a						2,842	n/a						88						
2007,4	3.12%	3.14%						2,842	2,804						89						
2008,1	3.01%	3.09%						2,818	2,820						85	87					
2008,2	2.94%	3.04%						2,860	2,840						84	86					
2008,3	2.91%	2.99%						2,855	2,844						83	85					
2008,4	2.88%	2.93%	2.97%					2,861	2,848	2,868					82	84	85				
2009,1	2.94%	2.92%	2.97%					2,874	2,862	2,880					84	83	86				
2009,2	3.03%	2.94%	2.97%					2,874	2,866	2,892					87	84	86				
2009,3	2.98%	2.96%	2.96%					3,021	2,908	2,905					90	86	86				
2009,4	3.10%	3.01%	2.96%	3.01%				3,001	2,943	2,917	2,942				93	89	86	89			
2010,1	2.96%	3.02%	2.96%	3.00%				2,945	2,960	2,929	2,951				87	89	87	89			
2010,2	3.06%	3.03%	2.96%	2.99%				2,908	2,969	2,942	2,960				89	90	87	89			
2010,3	2.96%	3.02%	2.96%	2.98%				3,009	2,966	2,954	2,968				89	90	87	89			
2010,4	2.97%	2.99%	2.95%	2.97%	2.93%			3,004	2,966	2,966	2,977	2,966			89	89	88	89	87		
2011,1	2.79%	2.94%	2.95%	2.96%	2.93%			2,990	2,977	2,979	2,986	2,978			83	88	88	89	87		
2011,2	2.77%	2.87%	2.95%	2.96%	2.93%	2.87%		2,952	2,989	2,991	2,995	2,989	2,990		82	86	88	89	88	86	
2011,3	3.05%	2.90%	2.95%	2.95%	2.93%	2.89%		3,028	2,994	3,004	3,004	3,000	3,001		92	87	89	88	88	87	
2011,4	2.93%	2.89%	2.94%	2.94%	2.93%	2.91%	2.91%	3,114	3,022	3,017	3,013	3,012	3,012	3,019	91	87	89	88	88	88	88
2012,1	3.04%	2.95%	2.94%	2.93%	2.93%	2.93%	2.93%	2,955	3,012	3,029	3,021	3,023	3,023	3,027	90	89	89	88	89	89	89
2012,2	2.84%	2.97%	2.94%	2.92%	2.93%	2.95%	2.95%	3,125	3,054	3,042	3,030	3,035	3,035	3,034	89	91	89	88	89	89	89
2012,3	2.99%	2.95%	2.94%	2.91%	2.93%	2.97%	2.97%	2,951	3,034	3,055	3,039	3,046	3,046	3,042	88	89	90	88	89	90	90
Annualized Growth Rate:			-0.31%	-1.29%	0.13%	2.66%	2.87%			1.70%	1.19%	1.53%	1.50%	1.02%			1.38%	-0.11%	1.66%	4.20%	3.92%
Squared Correlation:			5.08%	39.99%	0.29%	79.81%	57.28%			91.34%	89.97%	87.65%	74.29%	31.24%			37.73%	0.39%	33.05%	86.34%	61.74%

Notes:

(1) Year, Quarter.
(2) ISO Fast-Track data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 16 quarters' of seasonally detrended data.
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 6 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
INDUSTRY DATA (FAST TRACK MONITORING SYSTEM) - ARKANSAS
COVERAGE: COMP
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,4	n/a							n/a							n/a						
2007,1	6.95%							1,070							74						
2007,2	7.13%							944							67						
2007,3	7.07%	n/a						916	n/a						65						
2007,4	6.98%	7.03%						1,172	1,025						82						
2008,1	7.48%	7.17%						1,298	1,086						97	78					
2008,2	15.32%	9.23%						2,134	1,551						327	143					
2008,3	7.35%	9.29%						1,189	1,598						87	148					
2008,4	6.74%	9.22%	8.44%					1,424	1,646	1,437					96	152	121				
2009,1	7.35%	9.18%	8.41%					1,314	1,649	1,429					97	151	120				
2009,2	8.00%	7.36%	8.39%					1,321	1,310	1,421					106	96	119				
2009,3	9.52%	7.90%	8.36%					1,543	1,409	1,412					147	111	118				
2009,4	7.70%	8.14%	8.34%	8.27%				1,399	1,403	1,404	1,285				108	114	117	106			
2010,1	7.78%	8.25%	8.31%	8.26%				1,224	1,381	1,396	1,294				95	114	116	107			
2010,2	8.33%	8.33%	8.28%	8.24%				1,046	1,312	1,387	1,304				87	109	115	107			
2010,3	7.52%	7.83%	8.26%	8.23%				931	1,149	1,379	1,313				70	90	114	108			
2010,4	7.65%	7.82%	8.23%	8.22%	8.47%			1,342	1,135	1,371	1,323	1,263			103	89	113	109	107		
2011,1	6.65%	7.54%	8.21%	8.21%	8.40%			1,046	1,092	1,363	1,332	1,288			70	82	112	109	108		
2011,2	13.48%	8.84%	8.18%	8.20%	8.33%	9.56%		2,059	1,474	1,355	1,342	1,313	1,598		278	130	111	110	109	153	
2011,3	9.07%	9.22%	8.16%	8.18%	8.27%	9.09%		1,305	1,543	1,347	1,352	1,339	1,534		118	142	110	111	111	139	
2011,4	7.35%	9.14%	8.13%	8.17%	8.20%	8.64%	9.43%	1,474	1,571	1,339	1,362	1,366	1,473	1,625	108	144	109	111	112	127	153
2012,1	6.66%	9.14%	8.11%	8.16%	8.13%	8.22%	8.55%	1,197	1,597	1,331	1,372	1,393	1,414	1,479	80	146	108	112	113	116	126
2012,2	6.76%	7.46%	8.08%	8.15%	8.07%	7.81%	7.75%	1,121	1,280	1,324	1,382	1,420	1,357	1,346	76	96	107	113	115	106	104
2012,3	7.45%	7.05%	8.06%	8.14%	8.00%	7.43%	7.03%	1,140	1,235	1,316	1,392	1,448	1,303	1,225	85	87	106	113	116	97	86
Annualized Growth Rate:			-1.24%	-0.58%	-3.21%	-18.26%	-32.46%			-2.33%	2.95%	8.14%	-15.06%	-31.38%			-3.54%	2.35%	4.67%	-30.57%	-53.65%
Squared Correlation:			2.24%	0.06%	2.38%	59.31%	85.92%			4.79%	4.51%	7.57%	43.07%	80.34%			3.69%	1.97%	0.90%	46.85%	81.17%

Notes:

(1) Year, Quarter.
(2) ISO Fast-Track data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 16 quarters' of seasonally detrended data.
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 6 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
INDUSTRY DATA (FAST TRACK MONITORING SYSTEM) - ARKANSAS
COVERAGE: COLL
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,4	n/a							n/a							n/a						
2007,1	5.80%							3,148							182						
2007,2	5.62%							2,892							163						
2007,3	5.68%	n/a						2,950	n/a						167						
2007,4	5.47%	5.64%						3,142	3,033						172						
2008,1	5.65%	5.61%						3,367	3,088						190	173					
2008,2	5.41%	5.55%						3,090	3,138						167	174					
2008,3	5.58%	5.53%						2,940	3,135						164	173					
2008,4	5.29%	5.48%	5.66%					3,180	3,144	3,041					168	172	172				
2009,1	5.68%	5.49%	5.63%					3,203	3,103	3,058					182	170	172				
2009,2	5.56%	5.53%	5.61%					3,018	3,084	3,074					168	171	172				
2009,3	5.73%	5.56%	5.58%					2,933	3,081	3,091					168	171	173				
2009,4	5.59%	5.64%	5.56%	5.73%				3,123	3,069	3,108	3,043				174	173	173	174			
2010,1	5.79%	5.67%	5.53%	5.68%				3,261	3,084	3,125	3,069				189	175	173	174			
2010,2	5.58%	5.67%	5.50%	5.63%				2,951	3,067	3,142	3,096				165	174	173	174			
2010,3	5.68%	5.66%	5.48%	5.57%				2,999	3,084	3,159	3,122				170	175	173	174			
2010,4	5.33%	5.60%	5.45%	5.52%	5.53%			3,188	3,099	3,177	3,149	3,156			170	173	173	174	175		
2011,1	5.43%	5.51%	5.43%	5.47%	5.48%			3,542	3,166	3,194	3,176	3,182			192	174	173	174	174		
2011,2	5.14%	5.40%	5.40%	5.42%	5.42%	5.35%		3,194	3,228	3,212	3,204	3,209	3,267		164	174	173	174	174	175	
2011,3	5.30%	5.30%	5.37%	5.37%	5.37%	5.32%		3,186	3,279	3,229	3,231	3,235	3,276		169	174	174	174	174	174	
2011,4	5.19%	5.26%	5.35%	5.32%	5.32%	5.29%	5.26%	3,496	3,355	3,247	3,259	3,262	3,284	3,333	181	177	174	173	173	174	175
2012,1	5.35%	5.25%	5.32%	5.27%	5.27%	5.26%	5.25%	3,247	3,280	3,265	3,287	3,289	3,293	3,315	174	172	174	173	173	173	174
2012,2	5.11%	5.24%	5.30%	5.22%	5.21%	5.23%	5.23%	3,286	3,303	3,283	3,316	3,317	3,301	3,297	168	173	174	173	173	173	173
2012,3	5.22%	5.22%	5.27%	5.18%	5.16%	5.20%	5.22%	3,124	3,287	3,301	3,344	3,344	3,310	3,279	163	172	174	173	173	172	171
Annualized Growth Rate:			-1.87%	-3.64%	-3.88%	-2.33%	-1.12%			2.21%	3.49%	3.36%	1.04%	-2.16%			0.29%	-0.28%	-0.64%	-1.32%	-3.26%
Squared Correlation:			52.44%	90.87%	87.29%	82.68%	97.33%			67.89%	83.39%	62.11%	14.41%	47.74%			12.87%	10.32%	18.79%	34.61%	65.09%

Notes:

(1) Year, Quarter.
(2) ISO Fast-Track data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 16 quarters' of seasonally detrended data.
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 6 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : BI
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	0.85%							13,094							111						
2006,2	0.90%							14,247							128						
2006,3	0.94%							16,285							153						
2006,4	0.92%	0.90%						16,019	14,959						148	135					
2007,1	0.95%	0.93%						15,408	15,500						147	144					
2007,2	0.99%	0.95%						17,550	16,332						175	156					
2007,3	0.89%	0.94%						16,376	16,354						146	154					
2007,4	0.93%	0.94%						17,979	16,837						167	158					
2008,1	0.88%	0.92%						14,243	16,598						125	153					
2008,2	0.90%	0.90%						15,817	16,139						143	145					
2008,3	0.87%	0.89%						16,088	16,066						140	144					
2008,4	0.81%	0.86%						20,846	16,660						168	144					
2009,1	0.79%	0.84%	0.82%					20,517	18,181	18,127					162	153	149				
2009,2	0.83%	0.82%	0.82%					20,996	19,534	17,977					175	161	147				
2009,3	0.87%	0.82%	0.82%					17,734	19,983	17,828					154	165	146				
2009,4	0.80%	0.82%	0.81%					17,456	19,151	17,681					140	157	144				
2010,1	0.72%	0.80%	0.81%	0.80%				15,328	17,982	17,534	15,795				110	145	143	126			
2010,2	0.78%	0.79%	0.81%	0.80%				14,353	16,297	17,389	15,897				112	129	141	127			
2010,3	0.78%	0.77%	0.81%	0.80%				14,836	15,515	17,246	16,000				115	119	140	128			
2010,4	0.78%	0.76%	0.81%	0.80%				15,361	14,961	17,103	16,103				119	114	138	129			
2011,1	0.84%	0.79%	0.81%	0.80%	0.83%			16,747	15,343	16,961	16,207	15,278			140	122	137	129	127		
2011,2	0.87%	0.82%	0.80%	0.80%	0.83%			15,744	15,687	16,821	16,312	15,610			137	128	135	130	129		
2011,3	0.86%	0.84%	0.80%	0.80%	0.82%	0.86%		16,271	16,038	16,682	16,418	15,950	15,843		140	134	134	131	131	136	
2011,4	0.86%	0.86%	0.80%	0.80%	0.81%	0.84%		15,670	16,100	16,544	16,524	16,297	16,221		135	138	132	132	132	136	
2012,1	0.73%	0.83%	0.80%	0.80%	0.81%	0.82%	0.83%	18,033	16,358	16,407	16,631	16,652	16,609	16,470	132	136	131	133	134	136	137
2012,2	0.79%	0.81%	0.80%	0.80%	0.80%	0.80%	0.81%	18,408	17,021	16,271	16,738	17,014	17,006	16,945	146	138	130	134	136	136	137
2012,3	0.70%	0.77%	0.80%	0.80%	0.79%	0.78%	0.78%	18,784	17,634	16,137	16,846	17,385	17,412	17,434	131	136	128	135	138	136	136
2012,4	0.83%	0.76%	0.79%	0.80%	0.79%	0.77%	0.76%	16,105	17,774	16,003	16,955	17,763	17,828	17,936	134	136	127	136	140	136	136
Annualized Growth Rate:			-0.89%	0.33%	-3.13%	-8.79%	-11.63%			-3.27%	2.61%	8.99%	9.91%	12.05%			-4.13%	2.95%	5.58%	0.25%	-0.99%
Squared Correlation:			8.01%	0.67%	21.57%	82.78%	94.44%			22.00%	14.79%	96.32%	94.32%	93.26%			26.66%	13.44%	54.78%	0.99%	14.40%

Notes:
(1) Year, Quarter.
(2) CCG Companywide data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : PD
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	4.57%							2,586							118						
2006,2	4.34%							2,421							105						
2006,3	4.31%							2,462							106						
2006,4	4.11%	4.33%						2,458	2,484						101	108					
2007,1	4.38%	4.28%						2,484	2,456						109	105					
2007,2	4.35%	4.29%						2,520	2,481						110	106					
2007,3	4.18%	4.25%						2,553	2,504						107	107					
2007,4	4.27%	4.30%						2,419	2,494						103	107					
2008,1	4.42%	4.30%						2,586	2,520						114	108					
2008,2	4.10%	4.24%						2,500	2,515						102	107					
2008,3	4.13%	4.23%						2,504	2,502						104	106					
2008,4	3.96%	4.15%						2,389	2,497						94	104					
2009,1	4.37%	4.14%	4.18%					2,548	2,487	2,461					111	103	103				
2009,2	4.14%	4.15%	4.20%					2,373	2,455	2,446					98	102	103				
2009,3	4.32%	4.20%	4.22%					2,464	2,445	2,431					106	103	103				
2009,4	4.28%	4.28%	4.25%					2,439	2,457	2,417					104	105	103				
2010,1	4.45%	4.30%	4.27%	4.31%				2,357	2,408	2,402	2,369				105	103	103	102			
2010,2	4.21%	4.31%	4.30%	4.33%				2,465	2,431	2,388	2,359				104	105	103	102			
2010,3	4.30%	4.31%	4.32%	4.35%				2,273	2,383	2,373	2,350				98	103	103	102			
2010,4	4.46%	4.36%	4.34%	4.37%				2,193	2,320	2,359	2,340				98	101	102	102			
2011,1	4.55%	4.38%	4.37%	4.38%	4.44%			2,253	2,293	2,345	2,331	2,248			103	100	102	102	100		
2011,2	4.45%	4.44%	4.39%	4.40%	4.44%			2,284	2,250	2,331	2,321	2,258			102	100	102	102	100		
2011,3	4.44%	4.47%	4.42%	4.42%	4.45%	4.50%		2,211	2,235	2,317	2,312	2,268	2,236		98	100	102	102	101	101	
2011,4	4.50%	4.48%	4.44%	4.44%	4.46%	4.49%		2,280	2,257	2,303	2,303	2,278	2,256		103	101	102	102	101	101	
2012,1	4.63%	4.50%	4.46%	4.46%	4.46%	4.48%	4.51%	2,343	2,280	2,289	2,293	2,288	2,277	2,277	108	103	102	102	102	102	103
2012,2	4.47%	4.51%	4.49%	4.48%	4.47%	4.47%	4.49%	2,328	2,291	2,275	2,284	2,299	2,297	2,297	104	103	102	102	103	103	103
2012,3	4.17%	4.44%	4.51%	4.49%	4.47%	4.46%	4.46%	2,344	2,323	2,262	2,275	2,309	2,318	2,318	98	103	102	102	103	103	103
2012,4	4.49%	4.44%	4.54%	4.51%	4.48%	4.45%	4.43%	2,337	2,338	2,248	2,266	2,319	2,339	2,339	105	104	102	102	104	104	104
Annualized Growth Rate:			2.24%	1.66%	0.58%	-0.76%	-2.32%			-2.38%	-1.60%	1.81%	3.68%	3.65%			-0.19%	0.03%	2.40%	2.89%	1.24%
Squared Correlation:			85.70%	70.14%	13.67%	27.66%	78.01%			65.97%	30.12%	50.75%	98.89%	96.30%			2.28%	0.02%	86.60%	87.07%	83.72%

Notes:
(1) Year, Quarter.
(2) CCG Companywide data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : MED
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	0.66%							4,264							28						
2006,2	1.06%							2,215							23						
2006,3	0.76%							2,718							21						
2006,4	1.18%	0.91%						1,688	2,513						20	23					
2007,1	1.08%	1.02%						2,507	2,233						27	23					
2007,2	0.86%	0.97%						2,777	2,359						24	23					
2007,3	0.98%	1.02%						2,388	2,299						23	24					
2007,4	0.75%	0.92%						3,060	2,652						23	24					
2008,1	0.93%	0.88%						2,670	2,700						25	24					
2008,2	1.02%	0.92%						2,345	2,584						24	24					
2008,3	0.90%	0.90%						2,539	2,627						23	24					
2008,4	0.71%	0.89%						2,674	2,545						19	23					
2009,1	0.82%	0.86%	0.86%					2,623	2,530	2,378					21	22	20				
2009,2	0.96%	0.85%	0.86%					1,920	2,410	2,376					18	20	20				
2009,3	0.62%	0.78%	0.86%					3,417	2,582	2,374					21	20	20				
2009,4	1.01%	0.85%	0.86%					2,129	2,424	2,372					22	21	20				
2010,1	0.97%	0.89%	0.86%	0.91%				2,154	2,307	2,369	2,204				21	21	20	20			
2010,2	0.83%	0.86%	0.86%	0.90%				2,474	2,452	2,367	2,225				21	21	20	20			
2010,3	0.79%	0.90%	0.87%	0.90%				2,747	2,353	2,365	2,247				22	21	20	20			
2010,4	0.92%	0.88%	0.87%	0.89%				1,835	2,280	2,363	2,268				17	20	20	20			
2011,1	0.91%	0.86%	0.87%	0.89%	0.93%			2,491	2,370	2,361	2,289	2,013			23	20	20	20	19		
2011,2	1.10%	0.93%	0.87%	0.88%	0.91%			1,727	2,157	2,359	2,311	2,094			19	20	20	20	19		
2011,3	0.88%	0.95%	0.87%	0.88%	0.90%	0.94%		1,631	1,911	2,357	2,333	2,178	1,871		14	18	20	20	20	18	
2011,4	0.73%	0.90%	0.87%	0.87%	0.88%	0.91%		2,565	2,063	2,355	2,355	2,265	2,041		19	19	20	21	20	19	
2012,1	0.93%	0.91%	0.87%	0.87%	0.87%	0.88%	0.89%	2,691	2,115	2,352	2,378	2,356	2,227	2,143	25	19	20	21	20	20	19
2012,2	0.82%	0.84%	0.87%	0.86%	0.85%	0.86%	0.86%	2,748	2,396	2,350	2,401	2,450	2,430	2,386	22	20	20	21	21	21	20
2012,3	0.76%	0.81%	0.87%	0.86%	0.84%	0.83%	0.83%	2,962	2,741	2,348	2,423	2,548	2,652	2,657	22	22	21	21	21	22	22
2012,4	0.79%	0.82%	0.87%	0.85%	0.83%	0.80%	0.80%	3,215	2,895	2,346	2,446	2,650	2,893	2,959	25	24	21	21	22	23	24
Annualized Growth Rate:			0.46%	-2.25%	-6.60%	-12.32%	-12.57%			-0.36%	3.86%	17.02%	41.75%	53.76%			0.10%	1.52%	9.30%	24.29%	34.44%
Squared Correlation:			1.11%	15.44%	45.37%	87.90%	70.09%			0.00%	12.11%	51.48%	96.99%	96.77%			0.21%	4.78%	41.19%	94.01%	98.26%

Notes:
(1) Year, Quarter.
(2) CCG Companywide data, by quarter.
(3) Four point moving average of data in col. (2), i.e. seasonally detrended version of col. (2).
(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : UM
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	0.19%							22,776							44						
2006,2	0.21%							21,160							44						
2006,3	0.18%							17,896							32						
2006,4	0.16%	0.19%						17,930	20,089						29	37					
2007,1	0.19%	0.18%						18,341	18,941						34	35					
2007,2	0.21%	0.18%						19,570	18,487						41	34					
2007,3	0.20%	0.19%						21,480	19,417						43	37					
2007,4	0.21%	0.20%						16,301	18,908						34	38					
2008,1	0.18%	0.20%						18,918	19,042						34	38					
2008,2	0.18%	0.19%						19,549	19,010						34	36					
2008,3	0.21%	0.19%						20,637	18,804						43	37					
2008,4	0.16%	0.18%						22,857	20,442						37	37					
2009,1	0.15%	0.17%	0.16%					15,859	19,878	23,073					24	35	37				
2009,2	0.17%	0.17%	0.16%					25,458	21,332	23,115					44	37	37				
2009,3	0.17%	0.16%	0.16%					28,443	23,440	23,157					49	38	37				
2009,4	0.13%	0.16%	0.16%					17,810	22,411	23,199					23	35	37				
2010,1	0.11%	0.15%	0.16%	0.15%				22,548	24,082	23,242	25,862				26	35	37	38			
2010,2	0.15%	0.14%	0.16%	0.15%				22,482	23,244	23,284	25,508				34	33	36	38			
2010,3	0.14%	0.13%	0.16%	0.15%				41,928	26,604	23,326	25,159				60	36	36	37			
2010,4	0.20%	0.15%	0.15%	0.15%				22,898	27,283	23,369	24,814				46	41	36	37			
2011,1	0.15%	0.16%	0.15%	0.15%	0.16%			25,367	27,667	23,411	24,474	25,357			38	44	36	37	41		
2011,2	0.17%	0.17%	0.15%	0.15%	0.16%			22,132	27,448	23,454	24,139	24,770			37	45	36	36	40		
2011,3	0.13%	0.16%	0.15%	0.15%	0.16%	0.16%		19,680	22,631	23,497	23,808	24,196	21,056		25	36	36	36	38	33	
2011,4	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%		17,585	21,238	23,540	23,482	23,636	21,471		27	32	35	35	37	33	
2012,1	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	21,960	20,394	23,583	23,161	23,089	21,894	20,152	33	31	35	35	35	33	30
2012,2	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	25,015	21,106	23,625	22,844	22,554	22,326	21,496	39	31	35	35	34	33	32
2012,3	0.12%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	28,221	22,948	23,669	22,531	22,032	22,766	22,931	35	34	35	34	32	33	34
2012,4	0.16%	0.15%	0.15%	0.15%	0.14%	0.15%	0.15%	23,856	24,598	23,712	22,222	21,521	23,215	24,461	39	36	35	34	31	34	36
Annualized Growth Rate:			-2.74%	0.99%	-6.59%	-5.43%	-1.34%			0.73%	-5.37%	-8.95%	8.12%	29.48%			-2.03%	-4.43%	-14.95%	2.25%	27.75%
Squared Correlation:			23.44%	1.95%	75.49%	56.64%	15.98%			0.55%	20.19%	27.99%	30.87%	97.87%			3.14%	8.32%	47.17%	1.76%	93.57%

Notes:
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(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : UMPD
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	0.46%							1,877							9						
2006,2	0.46%							2,481							11						
2006,3	0.38%							1,645							6						
2006,4	0.39%	0.42%						1,961	2,009						8	8					
2007,1	0.55%	0.45%						1,799	1,978						10	9					
2007,2	0.51%	0.46%						1,848	1,815						10	8					
2007,3	0.48%	0.48%						1,501	1,770						7	9					
2007,4	0.45%	0.50%						1,557	1,684						7	8					
2008,1	0.44%	0.47%						2,379	1,812						10	9					
2008,2	0.53%	0.47%						2,001	1,854						11	9					
2008,3	0.40%	0.45%						2,127	2,009						9	9					
2008,4	0.38%	0.44%						2,255	2,180						9	10					
2009,1	0.42%	0.43%	0.36%					2,179	2,129	1,936					9	9	7				
2009,2	0.36%	0.39%	0.36%					1,769	2,089	1,938					6	8	7				
2009,3	0.35%	0.38%	0.37%					1,905	2,035	1,940					7	8	7				
2009,4	0.32%	0.36%	0.37%					1,927	1,953	1,941					6	7	7				
2010,1	0.42%	0.36%	0.38%	0.34%				1,487	1,755	1,943	1,770				6	6	7	6			
2010,2	0.34%	0.36%	0.38%	0.35%				1,730	1,745	1,944	1,795				6	6	7	6			
2010,3	0.34%	0.36%	0.39%	0.36%				2,043	1,781	1,946	1,821				7	6	8	7			
2010,4	0.37%	0.37%	0.39%	0.37%				1,648	1,716	1,947	1,848				6	6	8	7			
2011,1	0.36%	0.35%	0.40%	0.38%	0.36%			2,564	1,997	1,949	1,874	2,021			9	7	8	7	7		
2011,2	0.42%	0.37%	0.40%	0.39%	0.38%			2,093	2,083	1,950	1,901	2,016			9	8	8	7	8		
2011,3	0.44%	0.40%	0.41%	0.40%	0.39%	0.41%		1,782	2,007	1,952	1,929	2,011	1,986		8	8	8	8	8	8	
2011,4	0.47%	0.42%	0.41%	0.42%	0.41%	0.42%		1,794	2,025	1,954	1,957	2,006	1,988		8	9	8	8	8	8	
2012,1	0.44%	0.44%	0.42%	0.43%	0.43%	0.43%	0.44%	2,059	1,927	1,955	1,985	2,002	1,991	1,928	9	9	8	8	9	9	9
2012,2	0.42%	0.44%	0.42%	0.44%	0.44%	0.45%	0.45%	2,421	2,008	1,957	2,014	1,997	1,993	1,963	10	9	8	9	9	9	9
2012,3	0.57%	0.48%	0.43%	0.45%	0.46%	0.46%	0.46%	1,517	1,910	1,958	2,043	1,992	1,996	1,998	9	9	8	9	9	9	9
2012,4	0.40%	0.46%	0.44%	0.47%	0.48%	0.47%	0.47%	2,548	2,080	1,960	2,073	1,987	1,998	2,034	10	10	9	10	10	9	9
Annualized Growth Rate:			5.22%	12.02%	17.81%	13.36%	7.37%			0.32%	5.91%	-0.94%	0.51%	7.40%			5.56%	18.64%	16.70%	13.94%	15.32%
Squared Correlation:			39.19%	87.44%	90.21%	80.67%	41.63%			0.18%	50.07%	3.21%	0.73%	35.22%			22.14%	95.19%	95.14%	95.21%	98.29%

Notes:
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(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : COMP
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	5.16%							1,218							63						
2006,2	6.84%							851							58						
2006,3	6.02%							1,049							63						
2006,4	5.22%	5.81%						1,245	1,072						65	62					
2007,1	4.56%	5.67%						1,131	1,050						52	60					
2007,2	6.13%	5.49%						925	1,078						57	59					
2007,3	6.19%	5.53%						940	1,048						58	58					
2007,4	3.32%	5.05%						1,828	1,124						61	57					
2008,1	5.89%	5.38%						1,036	1,099						61	59					
2008,2	4.29%	4.93%						1,459	1,231						63	61					
2008,3	5.01%	4.63%						1,341	1,360						67	63					
2008,4	4.27%	4.87%						1,310	1,268						56	62					
2009,1	4.91%	4.62%	5.32%					1,011	1,275	1,194					50	59	64				
2009,2	5.35%	4.88%	5.39%					984	1,156	1,181					53	56	64				
2009,3	7.31%	5.46%	5.46%					1,515	1,233	1,168					111	67	64				
2009,4	5.78%	5.84%	5.52%					1,169	1,203	1,155					68	70	64				
2010,1	4.90%	5.84%	5.59%	6.08%				980	1,197	1,142	1,082				48	70	64	66			
2010,2	6.39%	6.10%	5.66%	6.08%				877	1,161	1,130	1,078				56	71	64	66			
2010,3	6.99%	6.02%	5.73%	6.08%				905	977	1,118	1,075				63	59	64	65			
2010,4	5.85%	6.04%	5.80%	6.08%				1,271	1,002	1,106	1,071				74	61	64	65			
2011,1	5.37%	6.15%	5.87%	6.07%	6.30%			974	1,000	1,093	1,068	1,030			52	62	64	65	65		
2011,2	6.34%	6.14%	5.94%	6.07%	6.24%			1,109	1,060	1,082	1,065	1,037			70	65	64	65	65		
2011,3	7.49%	6.27%	6.01%	6.07%	6.19%	6.38%		1,022	1,093	1,070	1,061	1,044	1,053		77	68	64	64	65	67	
2011,4	5.83%	6.26%	6.09%	6.07%	6.13%	6.26%		1,057	1,042	1,058	1,058	1,051	1,057		62	65	64	64	64	66	
2012,1	5.29%	6.24%	6.16%	6.06%	6.08%	6.15%	6.29%	988	1,045	1,047	1,055	1,058	1,061	1,026	52	65	64	64	64	65	65
2012,2	6.08%	6.18%	6.24%	6.06%	6.02%	6.03%	6.10%	1,058	1,032	1,035	1,052	1,066	1,065	1,049	64	64	65	64	64	64	64
2012,3	6.33%	5.88%	6.31%	6.06%	5.97%	5.92%	5.91%	1,089	1,051	1,024	1,048	1,073	1,069	1,073	69	62	65	63	64	63	63
2012,4	5.21%	5.73%	6.39%	6.05%	5.91%	5.81%	5.73%	1,356	1,119	1,013	1,045	1,080	1,073	1,097	71	64	65	63	64	62	63
Annualized Growth Rate:			4.99%	-0.18%	-3.57%	-7.13%	-11.58%			-4.29%	-1.24%	2.75%	1.51%	9.31%			0.49%	-1.42%	-0.92%	-5.73%	-3.35%
Squared Correlation:			40.54%	0.22%	44.81%	80.39%	94.64%			44.09%	4.43%	23.20%	5.18%	64.06%			0.34%	6.19%	2.97%	67.68%	24.70%

Notes:
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(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : COLL
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	7.52%							2,762							208						
2006,2	6.47%							2,772							179						
2006,3	6.89%							2,548							176						
2006,4	6.86%	6.93%						2,889	2,742						198	190					
2007,1	7.64%	6.96%						2,993	2,804						229	195					
2007,2	6.82%	7.05%						2,515	2,742						172	193					
2007,3	6.87%	7.05%						2,712	2,783						186	196					
2007,4	6.65%	6.99%						2,719	2,742						181	192					
2008,1	7.34%	6.92%						3,011	2,743						221	190					
2008,2	6.56%	6.85%						2,659	2,780						174	191					
2008,3	7.08%	6.91%						2,684	2,773						190	192					
2008,4	6.67%	6.91%						2,592	2,743						173	190					
2009,1	7.24%	6.88%	6.88%					2,965	2,728	2,595					215	188	179				
2009,2	6.52%	6.88%	6.88%					2,490	2,689	2,593					162	185	178				
2009,3	6.95%	6.84%	6.88%					2,436	2,625	2,592					169	180	178				
2009,4	6.88%	6.90%	6.87%					2,507	2,604	2,590					173	180	178				
2010,1	7.10%	6.86%	6.87%	6.88%				2,603	2,509	2,588	2,477				185	172	178	170			
2010,2	6.65%	6.90%	6.87%	6.87%				2,423	2,493	2,587	2,492				161	172	178	171			
2010,3	6.61%	6.81%	6.86%	6.87%				2,389	2,482	2,585	2,506				158	169	177	172			
2010,4	6.94%	6.83%	6.86%	6.86%				2,691	2,530	2,584	2,521				187	173	177	173			
2011,1	7.25%	6.86%	6.85%	6.86%	6.90%			2,748	2,568	2,582	2,535	2,519			199	176	177	174	174		
2011,2	6.56%	6.84%	6.85%	6.85%	6.89%			2,312	2,542	2,581	2,550	2,538			152	174	177	175	175		
2011,3	7.00%	6.94%	6.85%	6.85%	6.87%	6.93%		2,446	2,555	2,579	2,565	2,557	2,515		171	177	177	176	176	174	
2011,4	6.77%	6.90%	6.84%	6.84%	6.86%	6.90%		2,568	2,523	2,578	2,580	2,576	2,547		174	174	176	177	177	176	
2012,1	6.99%	6.83%	6.84%	6.84%	6.84%	6.86%	6.85%	2,805	2,535	2,576	2,595	2,595	2,579	2,552	196	173	176	177	178	177	175
2012,2	6.69%	6.86%	6.84%	6.83%	6.83%	6.83%	6.83%	2,640	2,614	2,575	2,610	2,614	2,612	2,600	177	179	176	178	178	178	177
2012,3	6.73%	6.79%	6.83%	6.83%	6.81%	6.80%	6.80%	2,668	2,671	2,573	2,625	2,633	2,644	2,648	180	181	176	179	179	180	180
2012,4	6.69%	6.77%	6.83%	6.82%	6.80%	6.77%	6.78%	2,595	2,678	2,572	2,641	2,652	2,678	2,698	174	181	176	180	180	181	183
Annualized Growth Rate:			-0.22%	-0.28%	-0.82%	-1.83%	-1.39%			-0.24%	2.35%	2.98%	5.13%	7.73%			-0.46%	2.07%	2.13%	3.21%	6.23%
Squared Correlation:			17.73%	13.28%	41.53%	88.92%	62.15%			1.05%	70.93%	59.16%	79.70%	89.34%			3.95%	68.11%	47.62%	53.39%	77.77%

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CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : TOW
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	**16 point**	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	8.17%							41							3						
2006,2	22.28%							59							13						
2006,3	18.31%							74							14						
2006,4	14.30%	15.79%						97	70						14	11					
2007,1	13.98%	17.24%						45	68						6	12					
2007,2	13.68%	15.08%						81	74						11	11					
2007,3	13.91%	13.97%						88	78						12	11					
2007,4	8.75%	12.58%						77	72						7	9					
2008,1	14.80%	12.78%						92	86						14	11					
2008,2	9.07%	11.63%						153	100						14	12					
2008,3	7.83%	10.10%						103	105						8	11					
2008,4	12.90%	11.14%						81	103						11	12					
2009,1	13.25%	10.75%	11.95%					83	101	87					11	11	10				
2009,2	12.00%	11.48%	12.12%					82	86	87					10	10	11				
2009,3	13.11%	12.81%	12.29%					86	83	87					11	11	11				
2009,4	12.80%	12.79%	12.46%					83	84	87					11	11	11				
2010,1	14.34%	13.06%	12.64%	13.23%				84	84	87	84				12	11	11	11			
2010,2	12.91%	13.29%	12.82%	13.32%				85	85	87	85				11	11	11	11			
2010,3	13.35%	13.35%	13.00%	13.42%				90	86	87	85				12	11	11	11			
2010,4	13.95%	13.64%	13.19%	13.52%				86	86	87	85				12	12	11	12			
2011,1	14.31%	13.63%	13.37%	13.62%	13.76%			84	86	87	86	85			12	12	12	12	12		
2011,2	13.20%	13.70%	13.56%	13.72%	13.82%			85	86	87	86	86			11	12	12	12	12		
2011,3	13.87%	13.83%	13.76%	13.82%	13.89%	14.08%		89	86	87	87	86	86		12	12	12	12	12	12	
2011,4	15.58%	14.24%	13.95%	13.92%	13.96%	14.09%		87	86	87	87	87	86		14	12	12	12	12	12	
2012,1	13.98%	14.16%	14.15%	14.02%	14.02%	14.09%	14.26%	87	87	87	87	87	87	87	12	12	12	12	12	12	12
2012,2	13.65%	14.27%	14.35%	14.12%	14.09%	14.10%	14.17%	88	88	87	88	88	88	88	12	13	12	12	12	12	12
2012,3	13.55%	14.19%	14.56%	14.22%	14.16%	14.11%	14.09%	92	89	87	88	88	88	88	12	13	13	13	12	12	12
2012,4	14.42%	13.90%	14.76%	14.33%	14.22%	14.12%	14.00%	89	89	87	89	89	89	89	13	12	13	13	13	13	12
Annualized Growth Rate:			5.81%	2.95%	1.93%	0.25%	-2.43%			-0.14%	1.83%	2.21%	3.25%	3.10%			5.66%	4.83%	4.18%	3.51%	0.60%
Squared Correlation:			73.14%	78.60%	39.92%	0.72%	47.24%			0.43%	86.71%	85.46%	98.73%	98.34%			88.59%	91.51%	81.21%	59.24%	3.89%

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CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE
CCG DATA - COMPANYWIDE
COVERAGE : PIP
CALENDAR QUARTER FREQUENCY AND SEVERITY

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2006,1	1.87%							5,051							95						
2006,2	2.56%							3,401							87						
2006,3	1.98%							3,893							77						
2006,4	2.53%	2.23%						2,879	3,705						73	83					
2007,1	2.67%	2.43%						3,626	3,426						97	83					
2007,2	2.28%	2.36%						2,526	3,216						58	76					
2007,3	2.05%	2.38%						3,770	3,195						77	76					
2007,4	1.89%	2.22%						3,832	3,422						72	76					
2008,1	1.91%	2.03%						5,148	3,758						98	76					
2008,2	2.31%	2.04%						3,509	4,030						81	82					
2008,3	2.25%	2.09%						3,352	3,911						75	82					
2008,4	1.92%	2.10%						3,236	3,773						62	79					
2009,1	1.84%	2.08%	2.05%					4,638	3,650	3,936					85	76	81				
2009,2	2.51%	2.13%	2.05%					2,998	3,494	3,989					75	74	82				
2009,3	1.62%	1.97%	2.04%					5,195	3,891	4,043					84	77	83				
2009,4	2.41%	2.10%	2.04%					3,940	4,053	4,097					95	85	83				
2010,1	1.85%	2.10%	2.03%	1.99%				5,102	4,160	4,152	4,617				94	87	84	92			
2010,2	1.83%	1.93%	2.02%	1.99%				5,263	4,795	4,208	4,607				96	92	85	92			
2010,3	1.97%	2.02%	2.02%	1.99%				4,531	4,649	4,264	4,597				89	94	86	92			
2010,4	1.64%	1.82%	2.01%	1.99%				5,372	5,047	4,321	4,588				88	92	87	91			
2011,1	2.19%	1.91%	2.00%	1.99%	2.03%			5,081	5,044	4,379	4,578	4,566			111	96	88	91	93		
2011,2	2.31%	2.03%	2.00%	1.99%	2.02%			3,568	4,576	4,438	4,569	4,553			82	93	89	91	92		
2011,3	2.11%	2.06%	1.99%	1.99%	2.01%	2.11%		3,767	4,379	4,497	4,559	4,540	4,175		79	90	90	91	91	88	
2011,4	1.82%	2.11%	1.98%	1.98%	2.00%	2.07%		4,601	4,231	4,558	4,550	4,528	4,276		84	89	90	90	91	88	
2012,1	2.12%	2.09%	1.98%	1.98%	1.99%	2.03%	2.05%	4,666	4,118	4,619	4,541	4,515	4,378	4,159	99	86	91	90	90	89	85
2012,2	1.81%	1.97%	1.97%	1.98%	1.99%	1.99%	2.00%	4,794	4,435	4,681	4,531	4,502	4,484	4,380	87	87	92	90	89	89	88
2012,3	1.90%	1.91%	1.97%	1.98%	1.98%	1.95%	1.95%	4,494	4,637	4,743	4,522	4,490	4,592	4,613	85	89	93	90	89	90	90
2012,4	1.89%	1.93%	1.96%	1.98%	1.97%	1.91%	1.90%	5,354	4,822	4,807	4,512	4,477	4,702	4,859	101	93	94	89	88	90	92
Annualized Growth Rate:			-1.26%	-0.23%	-1.66%	-7.49%	-10.15%			5.47%	-0.83%	-1.12%	9.97%	23.06%			4.15%	-1.06%	-2.76%	1.73%	10.57%
Squared Correlation:			11.02%	0.25%	6.11%	72.25%	74.65%			29.98%	1.32%	1.35%	61.26%	97.61%			34.96%	7.90%	22.48%	9.16%	89.73%

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CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
PROJECTED EXPENSE

DERIVATION OF PERMISSIBLE LOSS RATIO FOR RATEMAKING
(% OF DIRECT EARNED PREMIUM)

EXPENSE ITEMS	LIABILITY	PHYSICAL DAMAGE	TOTAL
Total Expense	46.7%	46.4%	46.6%
Other Acquisition	19.5%	19.7%	19.6%
General Expenses	6.2%	6.2%	6.2%
Adjusting & Other	14.2%	14.8%	14.5%
Fixed Expense	39.9%	40.7%	40.3%
Commission	1.2%	1.2%	1.2%
Taxes, Licenses & Fees	3.1%	3.1%	3.1%
Profit & Contingencies	2.5%	1.4%	2.0%
Variable Expense	6.8%	5.7%	6.3%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

Fixed Expense

Countrywide data for General and Other Acquisition Expenses
as reported in Insurance Expense Exhibit

	Auto Liability	**2010**	**2011**	**2012**	**Projected**
(1)	Direct Written Premium	130,535,000	129,255,000	131,025,000	
(2)	Direct Earned Premium	131,073,000	129,444,000	130,200,000	
		100.0%	100.0%	100.0%	100.0%
(3)	Other Acquisition	27,450,000	24,381,000	25,868,000	
		20.9%	18.8%	19.9%	19.5%
(4)	General Expense	8,353,000	7,856,000	8,241,000	
		6.4%	6.1%	6.3%	6.2%
(5)	Adjusting & Others	18,686,000	18,453,000	18,487,000	
		14.3%	14.3%	14.2%	14.2%

	Auto Physical Damage	**2010**	**2011**	**2012**	**Projected**
(1)	Direct Written Premium	105,555,000	102,903,000	102,148,000	
(2)	Direct Earned Premium	108,237,000	103,908,000	102,490,000	
		100.0%	100.0%	100.0%	100.0%
(3)	Other Acquisition	15,440,000	19,664,000	20,615,000	
		14.3%	18.9%	20.1%	19.7%
(4)	General Expense	6,834,000	6,338,000	6,568,000	
		6.3%	6.1%	6.4%	6.2%
(5)	Adjusting & Others	15,210,000	15,336,000	15,224,000	
		14.1%	14.8%	14.9%	14.8%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

Variable Expense

Arkansas data for Commission and Brokerage, Taxes, Licenses and Fees Expenses
as reported in Exhibit of Premiums and Losses (Statutory Page 14)

	Auto Liability	**2010**	**2011**	**2012**	**Projected**
(1)	Direct Written Premium	302,868	332,127	375,101	
		100.0%	100.0%	100.0%	100.0%
(2)	Direct Earned Premium	270,141	325,773	354,083	
(3)	Commission and Brokerage	9,048	6,023	6,842	
		3.0%	1.8%	1.8%	1.2%
(4)	Taxes, Licenses and Fees	9,304	10,603	11,654	
		3.1%	3.2%	3.1%	3.1%

	Auto Physical Damage	**2010**	**2011**	**2012**	**Projected**
(1)	Direct Written Premium	262,254	296,119	342,440	
		100.0%	100.0%	100.0%	100.0%
(2)	Direct Earned Premium	229,189	284,635	320,819	
(3)	Commission and Brokerage	7,677	5,262	6,199	
		2.9%	1.8%	1.8%	1.2%
(4)	Taxes, Licenses and Fees	8,024	9,386	10,629	
		3.1%	3.2%	3.1%	3.1%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

DERIVATION OF UNDERWRITING PROFIT LOAD REFLECTING INVESTMENT INCOME

Many models exist for evaluating the rate of return for property-casualty insurance products. The approach used here is based on "Model B" in the Report of the Investment Income Task Force to the NAIC, Part III, which was adopted in 1984 (NAIC Proceedings, Vol II, pp. 761-764).

The table on the following page is a pro-forma income statement, including a return on policyholder surplus calculation, that shows the results expected with an adequate premium and assuming a premium to surplus ratio of 0.9 for auto liability and 1.3 for auto physical damage. An adequate premium should produce an after-tax return on surplus of 7.0% for auto liability and 5.0% for auto physical damage; consequently a 8.2% return on liability premium and 3.8% return on physical damage premium are necessary. Two sources are available to produce this return: investment income and underwriting income. As detailed on page 2, investment income from all sources (i.e., reserves and surplus) and Installment Charge and Service Fee will contribute 6.6% of premium for auto liability and 2.9% for auto physical damage after taxes. Given this level of investment income, an after-tax underwriting gain of 1.6% for auto liability and an underwriting gain of 0.9% for auto physical damage need to be sustained to produce the targeted overall rate of return. Assuming a tax rate of 35%, the following equations can be solved for U, the pre-tax underwriting profit load:

Auto Liability	Auto Physical Damage
0.016 = U - 0.35U	0.009 = U - 0.35U

Solving for U implies a required underwriting profit load of 2.5% for auto liability and 1.4% for auto physical damage.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

DERIVATION OF UNDERWRITING PROFIT LOAD
REFLECTING INVESTMENT INCOME

Income Statement Item	Liability	Physical Damage	Comments
(1) Premium	1.000	1.000	Adequate premium
(2a) Investment Income			
a) from Surplus	3.5%	2.3%	Ratios to premium found
b) from UEPR	-0.1%	-0.1%	in Exhibit VIII Page 3
c) from Loss & LAE Reserves	2.6%	0.2%	
d) Total	6.1%	2.4%	
(2b) Installment Charge and Service Fee	0.5%	0.5%	Ratios to premium from Page 3
(3) Losses and DCC	0.539	0.542	Fixed with respect to premium.
(4) Expenses	0.436	0.444	Companywide expense ratio to premium by line, excl. UW profit.
(5) Underwriting Profit (Loss)	**0.025**	**0.014**	(1) - (3) - (4)
(6) Federal Income Tax on U/W	0.009	0.005	(5) x 0.35
(7) Total Return	0.082	0.038	(2a.d) + (2b) + (5) - (6)
(8) Surplus	1.170	0.767	(1) / premium-to-surplus for the line of business from Exhibit VIII Page 3
(9) Return on Surplus	**7.0%**	**5.0%**	(7) / (8) x 100%
(10) Return on Premium	8.2%	3.8%	(7) / (1) x 100%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

INVESTMENT INCOME
2012

Investment income was allocated to line of insurance following the method in the Insurance Expense Exhibit using our 2012 Annual Statement.

	Liability	Physical Damage
I. Investment		
a) Surplus		
(1) Mean Net Unearned Premium Reserve (All Lines)	110,111,500	110,111,500
(2) Mean Net Loss and LAE Reserve (All Lines)	132,684,500	132,684,500
(3) Net Earned Premiums (All Lines)	216,623,000	216,623,000
(4) Mean Surplus (All Lines)	322,538,997	322,538,997
(5) Surplus Ratio	0.7021	0.7021
(6) Mean Net Unearned Premium Reserve	45,786,500	35,831,500
(7) Mean Net Loss and LAE Reserve	80,002,000	4,568,000
(8) Net Earned Premiums	91,140,000	71,580,000
(9) Surplus allocable to each line	152,305,500	78,620,807
b) Direct Unearned Premium Reserve		
(1) Mean Direct Unearned Premium Reserve	65,405,500	51,181,000
(2) Direct Delayed Remission of Premiums	0.7687	0.7705
(3) Direct Prepaid Expense	0.2664	0.2714
(4) Adjusted Mean Direct UEPR	(2,295,733)	(2,144,484)
c) Mean Direct Loss and LAE Reserve	114,148,000	6,512,000
II. After-Tax Investment Income		
(1) After-Tax Investment Yield	3.0%	3.0%
(2) After-Tax Investment Income		
a) from Surplus	4,569,165	2,358,624
b) from Direct UEPR	(68,872)	(64,335)
c) from Direct Loss & LAE Reserves	3,424,440	195,360
d) Total	7,924,733	2,489,650
III. After-Tax Investment Income Ratio to DEP		
(1) Direct Earned Premiums	130,200,000	102,490,000
(2) After-Tax Investment Income Ratio to DEP		
a) from Surplus	3.5%	2.3%
b) from Direct UEPR	-0.1%	-0.1%
c) from Direct Loss & LAE Reserves	2.6%	0.2%
d) Total	6.1%	2.4%
IV. Premium-to-Surplus	0.9	1.3
V. Installment Charge and Service Fee		
(1) Pre-Tax Installment Charges and Service Fees	1,019,470	794,789
(2) After-Tax Installment Charges and Service Fees	662,656	516,613
(3) Ratio to DEP	0.5%	0.5%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

Line Notes for Page 3

I. Investment

a) Surplus

(1) From Annual Statement, Page 6, part 1, columns 2 & 3, average of current and prior year line TOTALS
(2) Annual Statement, Page 10, part 2a, columns 8 + 9, average of current and prior year line TOTALS
(3) 2012 IEE, Part II, column 3.
(4) Annual Statement, Page 3, line 35, average of current and prior year.
(5) (8) / {(1) + (2) + (3)}

(6) From Annual Statement, Page 6, part 1, columns 2 & 3, average of current and prior year by line of business.
(7) Annual Statement, Page 10, part 2a, columns 8 + 9, average of current and prior year by line of business.
(8) 2012 IEE, Part III, column 3.
(9) (5) x {(6 + (7) + (8)}

b) Direct Unearned Premium Reserve

(1) 2012 IEE, Part III, column 19 by line of business.
(2) Average of 2011 and 2012 IEE, Part III, column 21, divided by (1)
(3) 2012 IEE, Part III, columns 23 + 25 + 27 + (1/2 of column 29 by line of business), divided by 2012 IEE, Part III, column 1 by line of business.
(4) (1) x {1 - (2) - (3)}

c) Mean Direct Loss and LAE Reserve

IEE, Part III, columns 13 + 15 + 17

II. After-Tax Investment Income

(1) See Page 5, AFTER-TAX INVESTMENT YIELD CALCULATION
(2) (a) = (1) x I.(a).(9)
(b) = (1) x I.(b).(4)
(c) = (1) x I.(c)

III. After-Tax Investment Income Ratio to DEP

(1) 2012 IEE, Part III, column 3 by line of business.
(2) (a) = II.(2).(a) / (1)
(b) = II.(2).(b) / (1)
(c) = II.(2).(c) / (1)

IV. Premium-to-Surplus

III.(1) / I.(a).(9)

V. Installment Charge and Service Fee

(1) 2012 Annual Statement, Schedule T, column 8, annual statement line 19.1, 19.2, and 21.1 only.
(2) (2) = (1) * (1-0.35)
(3) (3) = (2) / III.(1)

CALIFORNIA CASUALTY GROUP

AFTER-TAX INVESTMENT YIELD CALCULATION

INVESTMENT INCOME

The pre-tax investment yield for each of the last 10 years, which is calculated as the ratio of net investment income from Annual Statement Page 4, line 8, to the mean invested assets (Annual Statement Page 2, line 8A) has been as follows:

2003	3.4%	2008	5.2%
2004	3.1%	2009	4.0%
2005	3.8%	2010	3.6%
2006	5.0%	2011	3.5%
2007	5.2%	2012	3.2%

a) Selected Pre-Tax Yield	3.3%	
b) Tax Rate	29.1%	Refer to page 6
c) Yield After Tax	2.3%	{[1 - (b)] x (a)}

REALIZED CAPITAL GAIN

Realized capital gains have varied from -4.1% to +5.2% of mean invested assets over the last 20 years. 1.0% was selected.

d) Selected Realized Capital Pre-Tax Gain	1.0%	
e) Tax Rate	35.0%	
f) Yield After Tax	0.7%	{[1 - (e)] x (d)}

TOTAL INVESTMENT YIELD

g) Total After-Tax Yield	3.0%	{(c)+(g)}

CALIFORNIA CASUALTY GROUP

AVERAGE MARGINAL FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

	Asset Allocation	Expected Return	Estimated Distribution	Tax Rate	Tax
	(1)	(2)	(3)	(4)	(5)
Investment Income					
Cash & Short-Term Investments	2.5%	0.0%	0.0%	35.0%	0.0%
Bonds (Taxable)	71.0%	1.7%	82.8%	35.0%	29.0%
Bonds (Tax Exempt)	15.0%	1.5%	15.8%	5.3%	0.8%
Stocks (Unaffiliated)	11.5%	1.0%	7.9%	20.4%	1.6%
Expenses			-6.5%	35.0%	-2.3%
Total	100.0%		100.0%		29.1%

Notes: Columns (1), (2) and (3) are from the Forecast.

Column (4)(*): Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income purchased after August 7, 1986, is now taxable. Thus, the effective tax rates are calculated as follows:

Ordinary Income	35.0%	
Tax Exempt Bonds (*)	5.3%	= 0.15 × 35.0%
Stock Dividends (*)	20.4%	= (0.3 + (0.7 × 0.15)) × 35% × 70% + 35% × 30%

Column (5) = (3) * (4)

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

RATE CHANGE SUMMARY

	Details	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL	T&L 1	T&L 2	TOTAL
Base Rates	Exhibit B	11.2%	11.0%	6.9%	0.0%	0.0%	-1.0%	-3.9%	6.0%	-2.9%	0.0%	70.8%	79.8%	4.7%
Increased Limit Factors	Exhibit C	-0.1%	0.0%	0.9%	0.0%	0.0%	-3.5%	-0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Model Year Factors	Exhibit D	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.3%	-1.7%	0.0%	0.0%	-0.6%
Symbol/Deductible Factors	Exhibit E	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	0.0%	0.3%
Driver Class Factors	Exhibit F	1.1%	1.1%	-0.3%	0.0%	0.0%	2.5%	2.5%	0.0%	0.0%	0.8%	0.1%	0.0%	0.9%
DTD and GSD/CGR Discount Factors	Exhibit G	-0.1%	-0.1%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%
Multicar Discount Factors	Exhibit H	-0.3%	-0.3%	-0.7%	0.0%	0.0%	4.2%	4.2%	4.2%	0.1%	-0.4%	0.0%	0.0%	0.0%
Driving Record Surcharge	Exhibit I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%
Gold Star Factors	Exhibit J	-1.1%	-1.1%	-0.9%	0.0%	0.0%	-1.0%	-1.1%	-1.0%	-1.0%	-0.9%	2.0%	0.0%	-1.0%
Vehicle Age Factors	Exhibit K	-1.8%	-1.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.4%	0.0%	-0.7%
Liability and PIP/Med Pay Vehicle Rating Factors	Exhibit L	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Package Discount	Exhibit M	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	-0.3%	0.0%	0.0%	0.1%
Zone Factors	Exhibit N	0.8%	2.2%	1.3%	0.0%	0.0%	1.0%	0.8%	0.8%	1.9%	2.0%	0.0%	0.0%	1.6%
Towing Group Rating Factors	Exhibit O	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.3%	0.0%	0.0%
Total		9.5%	10.9%	7.1%	0.0%	0.0%	2.0%	1.9%	10.6%	0.0%	0.0%	79.7%	79.8%	**5.0%**

Exhibit B

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

BASE RATES

Coverage	Current Base Limit/Sym/Ded	Current Base	Filed Change	Filed Base
(1)	(2)	(3)	(4)	(5)
Bodily Injury	100/300	261.8	11.2%	291.1
Property Damange	50	146.9	11.0%	163.1
Medical Payments	5,000	68.4	6.9%	73.1
Work Loss	140 per wk	4.4	0.0%	4.4
Accidental Death	5,000	6.0	0.0%	6.0
Uninsured Motorist BI	100/300	19.1	-1.0%	18.9
Underinsured Motorist BI	100/300	62.2	-3.9%	59.8
Uninsured Motorist PD	25	16.7	6.0%	17.7
Comprehensive	Sym 11; 500	114.6	-2.9%	111.3
Collision	Sym 11; 500	320.3	0.0%	320.4
Towing & Labor 1	Broad; 9+	4.8	70.8%	8.2
Towing & Labor 2	Broad; 9+	8.4	79.8%	15.1

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF MULITCAR DISCOUNT FACTORS

CURRENT MULTI CAR DISCOUNT

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	0.83	0.83	0.83	0.90	0.90	0.83	0.83
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.87	0.87	0.87	0.90	0.90	0.87	0.87
All Other	0.93	0.93	0.93	0.90	0.90	0.93	0.93

SOUTHERN FARM BUREAU MULTICAR DISCOUNT

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	0.90	0.90	0.90	1.00	1.00	0.90	0.90
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.90	0.90	0.90	1.00	1.00	0.90	0.90
All Other	0.90	0.90	0.90	1.00	1.00	0.90	0.90

STATE FARM MULTICAR DISCOUNT

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	0.80	0.80	0.80	1.00	1.00	0.81	0.80
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.93	0.93	0.89	1.00	1.00	0.90	0.94
All Other	0.95	0.95	0.93	1.00	1.00	0.93	0.95

COMPETITOR WEIGHTED AVERAGE

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	0.82	0.82	0.82	1.00	1.00	0.83	0.82
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.92	0.92	0.89	1.00	1.00	0.90	0.93
All Other	0.94	0.94	0.92	1.00	1.00	0.92	0.94

INDICATED CHANGE MULTI CAR DISCOUNT

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	-0.8%	-0.8%	-1.0%	11.1%	11.1%	-0.5%	-0.8%
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	6.0%	6.0%	2.6%	11.1%	11.1%	3.5%	7.0%
All Other	1.3%	1.3%	-0.6%	11.1%	11.1%	-0.6%	1.4%

FILED MULTI CAR DISCOUNT

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	0.82	0.82	0.82	0.95	0.95	0.83	0.82
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.90	0.90	0.89	0.95	0.95	0.90	0.91
All Other	0.94	0.94	0.92	0.95	0.95	0.92	0.94

FILED CHANGE MULTI CAR DISCOUNT

Class	BI	PD	MED	UM/UIM	UMPD	COMP	COLL
7I - 7T, 8N - 8R	-1.2%	-1.2%	-1.2%	5.6%	5.6%	0.0%	-1.2%
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	3.4%	3.4%	2.3%	5.6%	5.6%	3.4%	4.6%
All Other	1.1%	1.1%	-1.1%	5.6%	5.6%	-1.1%	1.1%
Single Car	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Overall	**-0.3%**	**-0.3%**	**-0.7%**	**4.2%**	**4.2%**	**0.1%**	**-0.4%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

DRIVING RECORD SURCHARGE

CURRENT DRIVING RECORD SURCHARGE 1

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM/UIM	COMP	COLL
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.20	0.20	0.20	0.00	0.00	0.20
2	0.50	0.50	0.50	0.00	0.00	0.50
3	0.80	0.80	0.80	0.00	0.00	0.80
4	1.75	1.75	1.75	0.00	0.00	1.75
5	2.70	2.70	2.70	0.00	0.00	2.70
6	3.65	3.65	3.65	0.00	0.00	3.65
Each Add'l Point:	0.95	0.95	0.95	0.00	0.00	0.95

FILED DRIVING RECORD SURCHARGE 1

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM/UIM	COMP	COLL
0	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.12	0.00	0.00	0.12
2	0.29	0.29	0.29	0.00	0.00	0.29
3	0.46	0.46	0.46	0.00	0.00	0.46
4	1.05	1.05	1.05	0.00	0.00	1.05
5	1.35	1.35	1.35	0.00	0.00	1.35
6	1.65	1.65	1.65	0.00	0.00	1.65
Each Add'l Point:	0.30	0.30	0.30	0.00	0.00	0.30

CURRENT DRIVING RECORD SURCHARGE 2

Note: These are multiplicative factors

Points	BI	PD	MED	UM/UIM	COMP	COLL
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00
Each Add'l Point:	0.00	0.00	0.00	0.00	0.00	0.00

FILED DRIVING RECORD SURCHARGE 2

Note: These are multiplicative factors

Points	BI	PD	MED	UM/UIM	COMP	COLL
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.06	1.06	1.06	1.00	1.00	1.06
2	1.13	1.13	1.13	1.00	1.00	1.13
3	1.21	1.21	1.21	1.00	1.00	1.21
4	1.30	1.30	1.30	1.00	1.00	1.30
5	1.40	1.40	1.40	1.00	1.00	1.40
6	1.52	1.52	1.52	1.00	1.00	1.52
Each Add'l Point:	0.15	0.15	0.15	0.00	0.00	0.15

FILED CHANGE (PREMIUM IMPACT)

Combined Surcharges 1 and 2

Points	BI	PD	MED	UM/UIM	COMP	COLL
0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	-0.1%	-0.1%	0.0%	0.0%	0.0%	-0.5%
2	0.3%	0.3%	-0.2%	0.0%	0.0%	-0.9%
3	-0.1%	-0.1%	-0.1%	0.0%	0.0%	-0.1%
4	-0.4%	-0.4%	-0.3%	0.0%	0.0%	-0.3%
5	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Overall	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor									
	Current	Loss Ratio		Pure Premium		Preliminary Proposed	Preliminary Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
997	0.81	0.60	0.60	0.58	0.57	0.60	0.71	-12.3%	0.76	-6.2%	-24.0%
996	0.81	0.60	0.60	0.58	0.57	0.60	0.71	-12.3%	0.76	-6.2%	-24.0%
995	0.81	0.61	0.60	0.58	0.57	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
994	0.81	0.61	0.60	0.58	0.57	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
993	0.81	0.61	0.60	0.58	0.57	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
992	0.81	0.61	0.60	0.59	0.57	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
991	0.81	0.61	0.60	0.59	0.58	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
990	0.81	0.61	0.60	0.59	0.58	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
989	0.81	0.61	0.61	0.59	0.58	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
988	0.81	0.61	0.61	0.59	0.58	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
987	0.81	0.61	0.61	0.59	0.58	0.61	0.71	-12.3%	0.76	-6.2%	-24.0%
986	0.81	0.62	0.61	0.59	0.58	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
985	0.81	0.62	0.61	0.59	0.58	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
984	0.81	0.62	0.61	0.59	0.58	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
983	0.81	0.62	0.61	0.60	0.58	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
982	0.81	0.62	0.61	0.60	0.59	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
981	0.81	0.62	0.61	0.60	0.59	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
980	0.81	0.62	0.61	0.60	0.59	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
979	0.81	0.62	0.62	0.60	0.59	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
978	0.81	0.62	0.62	0.60	0.59	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
977	0.81	0.62	0.62	0.60	0.59	0.62	0.71	-12.3%	0.76	-6.2%	-24.0%
976	0.81	0.63	0.62	0.60	0.59	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
975	0.81	0.63	0.62	0.60	0.59	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
974	0.81	0.63	0.62	0.61	0.59	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
973	0.81	0.63	0.62	0.61	0.60	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
972	0.81	0.63	0.62	0.61	0.60	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
971	0.81	0.63	0.62	0.61	0.60	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
970	0.81	0.63	0.63	0.61	0.60	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
969	0.81	0.63	0.63	0.61	0.60	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
968	0.81	0.63	0.63	0.61	0.60	0.63	0.71	-12.3%	0.76	-6.2%	-24.0%
967	0.81	0.64	0.63	0.61	0.60	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
966	0.81	0.64	0.63	0.61	0.60	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
965	0.81	0.64	0.63	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
964	0.81	0.64	0.63	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
963	0.81	0.64	0.63	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
962	0.81	0.64	0.63	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
961	0.81	0.64	0.64	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
960	0.81	0.64	0.64	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
959	0.81	0.64	0.64	0.62	0.61	0.64	0.71	-12.3%	0.76	-6.2%	-24.0%
958	0.81	0.65	0.64	0.62	0.61	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
957	0.81	0.65	0.64	0.62	0.61	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
956	0.81	0.65	0.64	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
955	0.81	0.65	0.64	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
954	0.81	0.65	0.64	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
953	0.81	0.65	0.64	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
952	0.81	0.65	0.65	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
951	0.81	0.65	0.65	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
950	0.81	0.65	0.65	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
949	0.81	0.66	0.65	0.63	0.62	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
948	0.81	0.66	0.65	0.63	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
947	0.81	0.66	0.65	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
946	0.81	0.66	0.65	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
945	0.81	0.66	0.65	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
944	0.81	0.66	0.65	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
943	0.81	0.66	0.66	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
942	0.81	0.66	0.66	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
941	0.81	0.66	0.66	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
940	0.81	0.67	0.66	0.64	0.63	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
939	0.81	0.67	0.66	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
938	0.81	0.67	0.66	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
937	0.81	0.67	0.66	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
936	0.81	0.67	0.66	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
935	0.81	0.67	0.67	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
934	0.81	0.67	0.67	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
933	0.81	0.67	0.67	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
932	0.81	0.67	0.67	0.65	0.64	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
931	0.81	0.68	0.67	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
930	0.81	0.68	0.67	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
929	0.81	0.68	0.67	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
928	0.81	0.68	0.67	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
927	0.81	0.68	0.67	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
926	0.81	0.68	0.68	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
925	0.81	0.68	0.68	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
924	0.81	0.68	0.68	0.66	0.65	0.65	0.71	-12.3%	0.76	-6.2%	-24.0%
923	0.81	0.69	0.68	0.66	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
922	0.81	0.69	0.68	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
921	0.81	0.69	0.68	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
920	0.81	0.69	0.68	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
919	0.81	0.69	0.68	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
918	0.81	0.69	0.69	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
917	0.81	0.69	0.69	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
916	0.81	0.69	0.69	0.67	0.66	0.66	0.71	-12.3%	0.76	-6.2%	-24.0%
915	0.81	0.69	0.69	0.67	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
914	0.81	0.70	0.69	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
913	0.81	0.70	0.69	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
912	0.81	0.70	0.69	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
911	0.81	0.70	0.69	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
910	0.81	0.70	0.69	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
909	0.81	0.70	0.70	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
908	0.81	0.70	0.70	0.68	0.67	0.67	0.71	-12.3%	0.76	-6.2%	-24.0%
907	0.81	0.70	0.70	0.68	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
906	0.81	0.71	0.70	0.69	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
905	0.81	0.71	0.70	0.69	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
904	0.81	0.71	0.70	0.69	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
903	0.81	0.71	0.70	0.69	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
902	0.81	0.71	0.70	0.69	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
901	0.81	0.71	0.71	0.69	0.68	0.68	0.71	-12.3%	0.76	-6.2%	-24.0%
900	0.81	0.71	0.71	0.69	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
899	0.81	0.71	0.71	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
898	0.81	0.72	0.71	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
897	0.81	0.72	0.71	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
896	0.81	0.72	0.71	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
895	0.81	0.72	0.71	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
894	0.81	0.72	0.71	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
893	0.81	0.72	0.72	0.70	0.69	0.69	0.71	-12.3%	0.76	-6.2%	-24.0%
892	0.81	0.72	0.72	0.70	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
891	0.81	0.72	0.72	0.71	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
890	0.81	0.73	0.72	0.71	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
889	0.81	0.73	0.72	0.71	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
888	0.81	0.73	0.72	0.71	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
887	0.81	0.73	0.72	0.71	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
886	0.81	0.73	0.72	0.71	0.70	0.70	0.71	-12.3%	0.76	-6.2%	-24.0%
885	0.81	0.73	0.73	0.71	0.71	0.71	0.71	-12.3%	0.76	-6.2%	-24.0%
884	0.81	0.73	0.73	0.71	0.71	0.71	0.71	-12.3%	0.76	-6.2%	-24.0%
883	0.81	0.73	0.73	0.72	0.71	0.71	0.71	-12.3%	0.76	-6.2%	-24.0%
882	0.81	0.74	0.73	0.72	0.71	0.71	0.71	-12.3%	0.76	-6.2%	-24.0%
881	0.81	0.74	0.73	0.72	0.71	0.71	0.71	-12.3%	0.76	-6.2%	-24.0%
880	0.81	0.74	0.73	0.72	0.71	0.71	0.71	-12.1%	0.76	-6.2%	-24.0%
879	0.81	0.74	0.73	0.72	0.71	0.71	0.71	-12.0%	0.76	-6.2%	-24.0%
878	0.81	0.74	0.73	0.72	0.71	0.71	0.71	-11.8%	0.76	-6.2%	-24.0%
877	0.81	0.74	0.74	0.72	0.72	0.72	0.72	-11.6%	0.76	-6.2%	-24.0%
876	0.81	0.74	0.74	0.73	0.72	0.72	0.72	-11.5%	0.76	-6.2%	-24.0%
875	0.81	0.74	0.74	0.73	0.72	0.72	0.72	-11.3%	0.76	-6.2%	-24.0%
874	0.81	0.75	0.74	0.73	0.72	0.72	0.72	-11.1%	0.76	-6.2%	-24.0%
873	0.81	0.75	0.74	0.73	0.72	0.72	0.72	-10.9%	0.77	-4.9%	-23.0%
872	0.81	0.75	0.74	0.73	0.72	0.72	0.72	-10.8%	0.77	-4.9%	-23.0%
871	0.81	0.75	0.74	0.73	0.72	0.72	0.72	-10.6%	0.77	-4.9%	-23.0%
870	0.81	0.75	0.75	0.73	0.73	0.73	0.73	-10.4%	0.77	-4.9%	-23.0%
869	0.81	0.75	0.75	0.73	0.73	0.73	0.73	-10.3%	0.77	-4.9%	-23.0%
868	0.81	0.75	0.75	0.74	0.73	0.73	0.73	-10.1%	0.77	-4.9%	-23.0%
867	0.81	0.75	0.75	0.74	0.73	0.73	0.73	-9.9%	0.77	-4.9%	-23.0%
866	0.81	0.76	0.75	0.74	0.73	0.73	0.73	-9.7%	0.77	-4.9%	-23.0%
865	0.81	0.76	0.75	0.74	0.73	0.73	0.73	-9.6%	0.77	-4.9%	-23.0%
864	0.81	0.76	0.75	0.74	0.73	0.73	0.73	-9.4%	0.77	-4.9%	-23.0%
863	0.81	0.76	0.75	0.74	0.74	0.74	0.74	-9.2%	0.77	-4.9%	-23.0%
862	0.81	0.76	0.76	0.74	0.74	0.74	0.74	-9.1%	0.77	-4.9%	-23.0%
861	0.81	0.76	0.76	0.75	0.74	0.74	0.74	-8.9%	0.77	-4.9%	-23.0%
860	0.81	0.76	0.76	0.75	0.74	0.74	0.74	-8.7%	0.77	-4.9%	-23.0%
859	0.81	0.76	0.76	0.75	0.74	0.74	0.74	-8.5%	0.78	-3.7%	-22.0%
858	0.81	0.77	0.76	0.75	0.74	0.74	0.74	-8.4%	0.78	-3.7%	-22.0%
857	0.81	0.77	0.76	0.75	0.74	0.74	0.74	-8.2%	0.78	-3.7%	-22.0%
856	0.81	0.77	0.76	0.75	0.75	0.75	0.75	-8.0%	0.78	-3.7%	-22.0%
855	0.81	0.77	0.77	0.75	0.75	0.75	0.75	-7.8%	0.78	-3.7%	-22.0%
854	0.81	0.77	0.77	0.76	0.75	0.75	0.75	-7.7%	0.78	-3.7%	-22.0%
853	0.81	0.77	0.77	0.76	0.75	0.75	0.75	-7.5%	0.78	-3.7%	-22.0%
852	0.81	0.77	0.77	0.76	0.75	0.75	0.75	-7.3%	0.78	-3.7%	-22.0%
851	0.81	0.78	0.77	0.76	0.75	0.75	0.75	-7.1%	0.78	-3.7%	-22.0%
850	0.81	0.78	0.77	0.76	0.75	0.75	0.75	-6.9%	0.78	-3.7%	-22.0%
849	0.81	0.78	0.77	0.76	0.76	0.76	0.76	-6.8%	0.78	-3.7%	-22.0%
848	0.81	0.78	0.77	0.76	0.76	0.76	0.76	-6.6%	0.78	-3.7%	-22.0%
847	0.81	0.78	0.78	0.77	0.76	0.76	0.76	-6.4%	0.78	-3.7%	-22.0%
846	0.81	0.78	0.78	0.77	0.76	0.76	0.76	-6.2%	0.78	-3.7%	-22.0%
845	0.81	0.78	0.78	0.77	0.76	0.76	0.76	-6.1%	0.79	-2.5%	-21.0%
844	0.81	0.78	0.78	0.77	0.76	0.76	0.76	-5.9%	0.79	-2.5%	-21.0%
843	0.81	0.79	0.78	0.77	0.76	0.76	0.76	-5.7%	0.79	-2.5%	-21.0%
842	0.81	0.79	0.78	0.77	0.77	0.77	0.77	-5.5%	0.79	-2.5%	-21.0%
841	0.81	0.79	0.78	0.77	0.77	0.77	0.77	-5.3%	0.79	-2.5%	-21.0%
840	0.81	0.79	0.79	0.78	0.77	0.77	0.77	-5.1%	0.79	-2.5%	-21.0%
839	0.81	0.79	0.79	0.78	0.77	0.77	0.77	-5.0%	0.79	-2.5%	-21.0%
838	0.81	0.79	0.79	0.78	0.77	0.77	0.77	-4.8%	0.79	-2.5%	-21.0%
837	0.81	0.79	0.79	0.78	0.77	0.77	0.77	-4.6%	0.79	-2.5%	-21.0%
836	0.81	0.80	0.79	0.78	0.77	0.77	0.77	-4.4%	0.79	-2.5%	-21.0%
835	0.81	0.80	0.79	0.78	0.78	0.78	0.78	-4.2%	0.79	-2.5%	-21.0%
834	0.81	0.80	0.79	0.78	0.78	0.78	0.78	-4.1%	0.79	-2.5%	-21.0%
833	0.81	0.80	0.80	0.79	0.78	0.78	0.78	-3.9%	0.79	-2.5%	-21.0%
832	0.81	0.80	0.80	0.79	0.78	0.78	0.78	-3.7%	0.80	-1.2%	-20.0%
831	0.81	0.80	0.80	0.79	0.78	0.78	0.78	-3.5%	0.80	-1.2%	-20.0%
830	0.81	0.80	0.80	0.79	0.78	0.78	0.78	-3.3%	0.80	-1.2%	-20.0%
829	0.81	0.80	0.80	0.79	0.78	0.78	0.78	-3.1%	0.80	-1.2%	-20.0%
828	0.87	0.81	0.80	0.79	0.79	0.79	0.79	-9.6%	0.83	-4.6%	-17.0%
827	0.87	0.81	0.80	0.79	0.79	0.79	0.79	-9.5%	0.83	-4.6%	-17.0%
826	0.87	0.81	0.80	0.80	0.79	0.79	0.79	-9.3%	0.83	-4.6%	-17.0%
825	0.87	0.81	0.81	0.80	0.79	0.79	0.79	-9.1%	0.83	-4.6%	-17.0%
824	0.87	0.81	0.81	0.80	0.79	0.79	0.79	-9.0%	0.83	-4.6%	-17.0%
823	0.87	0.81	0.81	0.80	0.79	0.79	0.79	-8.8%	0.83	-4.6%	-17.0%
822	0.87	0.81	0.81	0.80	0.80	0.80	0.80	-8.6%	0.83	-4.6%	-17.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
821	0.87	0.82	0.81	0.80	0.80	0.80	0.80	-8.4%	0.83	-4.6%	-17.0%
820	0.87	0.82	0.81	0.80	0.80	0.80	0.80	-8.3%	0.83	-4.6%	-17.0%
819	0.87	0.82	0.81	0.81	0.80	0.80	0.80	-8.1%	0.83	-4.6%	-17.0%
818	0.87	0.82	0.82	0.81	0.80	0.80	0.80	-7.9%	0.84	-3.4%	-16.0%
817	0.87	0.82	0.82	0.81	0.80	0.80	0.80	-7.7%	0.84	-3.4%	-16.0%
816	0.87	0.82	0.82	0.81	0.80	0.80	0.80	-7.5%	0.84	-3.4%	-16.0%
815	0.87	0.82	0.82	0.81	0.81	0.81	0.81	-7.4%	0.84	-3.4%	-16.0%
814	0.87	0.83	0.82	0.81	0.81	0.81	0.81	-7.2%	0.84	-3.4%	-16.0%
813	0.87	0.83	0.82	0.81	0.81	0.81	0.81	-7.0%	0.84	-3.4%	-16.0%
812	0.87	0.83	0.82	0.82	0.81	0.81	0.81	-6.8%	0.84	-3.4%	-16.0%
811	0.87	0.83	0.83	0.82	0.81	0.81	0.81	-6.7%	0.84	-3.4%	-16.0%
810	0.87	0.83	0.83	0.82	0.81	0.81	0.81	-6.5%	0.84	-3.4%	-16.0%
809	0.87	0.83	0.83	0.82	0.82	0.82	0.82	-6.3%	0.84	-3.4%	-16.0%
808	0.87	0.83	0.83	0.82	0.82	0.82	0.82	-6.1%	0.84	-3.4%	-16.0%
807	0.87	0.84	0.83	0.82	0.82	0.82	0.82	-5.9%	0.84	-3.4%	-16.0%
806	0.87	0.84	0.83	0.83	0.82	0.82	0.82	-5.8%	0.84	-3.4%	-16.0%
805	0.87	0.84	0.84	0.83	0.82	0.82	0.82	-5.6%	0.85	-2.3%	-15.0%
804	0.87	0.84	0.84	0.83	0.82	0.82	0.82	-5.4%	0.85	-2.3%	-15.0%
803	0.87	0.84	0.84	0.83	0.82	0.82	0.82	-5.2%	0.85	-2.3%	-15.0%
802	0.87	0.84	0.84	0.83	0.83	0.83	0.83	-5.0%	0.85	-2.3%	-15.0%
801	0.87	0.84	0.84	0.83	0.83	0.83	0.83	-4.9%	0.85	-2.3%	-15.0%
800	0.87	0.85	0.84	0.83	0.83	0.83	0.83	-4.7%	0.85	-2.3%	-15.0%
799	0.87	0.85	0.84	0.84	0.83	0.83	0.83	-4.5%	0.85	-2.3%	-15.0%
798	0.87	0.85	0.85	0.84	0.83	0.83	0.83	-4.3%	0.85	-2.3%	-15.0%
797	0.87	0.85	0.85	0.84	0.83	0.83	0.83	-4.1%	0.85	-2.3%	-15.0%
796	0.87	0.85	0.85	0.84	0.84	0.84	0.84	-3.9%	0.85	-2.3%	-15.0%
795	0.87	0.85	0.85	0.84	0.84	0.84	0.84	-3.8%	0.85	-2.3%	-15.0%
794	0.87	0.85	0.85	0.84	0.84	0.84	0.84	-3.6%	0.85	-2.3%	-15.0%
793	0.87	0.86	0.85	0.85	0.84	0.84	0.84	-3.4%	0.86	-1.1%	-14.0%
792	0.87	0.86	0.85	0.85	0.84	0.84	0.84	-3.2%	0.86	-1.1%	-14.0%
791	0.87	0.86	0.86	0.85	0.84	0.84	0.84	-3.0%	0.86	-1.1%	-14.0%
790	0.87	0.86	0.86	0.85	0.85	0.85	0.85	-2.8%	0.86	-1.1%	-14.0%
789	0.87	0.86	0.86	0.85	0.85	0.85	0.85	-2.7%	0.86	-1.1%	-14.0%
788	0.87	0.86	0.86	0.85	0.85	0.85	0.85	-2.5%	0.86	-1.1%	-14.0%
787	0.87	0.86	0.86	0.85	0.85	0.85	0.85	-2.3%	0.86	-1.1%	-14.0%
786	0.87	0.87	0.86	0.86	0.85	0.85	0.85	-2.1%	0.86	-1.1%	-14.0%
785	0.87	0.87	0.86	0.86	0.85	0.85	0.85	-1.9%	0.86	-1.1%	-14.0%
784	0.87	0.87	0.87	0.86	0.86	0.86	0.86	-1.7%	0.86	-1.1%	-14.0%
783	0.87	0.87	0.87	0.86	0.86	0.86	0.86	-1.5%	0.86	-1.1%	-14.0%
782	0.87	0.87	0.87	0.86	0.86	0.86	0.86	-1.3%	0.86	-1.1%	-14.0%
781	0.87	0.87	0.87	0.86	0.86	0.86	0.86	-1.2%	0.86	-1.1%	-14.0%
780	0.87	0.88	0.87	0.87	0.86	0.86	0.86	-1.0%	0.87	0.0%	-13.0%
779	0.87	0.88	0.87	0.87	0.86	0.86	0.86	-0.8%	0.87	0.0%	-13.0%
778	0.87	0.88	0.88	0.87	0.86	0.86	0.86	-0.6%	0.87	0.0%	-13.0%
777	0.87	0.88	0.88	0.87	0.87	0.87	0.87	-0.4%	0.87	0.0%	-13.0%
776	0.87	0.88	0.88	0.87	0.87	0.87	0.87	-0.2%	0.87	0.0%	-13.0%
775	0.87	0.88	0.88	0.87	0.87	0.87	0.87	0.0%	0.87	0.0%	-13.0%
774	0.87	0.88	0.88	0.88	0.87	0.87	0.87	0.2%	0.87	0.0%	-13.0%
773	0.87	0.89	0.88	0.88	0.87	0.87	0.87	0.4%	0.87	0.0%	-13.0%
772	0.87	0.89	0.88	0.88	0.87	0.87	0.87	0.6%	0.87	0.0%	-13.0%
771	0.87	0.89	0.89	0.88	0.88	0.88	0.88	0.7%	0.87	0.0%	-13.0%
770	0.87	0.89	0.89	0.88	0.88	0.88	0.88	0.9%	0.87	0.0%	-13.0%
769	0.87	0.89	0.89	0.88	0.88	0.88	0.88	1.1%	0.87	0.0%	-13.0%
768	0.87	0.89	0.89	0.89	0.88	0.88	0.88	1.3%	0.88	1.1%	-12.0%
767	0.87	0.89	0.89	0.89	0.88	0.88	0.88	1.5%	0.88	1.1%	-12.0%
766	0.87	0.90	0.89	0.89	0.88	0.88	0.88	1.7%	0.88	1.1%	-12.0%
765	0.87	0.90	0.90	0.89	0.89	0.89	0.89	1.9%	0.88	1.1%	-12.0%
764	0.87	0.90	0.90	0.89	0.89	0.89	0.89	2.1%	0.88	1.1%	-12.0%
763	0.87	0.90	0.90	0.89	0.89	0.89	0.89	2.3%	0.88	1.1%	-12.0%
762	0.87	0.90	0.90	0.90	0.89	0.89	0.89	2.5%	0.88	1.1%	-12.0%
761	0.87	0.90	0.90	0.90	0.89	0.89	0.89	2.7%	0.88	1.1%	-12.0%
760	0.87	0.91	0.90	0.90	0.90	0.90	0.90	2.9%	0.88	1.1%	-12.0%
759	0.87	0.91	0.91	0.90	0.90	0.90	0.90	3.1%	0.88	1.1%	-12.0%
758	0.87	0.91	0.91	0.90	0.90	0.90	0.90	3.3%	0.88	1.1%	-12.0%
757	0.87	0.91	0.91	0.90	0.90	0.90	0.90	3.5%	0.89	2.3%	-11.0%
756	0.87	0.91	0.91	0.91	0.90	0.90	0.90	3.7%	0.89	2.3%	-11.0%
755	0.87	0.91	0.91	0.91	0.90	0.90	0.90	3.9%	0.89	2.3%	-11.0%
754	0.87	0.91	0.91	0.91	0.91	0.91	0.91	4.1%	0.89	2.3%	-11.0%
753	1.00	0.92	0.91	0.91	0.91	0.91	0.91	-9.3%	0.95	-5.0%	-5.0%
752	1.00	0.92	0.92	0.91	0.91	0.91	0.91	-9.1%	0.95	-5.0%	-5.0%
751	1.00	0.92	0.92	0.91	0.91	0.91	0.91	-8.9%	0.96	-4.0%	-4.0%
750	1.00	0.92	0.92	0.92	0.91	0.91	0.91	-8.8%	0.96	-4.0%	-4.0%
749	1.00	0.92	0.92	0.92	0.91	0.91	0.91	-8.6%	0.96	-4.0%	-4.0%
748	1.00	0.92	0.92	0.92	0.92	0.92	0.92	-8.4%	0.96	-4.0%	-4.0%
747	1.00	0.93	0.92	0.92	0.92	0.92	0.92	-8.2%	0.96	-4.0%	-4.0%
746	1.00	0.93	0.93	0.92	0.92	0.92	0.92	-8.1%	0.96	-4.0%	-4.0%
745	1.00	0.93	0.93	0.92	0.92	0.92	0.92	-7.9%	0.96	-4.0%	-4.0%
744	1.00	0.93	0.93	0.93	0.92	0.92	0.92	-7.7%	0.96	-4.0%	-4.0%
743	1.00	0.93	0.93	0.93	0.92	0.92	0.92	-7.5%	0.96	-4.0%	-4.0%
742	1.00	0.93	0.93	0.93	0.93	0.93	0.93	-7.4%	0.96	-4.0%	-4.0%
741	1.00	0.94	0.93	0.93	0.93	0.93	0.93	-7.2%	0.96	-4.0%	-4.0%
740	1.00	0.94	0.94	0.93	0.93	0.93	0.93	-7.0%	0.96	-4.0%	-4.0%
739	1.00	0.94	0.94	0.93	0.93	0.93	0.93	-6.8%	0.97	-3.0%	-3.0%
738	1.00	0.94	0.94	0.94	0.93	0.93	0.93	-6.6%	0.97	-3.0%	-3.0%
737	1.00	0.94	0.94	0.94	0.94	0.94	0.94	-6.5%	0.97	-3.0%	-3.0%
736	1.00	0.94	0.94	0.94	0.94	0.94	0.94	-6.3%	0.97	-3.0%	-3.0%
735	1.00	0.95	0.94	0.94	0.94	0.94	0.94	-6.1%	0.97	-3.0%	-3.0%
734	1.00	0.95	0.95	0.94	0.94	0.94	0.94	-5.9%	0.97	-3.0%	-3.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
733	1.00	0.95	0.95	0.94	0.94	0.94	0.94	-5.7%	0.97	-3.0%	-3.0%
732	1.00	0.95	0.95	0.95	0.94	0.94	0.94	-5.6%	0.97	-3.0%	-3.0%
731	1.00	0.95	0.95	0.95	0.95	0.95	0.95	-5.4%	0.97	-3.0%	-3.0%
730	1.00	0.95	0.95	0.95	0.95	0.95	0.95	-5.2%	0.97	-3.0%	-3.0%
729	1.00	0.95	0.95	0.95	0.95	0.95	0.95	-5.0%	0.97	-3.0%	-3.0%
728	1.00	0.96	0.96	0.95	0.95	0.95	0.95	-4.8%	0.98	-2.0%	-2.0%
727	1.00	0.96	0.96	0.95	0.95	0.95	0.95	-4.7%	0.98	-2.0%	-2.0%
726	1.00	0.96	0.96	0.96	0.96	0.96	0.96	-4.5%	0.98	-2.0%	-2.0%
725	1.00	0.96	0.96	0.96	0.96	0.96	0.96	-4.3%	0.98	-2.0%	-2.0%
724	1.00	0.96	0.96	0.96	0.96	0.96	0.96	-4.1%	0.98	-2.0%	-2.0%
723	1.00	0.96	0.96	0.96	0.96	0.96	0.96	-3.9%	0.98	-2.0%	-2.0%
722	1.00	0.97	0.97	0.96	0.96	0.96	0.96	-3.7%	0.98	-2.0%	-2.0%
721	1.00	0.97	0.97	0.97	0.96	0.96	0.96	-3.6%	0.98	-2.0%	-2.0%
720	1.00	0.97	0.97	0.97	0.97	0.97	0.97	-3.4%	0.98	-2.0%	-2.0%
719	1.00	0.97	0.97	0.97	0.97	0.97	0.97	-3.2%	0.98	-2.0%	-2.0%
718	1.00	0.97	0.97	0.97	0.97	0.97	0.97	-3.0%	0.98	-2.0%	-2.0%
717	1.00	0.97	0.97	0.97	0.97	0.97	0.97	-2.8%	0.99	-1.0%	-1.0%
716	1.00	0.98	0.98	0.97	0.97	0.97	0.97	-2.6%	0.99	-1.0%	-1.0%
715	1.00	0.98	0.98	0.98	0.98	0.98	0.98	-2.5%	0.99	-1.0%	-1.0%
714	1.00	0.98	0.98	0.98	0.98	0.98	0.98	-2.3%	0.99	-1.0%	-1.0%
713	1.00	0.98	0.98	0.98	0.98	0.98	0.98	-2.1%	0.99	-1.0%	-1.0%
712	1.00	0.98	0.98	0.98	0.98	0.98	0.98	-1.9%	0.99	-1.0%	-1.0%
711	1.00	0.98	0.98	0.98	0.98	0.98	0.98	-1.7%	0.99	-1.0%	-1.0%
710	1.00	0.99	0.99	0.99	0.98	0.98	0.98	-1.5%	0.99	-1.0%	-1.0%
709	1.00	0.99	0.99	0.99	0.99	0.99	0.99	-1.3%	0.99	-1.0%	-1.0%
708	1.00	0.99	0.99	0.99	0.99	0.99	0.99	-1.1%	0.99	-1.0%	-1.0%
707	1.00	0.99	0.99	0.99	0.99	0.99	0.99	-1.0%	1.00	0.0%	0.0%
706	1.00	0.99	0.99	0.99	0.99	0.99	0.99	-0.8%	1.00	0.0%	0.0%
705	1.00	0.99	0.99	0.99	0.99	0.99	0.99	-0.6%	1.00	0.0%	0.0%
704	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-0.4%	1.00	0.0%	0.0%
703	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-0.2%	1.00	0.0%	0.0%
702	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	0.0%
701	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.2%	1.00	0.0%	0.0%
700	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.4%	1.00	0.0%	0.0%
699	1.00	1.01	1.01	1.01	1.01	1.01	1.01	0.6%	1.00	0.0%	0.0%
698	1.00	1.01	1.01	1.01	1.01	1.01	1.01	0.8%	1.00	0.0%	0.0%
697	1.00	1.01	1.01	1.01	1.01	1.01	1.01	1.0%	1.00	0.0%	0.0%
696	1.00	1.01	1.01	1.01	1.01	1.01	1.01	1.2%	1.01	1.0%	1.0%
695	1.00	1.01	1.01	1.01	1.01	1.01	1.01	1.3%	1.01	1.0%	1.0%
694	1.00	1.01	1.01	1.01	1.02	1.02	1.02	1.5%	1.01	1.0%	1.0%
693	1.00	1.02	1.02	1.02	1.02	1.02	1.02	1.7%	1.01	1.0%	1.0%
692	1.00	1.02	1.02	1.02	1.02	1.02	1.02	1.9%	1.01	1.0%	1.0%
691	1.00	1.02	1.02	1.02	1.02	1.02	1.02	2.1%	1.01	1.0%	1.0%
690	1.00	1.02	1.02	1.02	1.02	1.02	1.02	2.3%	1.01	1.0%	1.0%
689	1.00	1.02	1.02	1.02	1.03	1.03	1.03	2.5%	1.01	1.0%	1.0%
688	1.00	1.02	1.02	1.03	1.03	1.03	1.03	2.7%	1.01	1.0%	1.0%
687	1.00	1.03	1.03	1.03	1.03	1.03	1.03	2.9%	1.01	1.0%	1.0%
686	1.00	1.03	1.03	1.03	1.03	1.03	1.03	3.1%	1.02	2.0%	2.0%
685	1.00	1.03	1.03	1.03	1.03	1.03	1.03	3.3%	1.02	2.0%	2.0%
684	1.00	1.03	1.03	1.03	1.03	1.03	1.03	3.5%	1.02	2.0%	2.0%
683	1.00	1.03	1.03	1.04	1.04	1.04	1.04	3.7%	1.02	2.0%	2.0%
682	1.00	1.03	1.04	1.04	1.04	1.04	1.04	3.9%	1.02	2.0%	2.0%
681	1.00	1.04	1.04	1.04	1.04	1.04	1.04	4.1%	1.02	2.0%	2.0%
680	1.00	1.04	1.04	1.04	1.04	1.04	1.04	4.3%	1.02	2.0%	2.0%
679	1.00	1.04	1.04	1.04	1.04	1.04	1.04	4.5%	1.02	2.0%	2.0%
678	1.00	1.04	1.04	1.05	1.05	1.05	1.05	4.7%	1.02	2.0%	2.0%
677	1.00	1.04	1.04	1.05	1.05	1.05	1.05	4.9%	1.02	2.0%	2.0%
676	1.00	1.05	1.05	1.05	1.05	1.05	1.05	5.1%	1.03	3.0%	3.0%
675	1.00	1.05	1.05	1.05	1.05	1.05	1.05	5.3%	1.03	3.0%	3.0%
674	1.00	1.05	1.05	1.05	1.05	1.05	1.05	5.5%	1.03	3.0%	3.0%
673	1.00	1.05	1.05	1.05	1.06	1.06	1.06	5.7%	1.03	3.0%	3.0%
672	1.00	1.05	1.05	1.06	1.06	1.06	1.06	5.9%	1.03	3.0%	3.0%
671	1.00	1.05	1.06	1.06	1.06	1.06	1.06	6.1%	1.03	3.0%	3.0%
670	1.00	1.06	1.06	1.06	1.06	1.06	1.06	6.3%	1.03	3.0%	3.0%
669	1.00	1.06	1.06	1.06	1.07	1.07	1.07	6.5%	1.03	3.0%	3.0%
668	1.00	1.06	1.06	1.06	1.07	1.07	1.07	6.7%	1.03	3.0%	3.0%
667	1.00	1.06	1.06	1.07	1.07	1.07	1.07	6.9%	1.03	3.0%	3.0%
666	1.00	1.06	1.07	1.07	1.07	1.07	1.07	7.1%	1.04	4.0%	4.0%
665	1.00	1.07	1.07	1.07	1.07	1.07	1.07	7.3%	1.04	4.0%	4.0%
664	1.00	1.07	1.07	1.07	1.08	1.08	1.08	7.5%	1.04	4.0%	4.0%
663	1.00	1.07	1.07	1.07	1.08	1.08	1.08	7.7%	1.04	4.0%	4.0%
662	1.00	1.07	1.07	1.08	1.08	1.08	1.08	7.9%	1.04	4.0%	4.0%
661	1.00	1.07	1.07	1.08	1.08	1.08	1.08	8.1%	1.04	4.0%	4.0%
660	1.00	1.07	1.08	1.08	1.08	1.08	1.08	8.4%	1.04	4.0%	4.0%
659	1.00	1.08	1.08	1.08	1.09	1.09	1.09	8.6%	1.04	4.0%	4.0%
658	1.00	1.08	1.08	1.08	1.09	1.09	1.09	8.8%	1.04	4.0%	4.0%
657	1.00	1.08	1.08	1.09	1.09	1.09	1.09	9.0%	1.04	4.0%	4.0%
656	1.00	1.08	1.08	1.09	1.09	1.09	1.09	9.2%	1.05	5.0%	5.0%
655	1.00	1.08	1.09	1.09	1.09	1.09	1.09	9.4%	1.05	5.0%	5.0%
654	1.00	1.09	1.09	1.09	1.10	1.10	1.10	9.6%	1.05	5.0%	5.0%
653	1.00	1.09	1.09	1.09	1.10	1.10	1.10	9.8%	1.05	5.0%	5.0%
652	1.00	1.09	1.09	1.10	1.10	1.10	1.10	10.0%	1.05	5.0%	5.0%
651	1.00	1.09	1.09	1.10	1.10	1.10	1.10	10.2%	1.05	5.0%	5.0%
650	1.00	1.09	1.10	1.10	1.10	1.10	1.10	10.4%	1.05	5.0%	5.0%
649	1.00	1.09	1.10	1.10	1.11	1.11	1.11	10.7%	1.05	5.0%	5.0%
648	1.24	1.10	1.10	1.10	1.11	1.11	1.11	-10.6%	1.17	-5.6%	17.0%
647	1.24	1.10	1.10	1.11	1.11	1.11	1.11	-10.4%	1.18	-4.8%	18.0%
646	1.24	1.10	1.10	1.11	1.11	1.11	1.11	-10.3%	1.18	-4.8%	18.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
645	1.24	1.10	1.10	1.11	1.12	1.12	1.12	-10.1%	1.18	-4.8%	18.0%
644	1.24	1.10	1.11	1.11	1.12	1.12	1.12	-9.9%	1.18	-4.8%	18.0%
643	1.24	1.11	1.11	1.12	1.12	1.12	1.12	-9.7%	1.18	-4.8%	18.0%
642	1.24	1.11	1.11	1.12	1.12	1.12	1.12	-9.6%	1.18	-4.8%	18.0%
641	1.24	1.11	1.11	1.12	1.12	1.12	1.12	-9.4%	1.18	-4.8%	18.0%
640	1.24	1.11	1.11	1.12	1.13	1.13	1.13	-9.2%	1.18	-4.8%	18.0%
639	1.24	1.11	1.12	1.12	1.13	1.13	1.13	-9.0%	1.18	-4.8%	18.0%
638	1.24	1.12	1.12	1.13	1.13	1.13	1.13	-8.9%	1.19	-4.0%	19.0%
637	1.24	1.12	1.12	1.13	1.13	1.13	1.13	-8.7%	1.19	-4.0%	19.0%
636	1.24	1.12	1.12	1.13	1.13	1.13	1.13	-8.5%	1.19	-4.0%	19.0%
635	1.24	1.12	1.12	1.13	1.14	1.14	1.14	-8.3%	1.19	-4.0%	19.0%
634	1.24	1.12	1.13	1.13	1.14	1.14	1.14	-8.2%	1.19	-4.0%	19.0%
633	1.24	1.13	1.13	1.14	1.14	1.14	1.14	-8.0%	1.19	-4.0%	19.0%
632	1.24	1.13	1.13	1.14	1.14	1.14	1.14	-7.8%	1.19	-4.0%	19.0%
631	1.24	1.13	1.13	1.14	1.15	1.15	1.15	-7.6%	1.19	-4.0%	19.0%
630	1.24	1.13	1.13	1.14	1.15	1.15	1.15	-7.5%	1.19	-4.0%	19.0%
629	1.24	1.13	1.14	1.14	1.15	1.15	1.15	-7.3%	1.19	-4.0%	19.0%
628	1.24	1.13	1.14	1.15	1.15	1.15	1.15	-7.1%	1.20	-3.2%	20.0%
627	1.24	1.14	1.14	1.15	1.15	1.15	1.15	-6.9%	1.20	-3.2%	20.0%
626	1.24	1.14	1.14	1.15	1.16	1.16	1.16	-6.8%	1.20	-3.2%	20.0%
625	1.24	1.14	1.14	1.15	1.16	1.16	1.16	-6.6%	1.20	-3.2%	20.0%
624	1.24	1.14	1.15	1.15	1.16	1.16	1.16	-6.4%	1.20	-3.2%	20.0%
623	1.24	1.14	1.15	1.16	1.16	1.16	1.16	-6.2%	1.20	-3.2%	20.0%
622	1.24	1.15	1.15	1.16	1.17	1.17	1.17	-6.0%	1.20	-3.2%	20.0%
621	1.24	1.15	1.15	1.16	1.17	1.17	1.17	-5.9%	1.20	-3.2%	20.0%
620	1.24	1.15	1.15	1.16	1.17	1.17	1.17	-5.7%	1.20	-3.2%	20.0%
619	1.24	1.15	1.16	1.17	1.17	1.17	1.17	-5.5%	1.21	-2.4%	21.0%
618	1.24	1.15	1.16	1.17	1.17	1.17	1.17	-5.3%	1.21	-2.4%	21.0%
617	1.24	1.16	1.16	1.17	1.18	1.18	1.18	-5.1%	1.21	-2.4%	21.0%
616	1.24	1.16	1.16	1.17	1.18	1.18	1.18	-5.0%	1.21	-2.4%	21.0%
615	1.24	1.16	1.16	1.17	1.18	1.18	1.18	-4.8%	1.21	-2.4%	21.0%
614	1.24	1.16	1.17	1.18	1.18	1.18	1.18	-4.6%	1.21	-2.4%	21.0%
613	1.24	1.16	1.17	1.18	1.19	1.19	1.19	-4.4%	1.21	-2.4%	21.0%
612	1.24	1.17	1.17	1.18	1.19	1.19	1.19	-4.2%	1.21	-2.4%	21.0%
611	1.24	1.17	1.17	1.18	1.19	1.19	1.19	-4.0%	1.21	-2.4%	21.0%
610	1.24	1.17	1.17	1.19	1.19	1.19	1.19	-3.9%	1.22	-1.6%	22.0%
609	1.24	1.17	1.18	1.19	1.19	1.19	1.19	-3.7%	1.22	-1.6%	22.0%
608	1.24	1.17	1.18	1.19	1.20	1.20	1.20	-3.5%	1.22	-1.6%	22.0%
607	1.24	1.18	1.18	1.19	1.20	1.20	1.20	-3.3%	1.22	-1.6%	22.0%
606	1.24	1.18	1.18	1.19	1.20	1.20	1.20	-3.1%	1.22	-1.6%	22.0%
605	1.24	1.18	1.19	1.20	1.20	1.20	1.20	-2.9%	1.22	-1.6%	22.0%
604	1.24	1.18	1.19	1.20	1.21	1.21	1.21	-2.8%	1.22	-1.6%	22.0%
603	1.24	1.18	1.19	1.20	1.21	1.21	1.21	-2.6%	1.22	-1.6%	22.0%
602	1.24	1.19	1.19	1.20	1.21	1.21	1.21	-2.4%	1.23	-0.8%	23.0%
601	1.24	1.19	1.19	1.20	1.21	1.21	1.21	-2.2%	1.23	-0.8%	23.0%
600	1.24	1.19	1.20	1.21	1.22	1.22	1.22	-2.0%	1.23	-0.8%	23.0%
599	1.24	1.19	1.20	1.21	1.22	1.22	1.22	-1.8%	1.23	-0.8%	23.0%
598	1.24	1.19	1.20	1.21	1.22	1.22	1.22	-1.6%	1.23	-0.8%	23.0%
597	1.24	1.20	1.20	1.21	1.22	1.22	1.22	-1.4%	1.23	-0.8%	23.0%
596	1.24	1.20	1.20	1.22	1.22	1.22	1.22	-1.3%	1.23	-0.8%	23.0%
595	1.24	1.20	1.21	1.22	1.23	1.23	1.23	-1.1%	1.23	-0.8%	23.0%
594	1.24	1.20	1.21	1.22	1.23	1.23	1.23	-0.9%	1.23	-0.8%	23.0%
593	1.24	1.20	1.21	1.22	1.23	1.23	1.23	-0.7%	1.24	0.0%	24.0%
592	1.24	1.21	1.21	1.23	1.23	1.23	1.23	-0.5%	1.24	0.0%	24.0%
591	1.24	1.21	1.21	1.23	1.24	1.24	1.24	-0.3%	1.24	0.0%	24.0%
590	1.24	1.21	1.22	1.23	1.24	1.24	1.24	-0.1%	1.24	0.0%	24.0%
589	1.24	1.21	1.22	1.23	1.24	1.24	1.24	0.1%	1.24	0.0%	24.0%
588	1.24	1.22	1.22	1.23	1.24	1.24	1.24	0.3%	1.24	0.0%	24.0%
587	1.24	1.22	1.22	1.24	1.25	1.25	1.25	0.5%	1.24	0.0%	24.0%
586	1.24	1.22	1.23	1.24	1.25	1.25	1.25	0.6%	1.24	0.0%	24.0%
585	1.24	1.22	1.23	1.24	1.25	1.25	1.25	0.8%	1.25	0.8%	25.0%
584	1.24	1.22	1.23	1.24	1.25	1.25	1.25	1.0%	1.25	0.8%	25.0%
583	1.24	1.23	1.23	1.25	1.26	1.26	1.26	1.2%	1.25	0.8%	25.0%
582	1.24	1.23	1.23	1.25	1.26	1.26	1.26	1.4%	1.25	0.8%	25.0%
581	1.24	1.23	1.24	1.25	1.26	1.26	1.26	1.6%	1.25	0.8%	25.0%
580	1.24	1.23	1.24	1.25	1.26	1.26	1.26	1.8%	1.25	0.8%	25.0%
579	1.24	1.23	1.24	1.25	1.26	1.26	1.26	2.0%	1.25	0.8%	25.0%
578	1.24	1.24	1.24	1.26	1.27	1.27	1.27	2.2%	1.25	0.8%	25.0%
577	1.24	1.24	1.24	1.26	1.27	1.27	1.27	2.4%	1.25	0.8%	25.0%
576	1.24	1.24	1.25	1.26	1.27	1.27	1.27	2.6%	1.26	1.6%	26.0%
575	1.24	1.24	1.25	1.26	1.27	1.27	1.27	2.8%	1.26	1.6%	26.0%
574	1.24	1.24	1.25	1.27	1.28	1.28	1.28	3.0%	1.26	1.6%	26.0%
573	1.52	1.25	1.25	1.27	1.28	1.28	1.28	-15.8%	1.40	-7.9%	40.0%
572	1.52	1.25	1.26	1.27	1.28	1.28	1.28	-15.7%	1.40	-7.9%	40.0%
571	1.52	1.25	1.26	1.27	1.28	1.28	1.28	-15.5%	1.40	-7.9%	40.0%
570	1.52	1.25	1.26	1.28	1.29	1.29	1.29	-15.3%	1.40	-7.9%	40.0%
569	1.52	1.26	1.26	1.28	1.29	1.29	1.29	-15.2%	1.40	-7.9%	40.0%
568	1.52	1.26	1.26	1.28	1.29	1.29	1.29	-15.0%	1.41	-7.2%	41.0%
567	1.52	1.26	1.27	1.28	1.29	1.29	1.29	-14.9%	1.41	-7.2%	41.0%
566	1.52	1.26	1.27	1.29	1.30	1.30	1.30	-14.7%	1.41	-7.2%	41.0%
565	1.52	1.26	1.27	1.29	1.30	1.30	1.30	-14.5%	1.41	-7.2%	41.0%
564	1.52	1.27	1.27	1.29	1.30	1.30	1.30	-14.4%	1.41	-7.2%	41.0%
563	1.52	1.27	1.28	1.29	1.30	1.30	1.30	-14.2%	1.41	-7.2%	41.0%
562	1.52	1.27	1.28	1.29	1.31	1.31	1.31	-14.0%	1.41	-7.2%	41.0%
561	1.52	1.27	1.28	1.30	1.31	1.31	1.31	-13.9%	1.41	-7.2%	41.0%
560	1.52	1.27	1.28	1.30	1.31	1.31	1.31	-13.7%	1.42	-6.6%	42.0%
559	1.52	1.28	1.28	1.30	1.31	1.31	1.31	-13.5%	1.42	-6.6%	42.0%
558	1.52	1.28	1.29	1.30	1.32	1.32	1.32	-13.4%	1.42	-6.6%	42.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
557	1.52	1.28	1.29	1.31	1.32	1.32	1.32	-13.2%	1.42	-6.6%	42.0%
556	1.52	1.28	1.29	1.31	1.32	1.32	1.32	-13.1%	1.42	-6.6%	42.0%
555	1.52	1.29	1.29	1.31	1.32	1.32	1.32	-12.9%	1.42	-6.6%	42.0%
554	1.52	1.29	1.30	1.31	1.33	1.33	1.33	-12.7%	1.42	-6.6%	42.0%
553	1.52	1.29	1.30	1.32	1.33	1.33	1.33	-12.6%	1.42	-6.6%	42.0%
552	1.52	1.29	1.30	1.32	1.33	1.33	1.33	-12.4%	1.43	-5.9%	43.0%
551	1.52	1.29	1.30	1.32	1.33	1.33	1.33	-12.2%	1.43	-5.9%	43.0%
550	1.52	1.30	1.30	1.32	1.34	1.34	1.34	-12.0%	1.43	-5.9%	43.0%
549	1.52	1.30	1.31	1.33	1.34	1.34	1.34	-11.9%	1.43	-5.9%	43.0%
548	1.52	1.30	1.31	1.33	1.34	1.34	1.34	-11.7%	1.43	-5.9%	43.0%
547	1.52	1.30	1.31	1.33	1.34	1.34	1.34	-11.5%	1.43	-5.9%	43.0%
546	1.52	1.31	1.31	1.33	1.35	1.35	1.35	-11.4%	1.43	-5.9%	43.0%
545	1.52	1.31	1.32	1.34	1.35	1.35	1.35	-11.2%	1.43	-5.9%	43.0%
544	1.52	1.31	1.32	1.34	1.35	1.35	1.35	-11.0%	1.44	-5.3%	44.0%
543	1.52	1.31	1.32	1.34	1.35	1.35	1.35	-10.9%	1.44	-5.3%	44.0%
542	1.52	1.31	1.32	1.34	1.36	1.36	1.36	-10.7%	1.44	-5.3%	44.0%
541	1.52	1.32	1.33	1.35	1.36	1.36	1.36	-10.5%	1.44	-5.3%	44.0%
540	1.52	1.32	1.33	1.35	1.36	1.36	1.36	-10.4%	1.44	-5.3%	44.0%
539	1.52	1.32	1.33	1.35	1.37	1.37	1.37	-10.2%	1.44	-5.3%	44.0%
538	1.52	1.32	1.33	1.35	1.37	1.37	1.37	-10.0%	1.44	-5.3%	44.0%
537	1.52	1.33	1.33	1.36	1.37	1.37	1.37	-9.8%	1.45	-4.6%	45.0%
536	1.52	1.33	1.34	1.36	1.37	1.37	1.37	-9.7%	1.45	-4.6%	45.0%
535	1.52	1.33	1.34	1.36	1.38	1.38	1.38	-9.5%	1.45	-4.6%	45.0%
534	1.52	1.33	1.34	1.36	1.38	1.38	1.38	-9.3%	1.45	-4.6%	45.0%
533	1.52	1.33	1.34	1.37	1.38	1.38	1.38	-9.1%	1.45	-4.6%	45.0%
532	1.52	1.34	1.35	1.37	1.38	1.38	1.38	-9.0%	1.45	-4.6%	45.0%
531	1.52	1.34	1.35	1.37	1.39	1.39	1.39	-8.8%	1.45	-4.6%	45.0%
530	1.52	1.34	1.35	1.37	1.39	1.39	1.39	-8.6%	1.45	-4.6%	45.0%
529	1.52	1.34	1.35	1.38	1.39	1.39	1.39	-8.4%	1.46	-3.9%	46.0%
528	1.52	1.35	1.36	1.38	1.39	1.39	1.39	-8.3%	1.46	-3.9%	46.0%
527	1.52	1.35	1.36	1.38	1.40	1.40	1.40	-8.1%	1.46	-3.9%	46.0%
526	1.52	1.35	1.36	1.38	1.40	1.40	1.40	-7.9%	1.46	-3.9%	46.0%
525	1.52	1.35	1.36	1.39	1.40	1.40	1.40	-7.7%	1.46	-3.9%	46.0%
524	1.52	1.36	1.37	1.39	1.40	1.40	1.40	-7.6%	1.46	-3.9%	46.0%
523	1.52	1.36	1.37	1.39	1.41	1.41	1.41	-7.4%	1.46	-3.9%	46.0%
522	1.52	1.36	1.37	1.39	1.41	1.41	1.41	-7.2%	1.47	-3.3%	47.0%
521	1.52	1.36	1.37	1.40	1.41	1.41	1.41	-7.0%	1.47	-3.3%	47.0%
520	1.52	1.36	1.38	1.40	1.42	1.42	1.42	-6.9%	1.47	-3.3%	47.0%
519	1.52	1.37	1.38	1.40	1.42	1.42	1.42	-6.7%	1.47	-3.3%	47.0%
518	1.52	1.37	1.38	1.40	1.42	1.42	1.42	-6.5%	1.47	-3.3%	47.0%
517	1.52	1.37	1.38	1.41	1.42	1.42	1.42	-6.3%	1.47	-3.3%	47.0%
516	1.52	1.37	1.38	1.41	1.43	1.43	1.43	-6.1%	1.47	-3.3%	47.0%
515	1.52	1.38	1.39	1.41	1.43	1.43	1.43	-6.0%	1.47	-3.3%	47.0%
514	1.52	1.38	1.39	1.41	1.43	1.43	1.43	-5.8%	1.48	-2.6%	48.0%
513	1.52	1.38	1.39	1.42	1.43	1.43	1.43	-5.6%	1.48	-2.6%	48.0%
512	1.52	1.38	1.39	1.42	1.44	1.44	1.44	-5.4%	1.48	-2.6%	48.0%
511	1.52	1.39	1.40	1.42	1.44	1.44	1.44	-5.2%	1.48	-2.6%	48.0%
510	1.52	1.39	1.40	1.43	1.44	1.44	1.44	-5.1%	1.48	-2.6%	48.0%
509	1.52	1.39	1.40	1.43	1.45	1.45	1.45	-4.9%	1.48	-2.6%	48.0%
508	1.52	1.39	1.40	1.43	1.45	1.45	1.45	-4.7%	1.48	-2.6%	48.0%
507	1.52	1.40	1.41	1.43	1.45	1.45	1.45	-4.5%	1.49	-2.0%	49.0%
506	1.52	1.40	1.41	1.44	1.45	1.45	1.45	-4.3%	1.49	-2.0%	49.0%
505	1.52	1.40	1.41	1.44	1.46	1.46	1.46	-4.2%	1.49	-2.0%	49.0%
504	1.52	1.40	1.41	1.44	1.46	1.46	1.46	-4.0%	1.49	-2.0%	49.0%
503	1.52	1.41	1.42	1.44	1.46	1.46	1.46	-3.8%	1.49	-2.0%	49.0%
502	1.52	1.41	1.42	1.45	1.47	1.47	1.47	-3.6%	1.49	-2.0%	49.0%
501	1.52	1.41	1.42	1.45	1.47	1.47	1.47	-3.4%	1.49	-2.0%	49.0%
500	1.52	1.41	1.42	1.45	1.47	1.47	1.47	-3.2%	1.50	-1.3%	50.0%
499	1.52	1.41	1.43	1.45	1.47	1.47	1.47	-3.0%	1.50	-1.3%	50.0%
498	1.52	1.42	1.43	1.46	1.48	1.48	1.48	-2.9%	1.50	-1.3%	50.0%
497	1.52	1.42	1.43	1.46	1.48	1.48	1.48	-2.7%	1.50	-1.3%	50.0%
496	1.52	1.42	1.43	1.46	1.48	1.48	1.48	-2.5%	1.50	-1.3%	50.0%
495	1.52	1.42	1.44	1.47	1.48	1.48	1.48	-2.3%	1.50	-1.3%	50.0%
494	1.52	1.43	1.44	1.47	1.49	1.49	1.49	-2.1%	1.50	-1.3%	50.0%
493	1.52	1.43	1.44	1.47	1.49	1.49	1.49	-1.9%	1.51	-0.7%	51.0%
492	1.52	1.43	1.44	1.47	1.49	1.49	1.49	-1.7%	1.51	-0.7%	51.0%
491	1.52	1.43	1.45	1.48	1.50	1.50	1.50	-1.6%	1.51	-0.7%	51.0%
490	1.52	1.44	1.45	1.48	1.50	1.50	1.50	-1.4%	1.51	-0.7%	51.0%
489	1.52	1.44	1.45	1.48	1.50	1.50	1.50	-1.2%	1.51	-0.7%	51.0%
488	1.52	1.44	1.45	1.48	1.50	1.50	1.50	-1.0%	1.51	-0.7%	51.0%
487	1.52	1.44	1.46	1.49	1.51	1.51	1.51	-0.8%	1.51	-0.7%	51.0%
486	1.52	1.45	1.46	1.49	1.51	1.51	1.51	-0.6%	1.52	0.0%	52.0%
485	1.52	1.45	1.46	1.49	1.51	1.51	1.51	-0.4%	1.52	0.0%	52.0%
484	1.52	1.45	1.46	1.50	1.52	1.52	1.52	-0.2%	1.52	0.0%	52.0%
483	1.52	1.45	1.47	1.50	1.52	1.52	1.52	0.0%	1.52	0.0%	52.0%
482	1.52	1.46	1.47	1.50	1.52	1.52	1.52	0.2%	1.52	0.0%	52.0%
481	1.52	1.46	1.47	1.50	1.53	1.53	1.53	0.3%	1.52	0.0%	52.0%
480	1.52	1.46	1.47	1.51	1.53	1.53	1.53	0.5%	1.52	0.0%	52.0%
479	1.52	1.46	1.48	1.51	1.53	1.53	1.53	0.7%	1.53	0.7%	53.0%
478	1.52	1.47	1.48	1.51	1.53	1.53	1.53	0.9%	1.53	0.7%	53.0%
477	1.52	1.47	1.48	1.51	1.54	1.54	1.54	1.1%	1.53	0.7%	53.0%
476	1.52	1.47	1.49	1.52	1.54	1.54	1.54	1.3%	1.53	0.7%	53.0%
475	1.52	1.47	1.49	1.52	1.54	1.54	1.54	1.5%	1.53	0.7%	53.0%
474	1.52	1.48	1.49	1.52	1.55	1.55	1.55	1.7%	1.53	0.7%	53.0%
473	1.52	1.48	1.49	1.53	1.55	1.55	1.55	1.9%	1.53	0.7%	53.0%
472	1.52	1.48	1.50	1.53	1.55	1.55	1.55	2.1%	1.54	1.3%	54.0%
471	1.52	1.48	1.50	1.53	1.55	1.55	1.55	2.3%	1.54	1.3%	54.0%
470	1.52	1.49	1.50	1.53	1.56	1.56	1.56	2.5%	1.54	1.3%	54.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
469	1.52	1.49	1.50	1.54	1.56	1.56	1.56	2.7%	1.54	1.3%	54.0%
468	1.52	1.49	1.51	1.54	1.56	1.56	1.56	2.9%	1.54	1.3%	54.0%
467	1.52	1.49	1.51	1.54	1.57	1.57	1.57	3.1%	1.54	1.3%	54.0%
466	1.52	1.50	1.51	1.55	1.57	1.57	1.57	3.3%	1.54	1.3%	54.0%
465	1.52	1.50	1.51	1.55	1.57	1.57	1.57	3.5%	1.55	2.0%	55.0%
464	1.52	1.50	1.52	1.55	1.58	1.58	1.58	3.7%	1.55	2.0%	55.0%
463	1.52	1.50	1.52	1.55	1.58	1.58	1.58	3.9%	1.55	2.0%	55.0%
462	1.52	1.51	1.52	1.56	1.58	1.58	1.58	4.1%	1.55	2.0%	55.0%
461	1.52	1.51	1.52	1.56	1.58	1.58	1.58	4.3%	1.55	2.0%	55.0%
460	1.52	1.51	1.53	1.56	1.59	1.59	1.59	4.4%	1.55	2.0%	55.0%
459	1.52	1.51	1.53	1.57	1.59	1.59	1.59	4.6%	1.56	2.6%	56.0%
458	1.52	1.52	1.53	1.57	1.59	1.59	1.59	4.8%	1.56	2.6%	56.0%
457	1.52	1.52	1.54	1.57	1.60	1.60	1.60	5.0%	1.56	2.6%	56.0%
456	1.52	1.52	1.54	1.57	1.60	1.60	1.60	5.3%	1.56	2.6%	56.0%
455	1.52	1.53	1.54	1.58	1.60	1.60	1.60	5.5%	1.56	2.6%	56.0%
454	1.52	1.53	1.54	1.58	1.61	1.61	1.61	5.7%	1.56	2.6%	56.0%
453	1.52	1.53	1.55	1.58	1.61	1.61	1.61	5.9%	1.56	2.6%	56.0%
452	1.52	1.53	1.55	1.59	1.61	1.61	1.61	6.1%	1.57	3.3%	57.0%
451	1.52	1.54	1.55	1.59	1.62	1.62	1.62	6.3%	1.57	3.3%	57.0%
450	1.52	1.54	1.55	1.59	1.62	1.62	1.62	6.5%	1.57	3.3%	57.0%
449	1.52	1.54	1.56	1.60	1.62	1.62	1.62	6.7%	1.57	3.3%	57.0%
448	1.52	1.54	1.56	1.60	1.62	1.62	1.62	6.9%	1.57	3.3%	57.0%
447	1.52	1.55	1.56	1.60	1.63	1.63	1.63	7.1%	1.57	3.3%	57.0%
446	1.52	1.55	1.57	1.60	1.63	1.63	1.63	7.3%	1.58	3.9%	58.0%
445	1.52	1.55	1.57	1.61	1.63	1.63	1.63	7.5%	1.58	3.9%	58.0%
444	1.52	1.55	1.57	1.61	1.64	1.64	1.64	7.7%	1.58	3.9%	58.0%
443	1.52	1.56	1.57	1.61	1.64	1.64	1.64	7.9%	1.58	3.9%	58.0%
442	1.52	1.56	1.58	1.62	1.64	1.64	1.64	8.1%	1.58	3.9%	58.0%
441	1.52	1.56	1.58	1.62	1.65	1.65	1.65	8.3%	1.58	3.9%	58.0%
440	1.52	1.56	1.58	1.62	1.65	1.65	1.65	8.5%	1.58	3.9%	58.0%
439	1.52	1.57	1.58	1.63	1.65	1.65	1.65	8.7%	1.59	4.6%	59.0%
438	1.52	1.57	1.59	1.63	1.66	1.66	1.66	8.9%	1.59	4.6%	59.0%
437	1.52	1.57	1.59	1.63	1.66	1.66	1.66	9.1%	1.59	4.6%	59.0%
436	1.52	1.58	1.59	1.63	1.66	1.66	1.66	9.3%	1.59	4.6%	59.0%
435	1.52	1.58	1.60	1.64	1.67	1.67	1.67	9.6%	1.59	4.6%	59.0%
434	1.52	1.58	1.60	1.64	1.67	1.67	1.67	9.8%	1.59	4.6%	59.0%
433	1.52	1.58	1.60	1.64	1.67	1.67	1.67	10.0%	1.60	5.3%	60.0%
432	1.52	1.59	1.60	1.65	1.67	1.67	1.67	10.2%	1.60	5.3%	60.0%
431	1.52	1.59	1.61	1.65	1.68	1.68	1.68	10.4%	1.60	5.3%	60.0%
430	1.52	1.59	1.61	1.65	1.68	1.68	1.68	10.6%	1.60	5.3%	60.0%
429	1.52	1.59	1.61	1.66	1.68	1.68	1.68	10.8%	1.60	5.3%	60.0%
428	1.52	1.60	1.62	1.66	1.69	1.69	1.69	11.0%	1.60	5.3%	60.0%
427	1.52	1.60	1.62	1.66	1.69	1.69	1.69	11.2%	1.61	5.9%	61.0%
426	1.52	1.60	1.62	1.66	1.69	1.69	1.69	11.5%	1.61	5.9%	61.0%
425	1.52	1.61	1.62	1.67	1.70	1.70	1.70	11.7%	1.61	5.9%	61.0%
424	1.52	1.61	1.63	1.67	1.70	1.70	1.70	11.9%	1.61	5.9%	61.0%
423	1.52	1.61	1.63	1.67	1.70	1.70	1.70	12.1%	1.61	5.9%	61.0%
422	1.52	1.61	1.63	1.68	1.71	1.71	1.71	12.3%	1.61	5.9%	61.0%
421	1.52	1.62	1.64	1.68	1.71	1.71	1.71	12.5%	1.62	6.6%	62.0%
420	1.52	1.62	1.64	1.68	1.71	1.71	1.71	12.7%	1.62	6.6%	62.0%
419	1.52	1.62	1.64	1.69	1.72	1.72	1.72	13.0%	1.62	6.6%	62.0%
418	1.52	1.62	1.64	1.69	1.72	1.72	1.72	13.2%	1.62	6.6%	62.0%
417	1.52	1.63	1.65	1.69	1.72	1.72	1.72	13.4%	1.62	6.6%	62.0%
416	1.52	1.63	1.65	1.70	1.73	1.73	1.73	13.6%	1.62	6.6%	62.0%
415	1.52	1.63	1.65	1.70	1.73	1.73	1.73	13.8%	1.63	7.2%	63.0%
414	1.52	1.64	1.66	1.70	1.73	1.73	1.73	14.0%	1.63	7.2%	63.0%
413	1.52	1.64	1.66	1.70	1.74	1.74	1.74	14.3%	1.63	7.2%	63.0%
412	1.52	1.64	1.66	1.71	1.74	1.74	1.74	14.5%	1.63	7.2%	63.0%
411	1.52	1.64	1.66	1.71	1.74	1.74	1.74	14.7%	1.63	7.2%	63.0%
410	1.52	1.65	1.67	1.71	1.75	1.75	1.75	14.9%	1.63	7.2%	63.0%
409	1.52	1.65	1.67	1.72	1.75	1.75	1.75	15.1%	1.64	7.9%	64.0%
408	1.52	1.65	1.67	1.72	1.75	1.75	1.75	15.1%	1.64	7.9%	64.0%
407	1.52	1.66	1.68	1.72	1.76	1.75	1.75	15.1%	1.64	7.9%	64.0%
406	1.52	1.66	1.68	1.73	1.76	1.75	1.75	15.1%	1.64	7.9%	64.0%
405	1.52	1.66	1.68	1.73	1.76	1.75	1.75	15.1%	1.64	7.9%	64.0%
404	1.52	1.66	1.68	1.73	1.77	1.75	1.75	15.1%	1.64	7.9%	64.0%
403	1.52	1.67	1.69	1.74	1.77	1.75	1.75	15.1%	1.64	7.9%	64.0%
402	1.52	1.67	1.69	1.74	1.77	1.75	1.75	15.1%	1.64	7.9%	64.0%
401	1.52	1.67	1.69	1.74	1.78	1.75	1.75	15.1%	1.64	7.9%	64.0%
400	1.52	1.68	1.70	1.75	1.78	1.75	1.75	15.1%	1.64	7.9%	64.0%
399	1.52	1.68	1.70	1.75	1.78	1.75	1.75	15.1%	1.64	7.9%	64.0%
398	1.52	1.68	1.70	1.75	1.79	1.75	1.75	15.1%	1.64	7.9%	64.0%
397	1.52	1.68	1.71	1.76	1.79	1.75	1.75	15.1%	1.64	7.9%	64.0%
396	1.52	1.69	1.71	1.76	1.79	1.75	1.75	15.1%	1.64	7.9%	64.0%
395	1.52	1.69	1.71	1.76	1.80	1.75	1.75	15.1%	1.64	7.9%	64.0%
394	1.52	1.69	1.71	1.77	1.80	1.75	1.75	15.1%	1.64	7.9%	64.0%
393	1.52	1.70	1.72	1.77	1.80	1.75	1.75	15.1%	1.64	7.9%	64.0%
392	1.52	1.70	1.72	1.77	1.81	1.75	1.75	15.1%	1.64	7.9%	64.0%
391	1.52	1.70	1.72	1.78	1.81	1.75	1.75	15.1%	1.64	7.9%	64.0%
390	1.52	1.70	1.73	1.78	1.81	1.75	1.75	15.1%	1.64	7.9%	64.0%
389	1.52	1.71	1.73	1.78	1.82	1.75	1.75	15.1%	1.64	7.9%	64.0%
388	1.52	1.71	1.73	1.79	1.82	1.75	1.75	15.1%	1.64	7.9%	64.0%
387	1.52	1.71	1.74	1.79	1.83	1.75	1.75	15.1%	1.64	7.9%	64.0%
386	1.52	1.72	1.74	1.79	1.83	1.75	1.75	15.1%	1.64	7.9%	64.0%
385	1.52	1.72	1.74	1.80	1.83	1.75	1.75	15.1%	1.64	7.9%	64.0%
384	1.52	1.72	1.74	1.80	1.84	1.75	1.75	15.1%	1.64	7.9%	64.0%
383	1.52	1.73	1.75	1.80	1.84	1.75	1.75	15.1%	1.64	7.9%	64.0%
382	1.52	1.73	1.75	1.81	1.84	1.75	1.75	15.1%	1.64	7.9%	64.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
381	1.52	1.73	1.75	1.81	1.85	1.75	1.75	15.1%	1.64	7.9%	64.0%
380	1.52	1.73	1.76	1.81	1.85	1.75	1.75	15.1%	1.64	7.9%	64.0%
379	1.52	1.74	1.76	1.82	1.85	1.75	1.75	15.1%	1.64	7.9%	64.0%
378	1.52	1.74	1.76	1.82	1.86	1.75	1.75	15.1%	1.64	7.9%	64.0%
377	1.52	1.74	1.77	1.82	1.86	1.75	1.75	15.1%	1.64	7.9%	64.0%
376	1.52	1.75	1.77	1.83	1.86	1.75	1.75	15.1%	1.64	7.9%	64.0%
375	1.52	1.75	1.77	1.83	1.87	1.75	1.75	15.1%	1.64	7.9%	64.0%
374	1.52	1.75	1.78	1.83	1.87	1.75	1.75	15.1%	1.64	7.9%	64.0%
373	1.52	1.75	1.78	1.84	1.87	1.75	1.75	15.1%	1.64	7.9%	64.0%
372	1.52	1.76	1.78	1.84	1.88	1.75	1.75	15.1%	1.64	7.9%	64.0%
371	1.52	1.76	1.78	1.84	1.88	1.75	1.75	15.1%	1.64	7.9%	64.0%
370	1.52	1.76	1.79	1.85	1.89	1.75	1.75	15.1%	1.64	7.9%	64.0%
369	1.52	1.77	1.79	1.85	1.89	1.75	1.75	15.1%	1.64	7.9%	64.0%
368	1.52	1.77	1.79	1.85	1.89	1.75	1.75	15.1%	1.64	7.9%	64.0%
367	1.52	1.77	1.80	1.86	1.90	1.75	1.75	15.1%	1.64	7.9%	64.0%
366	1.52	1.78	1.80	1.86	1.90	1.75	1.75	15.1%	1.64	7.9%	64.0%
365	1.52	1.78	1.80	1.86	1.90	1.75	1.75	15.1%	1.64	7.9%	64.0%
364	1.52	1.78	1.81	1.87	1.91	1.75	1.75	15.1%	1.64	7.9%	64.0%
363	1.52	1.79	1.81	1.87	1.91	1.75	1.75	15.1%	1.64	7.9%	64.0%
362	1.52	1.79	1.81	1.87	1.91	1.75	1.75	15.1%	1.64	7.9%	64.0%
361	1.52	1.79	1.82	1.88	1.92	1.75	1.75	15.1%	1.64	7.9%	64.0%
360	1.52	1.79	1.82	1.88	1.92	1.75	1.75	15.1%	1.64	7.9%	64.0%
359	1.52	1.80	1.82	1.88	1.93	1.75	1.75	15.1%	1.64	7.9%	64.0%
358	1.52	1.80	1.83	1.89	1.93	1.75	1.75	15.1%	1.64	7.9%	64.0%
357	1.52	1.80	1.83	1.89	1.93	1.75	1.75	15.1%	1.64	7.9%	64.0%
356	1.52	1.81	1.83	1.89	1.94	1.75	1.75	15.1%	1.64	7.9%	64.0%
355	1.52	1.81	1.84	1.90	1.94	1.75	1.75	15.1%	1.64	7.9%	64.0%
354	1.52	1.81	1.84	1.90	1.94	1.75	1.75	15.1%	1.64	7.9%	64.0%
353	1.52	1.82	1.84	1.90	1.95	1.75	1.75	15.1%	1.64	7.9%	64.0%
352	1.52	1.82	1.85	1.91	1.95	1.75	1.75	15.1%	1.64	7.9%	64.0%
351	1.52	1.82	1.85	1.91	1.96	1.75	1.75	15.1%	1.64	7.9%	64.0%
350	1.52	1.83	1.85	1.92	1.96	1.75	1.75	15.1%	1.64	7.9%	64.0%
349	1.52	1.83	1.85	1.92	1.96	1.75	1.75	15.1%	1.64	7.9%	64.0%
348	1.52	1.83	1.86	1.92	1.97	1.75	1.75	15.1%	1.64	7.9%	64.0%
347	1.52	1.83	1.86	1.93	1.97	1.75	1.75	15.1%	1.64	7.9%	64.0%
346	1.52	1.84	1.86	1.93	1.97	1.75	1.75	15.1%	1.64	7.9%	64.0%
345	1.52	1.84	1.87	1.93	1.98	1.75	1.75	15.1%	1.64	7.9%	64.0%
344	1.52	1.84	1.87	1.94	1.98	1.75	1.75	15.1%	1.64	7.9%	64.0%
343	1.52	1.85	1.87	1.94	1.99	1.75	1.75	15.1%	1.64	7.9%	64.0%
342	1.52	1.85	1.88	1.94	1.99	1.75	1.75	15.1%	1.64	7.9%	64.0%
341	1.52	1.85	1.88	1.95	1.99	1.75	1.75	15.1%	1.64	7.9%	64.0%
340	1.52	1.86	1.88	1.95	2.00	1.75	1.75	15.1%	1.64	7.9%	64.0%
339	1.52	1.86	1.89	1.95	2.00	1.75	1.75	15.1%	1.64	7.9%	64.0%
338	1.52	1.86	1.89	1.96	2.00	1.75	1.75	15.1%	1.64	7.9%	64.0%
337	1.52	1.87	1.89	1.96	2.01	1.75	1.75	15.1%	1.64	7.9%	64.0%
336	1.52	1.87	1.90	1.97	2.01	1.75	1.75	15.1%	1.64	7.9%	64.0%
335	1.52	1.87	1.90	1.97	2.02	1.75	1.75	15.1%	1.64	7.9%	64.0%
334	1.52	1.88	1.90	1.97	2.02	1.75	1.75	15.1%	1.64	7.9%	64.0%
333	1.52	1.88	1.91	1.98	2.02	1.75	1.75	15.1%	1.64	7.9%	64.0%
332	1.52	1.88	1.91	1.98	2.03	1.75	1.75	15.1%	1.64	7.9%	64.0%
331	1.52	1.89	1.91	1.98	2.03	1.75	1.75	15.1%	1.64	7.9%	64.0%
330	1.52	1.89	1.92	1.99	2.04	1.75	1.75	15.1%	1.64	7.9%	64.0%
329	1.52	1.89	1.92	1.99	2.04	1.75	1.75	15.1%	1.64	7.9%	64.0%
328	1.52	1.90	1.92	1.99	2.04	1.75	1.75	15.1%	1.64	7.9%	64.0%
327	1.52	1.90	1.93	2.00	2.05	1.75	1.75	15.1%	1.64	7.9%	64.0%
326	1.52	1.90	1.93	2.00	2.05	1.75	1.75	15.1%	1.64	7.9%	64.0%
325	1.52	1.90	1.93	2.01	2.05	1.75	1.75	15.1%	1.64	7.9%	64.0%
324	1.52	1.91	1.94	2.01	2.06	1.75	1.75	15.1%	1.64	7.9%	64.0%
323	1.52	1.91	1.94	2.01	2.06	1.75	1.75	15.1%	1.64	7.9%	64.0%
322	1.52	1.91	1.94	2.02	2.07	1.75	1.75	15.1%	1.64	7.9%	64.0%
321	1.52	1.92	1.95	2.02	2.07	1.75	1.75	15.1%	1.64	7.9%	64.0%
320	1.52	1.92	1.95	2.02	2.07	1.75	1.75	15.1%	1.64	7.9%	64.0%
319	1.52	1.92	1.95	2.03	2.08	1.75	1.75	15.1%	1.64	7.9%	64.0%
318	1.52	1.93	1.96	2.03	2.08	1.75	1.75	15.1%	1.64	7.9%	64.0%
317	1.52	1.93	1.96	2.04	2.09	1.75	1.75	15.1%	1.64	7.9%	64.0%
316	1.52	1.93	1.97	2.04	2.09	1.75	1.75	15.1%	1.64	7.9%	64.0%
315	1.52	1.94	1.97	2.04	2.09	1.75	1.75	15.1%	1.64	7.9%	64.0%
314	1.52	1.94	1.97	2.05	2.10	1.75	1.75	15.1%	1.64	7.9%	64.0%
313	1.52	1.94	1.98	2.05	2.10	1.75	1.75	15.1%	1.64	7.9%	64.0%
312	1.52	1.95	1.98	2.05	2.11	1.75	1.75	15.1%	1.64	7.9%	64.0%
311	1.52	1.95	1.98	2.06	2.11	1.75	1.75	15.1%	1.64	7.9%	64.0%
310	1.52	1.95	1.99	2.06	2.11	1.75	1.75	15.1%	1.64	7.9%	64.0%
309	1.52	1.96	1.99	2.07	2.12	1.75	1.75	15.1%	1.64	7.9%	64.0%
308	1.52	1.96	1.99	2.07	2.12	1.75	1.75	15.1%	1.64	7.9%	64.0%
307	1.52	1.96	2.00	2.07	2.13	1.75	1.75	15.1%	1.64	7.9%	64.0%
306	1.52	1.97	2.00	2.08	2.13	1.75	1.75	15.1%	1.64	7.9%	64.0%
305	1.52	1.97	2.00	2.08	2.13	1.75	1.75	15.1%	1.64	7.9%	64.0%
304	1.52	1.97	2.01	2.08	2.14	1.75	1.75	15.1%	1.64	7.9%	64.0%
303	1.52	1.98	2.01	2.09	2.14	1.75	1.75	15.1%	1.64	7.9%	64.0%
302	1.52	1.98	2.01	2.09	2.15	1.75	1.75	15.1%	1.64	7.9%	64.0%
301	1.52	1.98	2.02	2.10	2.15	1.75	1.75	15.1%	1.64	7.9%	64.0%
300	1.52	1.99	2.02	2.10	2.16	1.75	1.75	15.1%	1.64	7.9%	64.0%
299	1.52	1.99	2.02	2.10	2.16	1.75	1.75	15.1%	1.64	7.9%	64.0%
298	1.52	1.99	2.03	2.11	2.16	1.75	1.75	15.1%	1.64	7.9%	64.0%
297	1.52	2.00	2.03	2.11	2.17	1.75	1.75	15.1%	1.64	7.9%	64.0%
296	1.52	2.00	2.04	2.12	2.17	1.75	1.75	15.1%	1.64	7.9%	64.0%
295	1.52	2.01	2.04	2.12	2.18	1.75	1.75	15.1%	1.64	7.9%	64.0%
294	1.52	2.01	2.04	2.12	2.18	1.75	1.75	15.1%	1.64	7.9%	64.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR FINANCIAL RESPONSIBIITY (FR) FACTOR

		Exponential Fit Indicated Factor				Preliminary	Preliminary				
	Current	Loss Ratio		Pure Premium		Proposed	Proposed	Preliminary	Filed	Filed	Filed TL
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor 1	Factor 2	Change	Factor	Change	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4a*	*4b*	*5*	*6*	*7a*	*7b*
293	1.52	2.01	2.05	2.13	2.18	1.75	1.75	15.1%	1.64	7.9%	64.0%
292	1.52	2.02	2.05	2.13	2.19	1.75	1.75	15.1%	1.64	7.9%	64.0%
291	1.52	2.02	2.05	2.14	2.19	1.75	1.75	15.1%	1.64	7.9%	64.0%
290	1.52	2.02	2.06	2.14	2.20	1.75	1.75	15.1%	1.64	7.9%	64.0%
289	1.52	2.03	2.06	2.14	2.20	1.75	1.75	15.1%	1.64	7.9%	64.0%
288	1.52	2.03	2.06	2.15	2.21	1.75	1.75	15.1%	1.64	7.9%	64.0%
287	1.52	2.03	2.07	2.15	2.21	1.75	1.75	15.1%	1.64	7.9%	64.0%
286	1.52	2.04	2.07	2.16	2.21	1.75	1.75	15.1%	1.64	7.9%	64.0%
285	1.52	2.04	2.07	2.16	2.22	1.75	1.75	15.1%	1.64	7.9%	64.0%
284	1.52	2.04	2.08	2.16	2.22	1.75	1.75	15.1%	1.64	7.9%	64.0%
283	1.52	2.05	2.08	2.17	2.23	1.75	1.75	15.1%	1.64	7.9%	64.0%
282	1.52	2.05	2.09	2.17	2.23	1.75	1.75	15.1%	1.64	7.9%	64.0%
281	1.52	2.05	2.09	2.18	2.23	1.75	1.75	15.1%	1.64	7.9%	64.0%
280	1.52	2.06	2.09	2.18	2.24	1.75	1.75	15.1%	1.64	7.9%	64.0%
279	1.52	2.06	2.10	2.18	2.24	1.75	1.75	15.1%	1.64	7.9%	64.0%
278	1.52	2.06	2.10	2.19	2.25	1.75	1.75	15.1%	1.64	7.9%	64.0%
277	1.52	2.07	2.10	2.19	2.25	1.75	1.75	15.1%	1.64	7.9%	64.0%
276	1.52	2.07	2.11	2.20	2.26	1.75	1.75	15.1%	1.64	7.9%	64.0%
275	1.52	2.07	2.11	2.20	2.26	1.75	1.75	15.1%	1.64	7.9%	64.0%
274	1.52	2.08	2.11	2.20	2.26	1.75	1.75	15.1%	1.64	7.9%	64.0%
273	1.52	2.08	2.12	2.21	2.27	1.75	1.75	15.1%	1.64	7.9%	64.0%
272	1.52	2.09	2.12	2.21	2.27	1.75	1.75	15.1%	1.64	7.9%	64.0%
271	1.52	2.09	2.13	2.22	2.28	1.75	1.75	15.1%	1.64	7.9%	64.0%
270	1.52	2.09	2.13	2.22	2.28	1.75	1.75	15.1%	1.64	7.9%	64.0%
269	1.52	2.10	2.13	2.22	2.29	1.75	1.75	15.1%	1.64	7.9%	64.0%
268	1.52	2.10	2.14	2.23	2.29	1.75	1.75	15.1%	1.64	7.9%	64.0%
267	1.52	2.10	2.14	2.23	2.30	1.75	1.75	15.1%	1.64	7.9%	64.0%
266	1.52	2.11	2.14	2.24	2.30	1.75	1.75	15.1%	1.64	7.9%	64.0%
265	1.52	2.11	2.15	2.24	2.30	1.75	1.75	15.1%	1.64	7.9%	64.0%
264	1.52	2.11	2.15	2.24	2.31	1.75	1.75	15.1%	1.64	7.9%	64.0%
263	1.52	2.12	2.16	2.25	2.31	1.75	1.75	15.1%	1.64	7.9%	64.0%
262	1.52	2.12	2.16	2.25	2.32	1.75	1.75	15.1%	1.64	7.9%	64.0%
261	1.52	2.13	2.16	2.26	2.32	1.75	1.75	15.1%	1.64	7.9%	64.0%
260	1.52	2.13	2.17	2.26	2.33	1.75	1.75	15.1%	1.64	7.9%	64.0%
259	1.52	2.13	2.17	2.27	2.33	1.75	1.75	15.1%	1.64	7.9%	64.0%
258	1.52	2.14	2.17	2.27	2.34	1.75	1.75	15.1%	1.64	7.9%	64.0%
257	1.52	2.14	2.18	2.27	2.34	1.75	1.75	15.1%	1.64	7.9%	64.0%
256	1.52	2.14	2.18	2.28	2.34	1.75	1.75	15.1%	1.64	7.9%	64.0%
255	1.52	2.15	2.19	2.28	2.35	1.75	1.75	15.1%	1.64	7.9%	64.0%
254	1.52	2.15	2.19	2.29	2.35	1.75	1.75	15.1%	1.64	7.9%	64.0%
253	1.52	2.15	2.19	2.29	2.36	1.75	1.75	15.1%	1.64	7.9%	64.0%
252	1.52	2.16	2.20	2.30	2.36	1.75	1.75	15.1%	1.64	7.9%	64.0%
251	1.52	2.16	2.20	2.30	2.37	1.75	1.75	15.1%	1.64	7.9%	64.0%
250	1.52	2.17	2.21	2.30	2.37	1.75	1.75	15.1%	1.64	7.9%	64.0%
249	1.52	2.17	2.21	2.31	2.38	1.75	1.75	15.1%	1.64	7.9%	64.0%
248	1.52	2.17	2.21	2.31	2.38	1.75	1.75	15.1%	1.64	7.9%	64.0%
247	1.52	2.18	2.22	2.32	2.38	1.75	1.75	15.1%	1.64	7.9%	64.0%
246	1.52	2.18	2.22	2.32	2.39	1.75	1.75	15.1%	1.64	7.9%	64.0%
245	1.52	2.18	2.22	2.32	2.39	1.75	1.75	15.1%	1.64	7.9%	64.0%
244	1.52	2.19	2.23	2.33	2.40	1.75	1.75	15.1%	1.64	7.9%	64.0%
243	1.52	2.19	2.23	2.33	2.40	1.75	1.75	15.1%	1.64	7.9%	64.0%
242	1.52	2.20	2.24	2.34	2.41	1.75	1.75	15.1%	1.64	7.9%	64.0%
241	1.52	2.20	2.24	2.34	2.41	1.75	1.75	15.1%	1.64	7.9%	64.0%
240	1.52	2.20	2.24	2.35	2.42	1.75	1.75	15.1%	1.64	7.9%	64.0%
239	1.52	2.21	2.25	2.35	2.42	1.75	1.75	15.1%	1.64	7.9%	64.0%
238	1.52	2.21	2.25	2.36	2.43	1.75	1.75	15.1%	1.64	7.9%	64.0%
237	1.52	2.21	2.26	2.36	2.43	1.75	1.75	15.1%	1.64	7.9%	64.0%
236	1.52	2.22	2.26	2.36	2.44	1.75	1.75	15.1%	1.64	7.9%	64.0%
235	1.52	2.22	2.26	2.37	2.44	1.75	1.75	15.1%	1.64	7.9%	64.0%
234	1.52	2.23	2.27	2.37	2.44	1.75	1.75	15.1%	1.64	7.9%	64.0%
233	1.52	2.23	2.27	2.38	2.45	1.75	1.75	15.1%	1.64	7.9%	64.0%
232	1.52	2.23	2.28	2.38	2.45	1.75	1.75	15.1%	1.64	7.9%	64.0%
231	1.52	2.24	2.28	2.39	2.46	1.75	1.75	15.1%	1.64	7.9%	64.0%
230	1.52	2.24	2.28	2.39	2.46	1.75	1.75	15.1%	1.64	7.9%	64.0%
229	1.52	2.24	2.29	2.39	2.47	1.75	1.75	15.1%	1.64	7.9%	64.0%
228	1.52	2.25	2.29	2.40	2.47	1.75	1.75	15.1%	1.64	7.9%	64.0%
227	1.52	2.25	2.30	2.40	2.48	1.75	1.75	15.1%	1.64	7.9%	64.0%
226	1.52	2.26	2.30	2.41	2.48	1.75	1.75	15.1%	1.64	7.9%	64.0%
225	1.52	2.26	2.30	2.41	2.49	1.75	1.75	15.1%	1.64	7.9%	64.0%
224	1.52	2.26	2.31	2.42	2.49	1.75	1.75	15.1%	1.64	7.9%	64.0%
223	1.52	2.27	2.31	2.42	2.50	1.75	1.75	15.1%	1.64	7.9%	64.0%

Overall Premium Impact:									
BI	PD	MED	UM	UIM	UMPD	UIMPD	COMP	COLL	TOW
-1.1%	-1.1%	-0.9%	-1.0%	-1.1%	-1.0%	n/a	-1.0%	-0.9%	0.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GOLD STAR RATE LEVEL FACTOR

TOWING AND LABOR

Rate Level	Current Factor	Filed Factor	Filed Change
Platinum	1.00	1.00	0.0%
Gold Star	1.00	1.05	5.0%
Standard	1.00	1.35	35.0%

Overall Rate Level Impact TL 1	2.1%
Overall Gold Star* Impact TL 1	2.0%
Overall Rate Level Impact TL 2	0.0%
Overall Gold Star* Impact TL 2	0.0%

*Gold Star Factor = (Rate Level Factor) * (Financial Responsibility Level Factor), rounded to 2 decimal places.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE AGE FACTORS - BI

Vehicle Age	Current Factors	Filed Factors	Filed Change
1	1.00	0.95	-5.0%
2	1.00	0.98	-2.0%
3	1.00	1.00	0.0%
4	1.00	1.00	0.0%
5	1.00	1.00	0.0%
6	1.00	1.00	0.0%
7	1.00	1.00	0.0%
8	1.00	1.00	0.0%
9	1.00	1.00	0.0%
10	1.00	1.00	0.0%
11	1.00	0.99	-1.0%
12	1.00	0.98	-2.0%
13	1.00	0.97	-3.0%
14	1.00	0.96	-4.0%
15	1.00	0.95	-5.0%
16	1.00	0.95	-5.0%
17	1.00	0.95	-5.0%
18	1.00	0.95	-5.0%
19	1.00	0.95	-5.0%
20+	1.00	0.95	-5.0%
		Overall	**-1.8%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE AGE FACTORS - PD

Vehicle Age	Current Factors	Filed Factors	Filed Change
1	1.00	0.95	-5.0%
2	1.00	0.98	-2.0%
3	1.00	1.00	0.0%
4	1.00	1.00	0.0%
5	1.00	1.00	0.0%
6	1.00	1.00	0.0%
7	1.00	1.00	0.0%
8	1.00	1.00	0.0%
9	1.00	1.00	0.0%
10	1.00	1.00	0.0%
11	1.00	0.99	-1.0%
12	1.00	0.98	-2.0%
13	1.00	0.97	-3.0%
14	1.00	0.96	-4.0%
15	1.00	0.95	-5.0%
16	1.00	0.95	-5.0%
17	1.00	0.95	-5.0%
18	1.00	0.95	-5.0%
19	1.00	0.95	-5.0%
20+	1.00	0.95	-5.0%
		Overall	**-1.8%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE AGE FACTORS - TOW

Vehicle Age	Current Factors	Filed Factors	Filed Change
1	0.50	0.52	4.0%
2	0.50	0.57	14.0%
3	0.50	0.63	26.0%
4	0.50	0.70	40.0%
5	0.75	0.75	0.0%
6	0.75	0.81	8.0%
7	0.75	0.85	13.3%
8	0.75	0.89	18.7%
9	1.00	0.93	-7.0%
10	1.00	0.98	-2.0%
11	1.00	1.00	0.0%
12	1.00	1.00	0.0%
13	1.00	1.00	0.0%
14	1.00	1.00	0.0%
15	1.00	1.00	0.0%
16	1.00	1.00	0.0%
17	1.00	1.00	0.0%
18	1.00	1.00	0.0%
19	1.00	1.00	0.0%
20+	1.00	1.00	0.0%
		Overall TL 1	**4.4%**
		Overall TL 2	**0.0%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
Liability and PIP/Med Pay Vehicle Rating Factor

California Casualty adopts ISO Liabilty and PIP/Med Pay (LPMP) Program. The company used both its symbol assignment and rating factors for private passenger type vehicles with model year **2015 and later**.

BI& PD Symbol	Liability RATING FACTOR	PIP/MED Symbol
250	0.800	450
255	0.800	455
260	0.800	460
265	0.800	465
270	0.800	470
275	0.800	475
280	0.800	480
285	0.850	485
290	0.900	490
295	0.950	495
300	1.000	500
305	1.050	505
310	1.100	510
315	1.150	515
320	1.200	520
325	1.250	525
330	1.250	530
335	1.250	535
340	1.250	540
345	1.250	545
350	1.250	550
355	1.250	555
360	1.250	560
365	1.250	565
370	1.250	570
375	1.250	575
380	1.250	580
385	1.250	585
390	1.250	590

The estimated premium impact is 0.0%.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

PACKAGE DISCOUNT

Current Factor							
Type	BI	PD	MED	UM	UIM	COMP	COLL
A	0.95	0.95	0.95	0.95	0.95	0.95	0.95
B	0.95	0.95	0.95	0.95	0.95	0.90	0.90
C	0.95	0.95	0.95	0.95	0.95	0.90	0.95
D	0.95	0.95	0.95	0.95	0.95	0.85	0.90

Filed Factor							
Type	BI	PD	MED	UM	UIM	COMP	COLL
A	0.95	0.95	0.95	0.95	0.95	0.90	0.90
B	0.95	0.95	0.95	0.95	0.95	0.90	0.90
C	0.95	0.95	0.95	0.95	0.95	0.90	0.90
D	0.95	0.95	0.95	0.95	0.95	0.90	0.90

Filed Change							
Type	BI	PD	MED	UM	UIM	COMP	COLL
A	0.0%	0.0%	0.0%	0.0%	0.0%	-5.3%	-5.3%
B	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
C	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.3%
D	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%	0.0%
Overall	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	-0.3%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - BODILY INJURY

CCG Zone	Current CCG Factor	State Farm Factor	SFB Factor	Shelter Factor	Competitor Avg Factor	Indicated Change	Preliminary Factor	Preliminary Change	Filed Factor	Filed Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	1.23	1.25	1.35	1.17	1.27	2.9%	1.27	2.9%	1.26	2.4%
2	1.16	1.25	1.35	1.22	1.27	9.9%	1.25	8.0%	1.25	7.8%
3	0.96	1.00	0.95	1.06	1.00	3.8%	1.00	3.8%	0.99	3.1%
4	1.26	1.06	1.01	1.08	1.05	-16.8%	1.16	-8.0%	1.16	-7.9%
5	1.12	1.03	1.01	0.98	1.01	-9.4%	1.03	-8.0%	1.03	-8.0%
6	1.11	1.01	1.00	0.92	0.99	-10.8%	1.02	-8.0%	1.02	-8.1%
7	1.07	1.10	1.03	1.08	1.08	0.5%	1.08	0.5%	1.07	0.0%
8	1.01	0.86	0.99	0.94	0.91	-9.5%	0.93	-8.0%	0.93	-7.9%
9	0.94	0.95	0.96	0.94	0.95	1.2%	0.95	1.2%	0.95	1.1%
10	1.13	1.16	0.95	1.25	1.11	-1.5%	1.11	-1.5%	1.11	-1.8%
11	1.11	1.16	0.95	1.25	1.11	0.3%	1.11	0.3%	1.11	0.0%
12	0.99	1.03	1.13	1.05	1.06	7.4%	1.06	7.4%	1.06	7.1%
13	0.95	1.05	1.02	1.08	1.05	10.2%	1.03	8.0%	1.02	7.4%
14	1.32	1.19	1.06	1.17	1.15	-13.1%	1.21	-8.0%	1.21	-8.3%
15	1.16	1.19	1.06	1.08	1.13	-2.5%	1.13	-2.5%	1.13	-2.6%
16	1.23	1.08	1.02	1.12	1.07	-13.1%	1.13	-8.0%	1.13	-8.1%
17	1.04	0.86	1.02	0.97	0.93	-10.7%	0.96	-8.0%	0.96	-7.7%
18	0.98	0.97	0.96	1.00	0.97	-0.8%	0.97	-0.8%	0.97	-1.0%
19	1.01	1.03	0.96	1.00	1.00	-0.6%	1.00	-0.6%	1.00	-1.0%
20	0.96	0.94	0.96	1.00	0.96	-0.3%	0.96	-0.3%	0.96	0.0%
21	0.95	1.11	1.00	1.03	1.06	11.8%	1.03	8.0%	1.02	7.4%
22	0.94	1.01	0.97	0.95	0.99	5.0%	0.99	5.0%	0.99	5.3%
23	0.84	0.78	0.83	0.83	0.80	-4.3%	0.80	-4.3%	0.80	-4.8%
24	0.84	0.90	0.87	0.86	0.88	5.2%	0.88	5.2%	0.88	4.8%
25	0.88	0.81	0.87	0.89	0.84	-4.2%	0.84	-4.2%	0.84	-4.5%
26	0.85	0.83	0.80	0.88	0.83	-2.3%	0.83	-2.3%	0.83	-2.4%
									Overall	**0.8%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - PROPERTY DAMAGE

CCG Zone	Current CCG Factor	State Farm Factor	SFB Factor	Shelter Factor	Competitor Avg Factor	Indicated Change	Preliminary Factor	Preliminary Change	Filed Factor	Filed Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	1.16	1.25	1.34	1.17	1.26	8.8%	1.25	8.0%	1.26	8.6%
2	1.15	1.25	1.34	1.22	1.27	10.6%	1.24	8.0%	1.25	8.7%
3	0.97	0.99	0.95	1.06	0.99	2.2%	0.99	2.2%	0.99	2.1%
4	1.16	1.05	1.01	1.08	1.04	-10.0%	1.07	-8.0%	1.07	-7.8%
5	1.13	1.02	1.01	0.98	1.01	-10.7%	1.04	-8.0%	1.04	-8.0%
6	1.11	1.01	1.00	0.93	0.99	-10.6%	1.02	-8.0%	1.02	-8.1%
7	1.10	1.10	1.04	1.08	1.08	-2.0%	1.08	-2.0%	1.08	-1.8%
8	1.04	0.86	0.99	0.94	0.91	-12.1%	0.96	-8.0%	0.96	-7.7%
9	0.96	0.94	0.96	0.94	0.95	-1.5%	0.95	-1.5%	0.95	-1.0%
10	1.14	1.16	0.94	1.25	1.11	-2.6%	1.11	-2.6%	1.11	-2.6%
11	1.12	1.16	0.94	1.25	1.11	-0.8%	1.11	-0.8%	1.11	-0.9%
12	0.98	1.03	1.14	1.06	1.07	9.0%	1.06	8.0%	1.06	8.2%
13	0.96	1.04	1.02	1.08	1.04	8.5%	1.04	8.0%	1.04	8.3%
14	1.22	1.19	1.06	1.17	1.15	-6.0%	1.15	-6.0%	1.15	-5.7%
15	1.17	1.19	1.06	1.08	1.13	-3.4%	1.13	-3.4%	1.13	-3.4%
16	1.13	1.08	1.02	1.13	1.07	-5.2%	1.07	-5.2%	1.07	-5.3%
17	1.08	0.86	1.02	0.97	0.93	-14.0%	0.99	-8.0%	1.00	-7.4%
18	0.94	0.97	0.96	1.01	0.97	3.7%	0.97	3.7%	0.98	4.3%
19	0.97	1.03	0.96	1.01	1.01	3.6%	1.01	3.6%	1.01	4.1%
20	0.97	0.93	0.96	1.01	0.95	-1.7%	0.95	-1.7%	0.96	-1.0%
21	0.95	1.10	1.00	1.03	1.06	11.3%	1.03	8.0%	1.03	8.4%
22	0.95	1.01	0.97	0.95	0.99	3.9%	0.99	3.9%	0.99	4.2%
23	0.85	0.78	0.82	0.83	0.80	-5.7%	0.80	-5.7%	0.80	-5.9%
24	0.87	0.89	0.87	0.86	0.88	1.0%	0.88	1.0%	0.88	1.1%
25	0.89	0.81	0.87	0.90	0.84	-5.1%	0.84	-5.1%	0.85	-4.5%
26	0.87	0.84	0.80	0.88	0.84	-4.0%	0.84	-4.0%	0.84	-3.4%
									Overall	**2.2%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - MEDICAL PAYMENTS

CCG Zone (1)	Current CCG Factor (2)	State Farm Factor (3)	SFB Factor (4)	Shelter Factor (5)	Competitor Avg Factor (6)	Indicated Change (7)	Preliminary Factor (8)	Preliminary Change (9)	Filed Factor (10)	Filed Change (11)
1	1.08	1.14	1.06	1.12	1.11	3.0%	1.11	3.0%	1.11	2.8%
2	0.99	1.14	1.06	1.15	1.12	12.9%	1.07	8.0%	1.07	8.1%
3	0.94	0.81	1.00	1.05	0.91	-3.1%	0.91	-3.1%	0.91	-3.2%
4	1.11	1.02	1.00	0.92	1.00	-10.3%	1.02	-8.0%	1.02	-8.1%
5	0.97	0.93	1.00	0.95	0.95	-1.6%	0.95	-1.6%	0.96	-1.0%
6	0.99	0.95	1.00	0.98	0.97	-2.0%	0.97	-2.0%	0.97	-2.0%
7	1.13	1.23	1.00	1.08	1.13	0.3%	1.13	0.3%	1.14	0.9%
8	1.07	1.04	1.06	0.92	1.02	-4.3%	1.02	-4.3%	1.03	-3.7%
9	0.93	0.95	0.88	0.92	0.92	-0.7%	0.92	-0.7%	0.93	0.0%
10	1.25	1.09	1.00	1.12	1.07	-14.5%	1.15	-8.0%	1.15	-8.0%
11	1.26	1.09	1.00	1.12	1.07	-15.2%	1.16	-8.0%	1.16	-7.9%
12	1.00	0.95	1.00	1.00	0.97	-2.6%	0.97	-2.6%	0.98	-2.0%
13	0.98	0.96	1.00	0.92	0.96	-1.6%	0.96	-1.6%	0.97	-1.0%
14	1.40	1.28	0.94	1.08	1.14	-18.5%	1.29	-8.0%	1.29	-7.9%
15	1.27	1.28	0.94	0.92	1.11	-12.5%	1.17	-8.0%	1.17	-7.9%
16	1.24	1.39	1.12	1.10	1.26	1.2%	1.26	1.2%	1.26	1.6%
17	1.11	1.04	1.12	1.05	1.07	-4.0%	1.07	-4.0%	1.07	-3.6%
18	1.01	1.09	0.94	1.00	1.03	1.8%	1.03	1.8%	1.03	2.0%
19	1.00	0.95	0.94	1.00	0.96	-4.4%	0.96	-4.4%	0.96	-4.0%
20	0.94	1.00	0.94	1.00	0.98	4.5%	0.98	4.5%	0.98	4.3%
21	0.96	1.04	1.00	1.00	1.02	6.3%	1.02	6.3%	1.02	6.3%
22	0.95	1.04	0.94	0.98	1.00	5.1%	1.00	5.1%	1.00	5.3%
23	0.92	0.84	0.94	0.92	0.88	-3.8%	0.88	-3.8%	0.89	-3.3%
24	0.99	1.04	1.06	1.02	1.04	5.3%	1.04	5.3%	1.04	5.1%
25	0.99	1.05	1.06	0.98	1.04	5.1%	1.04	5.1%	1.04	5.1%
26	0.99	1.02	1.06	1.00	1.03	3.9%	1.03	3.9%	1.03	4.0%
									Overall	**1.3%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - UNINSURED MOTORIST BODILY INJURY

CCG Zone (1)	Current CCG Factor (2)	State Farm Factor (3)	SFB Factor (4)	Shelter Factor (5)	Competitor Avg Factor (6)	Indicated Change (7)	Preliminary Factor (8)	Preliminary Change (9)	Filed Factor (10)	Filed Change (11)
1	1.00	1.00	1.14	1.00	1.04	4.2%	1.04	4.2%	1.04	4.0%
2	1.00	1.00	1.14	1.00	1.04	4.2%	1.04	4.2%	1.04	4.0%
3	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
4	1.00	1.00	1.10	1.00	1.03	3.0%	1.03	3.0%	1.03	3.0%
5	1.00	1.00	1.10	1.00	1.03	3.0%	1.03	3.0%	1.03	3.0%
6	1.00	1.00	1.07	1.00	1.02	2.1%	1.02	2.1%	1.02	2.0%
7	1.00	1.00	1.03	1.00	1.01	0.9%	1.01	0.9%	1.01	1.0%
8	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
9	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
10	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
11	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
12	1.00	1.00	1.07	1.00	1.02	2.1%	1.02	2.1%	1.02	2.0%
13	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
14	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
15	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
16	1.00	1.00	1.03	1.00	1.01	0.9%	1.01	0.9%	1.01	1.0%
17	1.00	1.00	1.03	1.00	1.01	0.9%	1.01	0.9%	1.01	1.0%
18	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
19	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
20	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
21	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
22	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
23	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
24	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
25	1.00	1.00	0.93	1.00	0.98	-2.1%	0.98	-2.1%	0.98	-2.0%
26	1.00	1.00	0.90	1.00	0.97	-3.0%	0.97	-3.0%	0.97	-3.0%
									Overall	**1.0%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - UNDERINSURED MOTORIST BODILY INJURY

CCG Zone (1)	Current CCG Factor (2)	State Farm Factor (3)	SFB Factor (4)	Shelter Factor (5)	Competitor Avg Factor (6)	Indicated Change (7)	Preliminary Factor (8)	Preliminary Change (9)	Filed Factor (10)	Filed Change (11)
1	1.00	1.00	1.12	1.00	1.04	3.6%	1.04	3.6%	1.03	3.0%
2	1.00	1.00	1.12	1.00	1.04	3.6%	1.04	3.6%	1.03	3.0%
3	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
4	1.00	1.00	1.12	1.00	1.04	3.6%	1.04	3.6%	1.03	3.0%
5	1.00	1.00	1.12	1.00	1.04	3.6%	1.04	3.6%	1.03	3.0%
6	1.00	1.00	1.09	1.00	1.03	2.7%	1.03	2.7%	1.02	2.0%
7	1.00	1.00	1.06	1.00	1.02	1.8%	1.02	1.8%	1.01	1.0%
8	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
9	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
10	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
11	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
12	1.00	1.00	1.09	1.00	1.03	2.7%	1.03	2.7%	1.02	2.0%
13	1.00	1.00	1.03	1.00	1.01	0.9%	1.01	0.9%	1.00	0.0%
14	1.00	1.00	0.94	1.00	0.98	-1.8%	0.98	-1.8%	0.98	-2.0%
15	1.00	1.00	0.94	1.00	0.98	-1.8%	0.98	-1.8%	0.98	-2.0%
16	1.00	1.00	1.12	1.00	1.04	3.6%	1.04	3.6%	1.03	3.0%
17	1.00	1.00	1.12	1.00	1.04	3.6%	1.04	3.6%	1.03	3.0%
18	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
19	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
20	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
21	1.00	1.00	1.03	1.00	1.01	0.9%	1.01	0.9%	1.00	0.0%
22	1.00	1.00	0.97	1.00	0.99	-0.9%	0.99	-0.9%	0.99	-1.0%
23	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
24	1.00	1.00	0.94	1.00	0.98	-1.8%	0.98	-1.8%	0.98	-2.0%
25	1.00	1.00	0.94	1.00	0.98	-1.8%	0.98	-1.8%	0.98	-2.0%
26	1.00	1.00	0.85	1.00	0.95	-4.5%	0.95	-4.5%	0.95	-5.0%
									Overall	**0.8%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - UNINSURED MOTORIST PROPERTY DAMAGE

CCG Zone (1)	Current CCG Factor (2)	State Farm Factor (3)	SFB Factor (4)	Shelter Factor (5)	Competitor Avg Factor (6)	Indicated Change (7)	Preliminary Factor (8)	Preliminary Change (9)	Filed Factor (10)	Filed Change (11)
1	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
2	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
3	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
4	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
5	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
6	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
7	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
8	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
9	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
10	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
11	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
12	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
13	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
14	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
15	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
16	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
17	1.00	1.00	1.08	1.00	1.02	2.4%	1.02	2.4%	1.03	3.0%
18	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
19	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
20	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
21	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
22	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
23	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%	1.00	0.0%
24	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
25	1.00	1.00	0.92	1.00	0.98	-2.4%	0.98	-2.4%	0.98	-2.0%
26	1.00	1.00	0.85	1.00	0.95	-4.5%	0.95	-4.5%	0.96	-4.0%
									Overall	**0.8%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - COMPREHENSIVE

CCG Zone (1)	Current CCG Factor (2)	State Farm Factor (3)	SFB Factor (4)	Shelter Factor (5)	Competitor Avg Factor (6)	Indicated Change (7)	Preliminary Factor (8)	Preliminary Change (9)	Filed Factor (10)	Filed Change (11)
1	0.77	0.76	0.72	0.75	0.75	-3.1%	0.75	-3.1%	0.75	-2.6%
2	0.72	0.75	0.72	0.78	0.75	3.7%	0.75	3.7%	0.75	4.2%
3	0.81	0.64	1.11	0.82	0.81	0.5%	0.81	0.5%	0.82	1.2%
4	0.86	0.84	0.82	1.01	0.87	0.6%	0.87	0.6%	0.87	1.2%
5	0.81	0.86	0.82	1.07	0.89	9.5%	0.87	8.0%	0.88	8.6%
6	0.88	1.06	0.86	1.11	1.01	14.7%	0.95	8.0%	0.96	9.1%
7	1.16	1.21	1.16	1.02	1.16	0.0%	1.16	0.0%	1.17	0.9%
8	1.45	1.56	1.40	1.13	1.43	-1.2%	1.43	-1.2%	1.44	-0.7%
9	0.69	0.69	0.70	0.94	0.74	7.1%	0.74	7.1%	0.74	7.2%
10	0.79	0.89	1.07	0.86	0.94	18.8%	0.85	8.0%	0.86	8.9%
11	0.86	0.89	1.07	0.86	0.94	9.1%	0.93	8.0%	0.93	8.1%
12	1.17	1.08	1.13	1.25	1.13	-3.7%	1.13	-3.7%	1.13	-3.4%
13	1.19	1.12	1.21	1.17	1.16	-2.8%	1.16	-2.8%	1.16	-2.5%
14	0.99	1.09	0.91	0.90	1.00	1.1%	1.00	1.1%	1.01	2.0%
15	1.02	1.09	0.91	1.01	1.02	0.1%	1.02	0.1%	1.03	1.0%
16	1.49	1.73	1.42	1.05	1.51	1.4%	1.51	1.4%	1.52	2.0%
17	1.58	1.56	1.42	1.12	1.44	-9.1%	1.45	-8.0%	1.46	-7.6%
18	1.13	1.41	1.22	1.08	1.29	14.3%	1.22	8.0%	1.23	8.8%
19	1.15	1.08	1.22	1.08	1.12	-2.4%	1.12	-2.4%	1.13	-1.7%
20	1.10	1.05	1.22	1.08	1.11	0.6%	1.11	0.6%	1.11	0.9%
21	1.13	0.98	1.22	1.08	1.07	-5.3%	1.07	-5.3%	1.08	-4.4%
22	1.15	1.22	1.20	1.07	1.19	3.2%	1.19	3.2%	1.19	3.5%
23	0.95	1.05	0.94	1.05	1.02	7.0%	1.02	7.0%	1.02	7.4%
24	1.50	1.57	1.41	1.19	1.45	-3.2%	1.45	-3.2%	1.46	-2.7%
25	1.38	1.39	1.24	1.13	1.30	-6.0%	1.30	-6.0%	1.31	-5.1%
26	1.46	1.48	1.40	1.17	1.40	-4.2%	1.40	-4.2%	1.41	-3.4%
									Overall	**1.9%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMBILE - ARKANSAS
ZONE FACTOR - COLLISION

CCG Zone (1)	Current CCG Factor (2)	State Farm Factor (3)	SFB Factor (4)	Shelter Factor (5)	Competitor Avg Factor (6)	Indicated Change (7)	Preliminary Factor (8)	Preliminary Change (9)	Filed Factor (10)	Filed Change (11)
1	1.04	1.15	1.10	1.04	1.11	7.2%	1.11	7.2%	1.12	7.7%
2	1.01	1.15	1.10	1.08	1.12	11.1%	1.09	8.0%	1.09	7.9%
3	0.91	0.87	0.98	0.98	0.92	1.5%	0.92	1.5%	0.92	1.1%
4	1.01	1.03	0.98	1.03	1.01	0.5%	1.01	0.5%	1.02	1.0%
5	0.96	1.01	0.98	1.01	1.00	4.3%	1.00	4.3%	1.00	4.2%
6	0.97	1.00	0.98	1.01	1.00	2.7%	1.00	2.7%	1.00	3.1%
7	1.03	1.04	1.03	1.03	1.04	0.5%	1.04	0.5%	1.04	1.0%
8	1.11	1.01	1.04	1.05	1.03	-7.5%	1.03	-7.5%	1.03	-7.2%
9	0.95	0.90	0.96	0.92	0.92	-3.0%	0.92	-3.0%	0.92	-3.2%
10	1.08	1.12	0.98	1.02	1.06	-1.9%	1.06	-1.9%	1.06	-1.9%
11	1.08	1.12	0.98	1.02	1.06	-1.9%	1.06	-1.9%	1.06	-1.9%
12	1.03	1.00	1.04	1.13	1.04	0.6%	1.04	0.6%	1.04	1.0%
13	1.01	1.00	0.98	1.03	1.00	-1.0%	1.00	-1.0%	1.00	-1.0%
14	1.11	1.05	0.92	1.03	1.01	-9.3%	1.02	-8.0%	1.02	-8.1%
15	1.06	1.05	0.92	1.03	1.01	-5.0%	1.01	-5.0%	1.01	-4.7%
16	1.15	1.06	1.10	1.10	1.08	-6.1%	1.08	-6.1%	1.08	-6.1%
17	1.12	1.01	1.10	1.07	1.05	-6.4%	1.05	-6.4%	1.05	-6.3%
18	1.01	1.04	1.00	0.97	1.02	0.5%	1.02	0.5%	1.02	1.0%
19	1.02	1.00	1.00	0.97	0.99	-2.5%	0.99	-2.5%	1.00	-2.0%
20	1.00	0.93	1.00	0.97	0.96	-4.2%	0.96	-4.2%	0.96	-4.0%
21	1.00	1.04	0.98	0.98	1.01	1.1%	1.01	1.1%	1.01	1.0%
22	1.00	1.02	0.99	0.98	1.00	0.4%	1.00	0.4%	1.00	0.0%
23	0.98	0.93	0.99	0.98	0.96	-2.3%	0.96	-2.3%	0.96	-2.0%
24	1.01	1.03	1.02	1.04	1.03	1.9%	1.03	1.9%	1.03	2.0%
25	0.99	1.05	0.98	1.00	1.02	3.0%	1.02	3.0%	1.02	3.0%
26	1.00	1.03	0.99	1.03	1.02	1.8%	1.02	1.8%	1.02	2.0%
									Overall	**2.0%**

Notes:
(3) State Farm Mutual (Eff. 1/21/2013)
(4) Southern Farm Bureau Casualty Insurance Company (Eff. 12/1/2010)
(5) Shelter Mutual Insurance Company (Eff. 2/5/2013)
(6) Weights based on Group Market Share

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
GROUP RATING FACTOR - TOWING AND LABOR

	FILED FACTOR		FILED CHANGE	
BI AGGREGATE LIMIT	**PP, PU, VN, PH, CL**	**MH**	**PP, PU, VN, PH, CL**	**MH**
less than or equal to 50	1.06	1.00	6.0%	0.0%
greater than 50 and less than 300	1.00	1.00	0.0%	0.0%
greater than or equal to 300	0.90	1.00	-10.0%	0.0%
No BI	1.35	1.00	35.0%	0.0%
		Overall	-1.3%	0.0%

CALIFORNIA CASUALTY INDEMNITY EXCHANGE
PRIVATE PASSENGER AUTOMOBILE PROGRAM - ARKANSAS
RATE AND RULE FILING NO.: AR-13-A-FR-178
EFFECTIVE DATE: 9/1/2013
EXPLANATORY MEMORANDUM (Revised-see PROPOSED MANUAL PAGES)

RATE LEVEL INDICATIONS

The state experience for the California Casualty Group was reviewed. This was based on the three accident-year experience through 12/31/2012, evaluated as of 12/31/2012 Exhibit I contains the development of the rate level indications for the Private Passenger Automobile Program. The exposures earned during the experience period are shown in Column (1) of Exhibit I, and actual premiums earned are shown in Column (2).

Physical damage premiums require two additional adjustments: symbol trend and model year trend. Symbol trend (Column (4)) reflects the additional premium revenue that results from the physical damage rating procedure as higher valued, new cars are introduced.

Model year trend (Column (5)) adjusts for the additional premium generated by setting the relativity for each subsequent model year above the preceding model year. This is done in order to recognize that inflationary pressures on repair costs have historically outstripped decline in the value of the vehicle due to depreciation. The derivation of these trend factors is shown in Exhibit IV. Projected earned premium (Column (6)) is the product of the current on-level earned premium, symbol trend factor and model year trend factor.

Net incurred losses and direct defense and cost containment expenses for the last three accident years evaluated at 12/31/2012 are shown in Column (7). Column (8) contains loss development factors that adjust these losses to an estimated ultimate settlement basis. Exhibit V shows the derivation of the loss development factors.

Exhibit VI shows the development of the trend factors that appear in Column (9) of Exhibit I. These factors reflect the underwriting trend, which are expected to produce changes in the indications between the average date of loss in the experience period and the average date of loss underlying the new rates.

The impact of catastrophe exposure has been incorporated into the indication for Comprehensive coverage. The catastrophe load is based on the provisions of the Company's reinsurance contract, which serves to smooth out the catastrophe impact for Comprehensive losses.

Column (11) of Exhibit I contain losses that have been developed, trended, and multiplied by the catastrophe load. The projected losses are then divided by the current level earned premium. This generates three estimated loss ratios for the policy year beginning 9/1/2013, which are shown in Column (12). These estimates are then weighted to reflect the responsiveness of the latest experience and blend it with the

stability of using more than one year in the rate level calculation. The weights are shown in Column (13) of Exhibit I with the weighted loss ratio shown in Column (14).

Fixed and variable expenses as a percent of premium are reflected in Columns (15) and (16) of Exhibit I and are more fully described in Exhibit VII. Fixed expenses represent those expenses that the insurance group is contractually obligated to pay to the management company. They make up the majority of commission, other acquisition, general, and unallocated expenses. The remainder of these expenses is paid for by the insurance group and varies as a function of premium volume. These expenses along with premium tax, reinsurance and miscellaneous are offset by investment income (Exhibit VIII) to produce total variable expenses.

Column (17) shows the resulting indicated rate level change for each coverage, with an all-coverage combined indication of +25.1%.

A list of the enclosed exhibits is as follows:

Exhibit I **Automobile - Rate Level Indications**

Exhibit II **Automobile - Rate Change History**

Exhibit III **Current Level Factor**

Exhibit IV **Calculation of Symbol and Model Year Trend Factors**

Exhibit V **Selected Loss Development Factors**

Exhibit VI **Loss Trend Selections**

Exhibit VII **Expense Allocation**

Exhibit VIII **Derivation of Underwriting Profit Load Reflecting Investment Income**

FILED CHANGES

With this filing, California Casualty proposes revisions to the Base Rates, Increased Limit Factors, Model Year Factors, Symbol/Deductible Factors, Driver Class Factors, Good Student Discount (GSD) Factors, Driver Training Discount (DTD) Factors, College Graduate Scholastic Achievement Discount (CGR) Factors, Multicar Discount Factors, Driving Record Surcharge Factors, Gold Star Financial Responsibility Factors, Package Discount Factors, and Zone Factors. Additionally, Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors and Vehicle Age Factors are introduced and the High Value Vehicle Symbol/Deductible Factor Rule and the Model Year Factor Rule are modified.

Changes also include the refinement of Towing and Labor Rates with several new rating factors. Driver Class (age) Factors, Gold Star Factors, Vehicle Age Factors, and Group

Rating Factors are introduced into the T&L rating plan for vehicle types PP, PU, VN, PH, and CL. Gold Star Factors, Vehicle Age Factors, and Group Rating Factors are also introduced for vehicle type MH.

The overall premium impact of these changes is +5.0% as shown in Exhibit A. A list of the enclosed exhibits for filed changes and premium impact is as follows:

Exhibit A **Summary of Premium Impact**

Exhibit B **Base Rates** The current and filed base rates as well as the filed changes by coverage are shown.

Exhibit C **Increased Limit Factors** Pages 1 through 6 show the development of the proposed increased limit factors for BI, PD, MED, UM, UIM, and UMPD. When selecting the proposed factors, the factors from State Farm, Southern Farm Bureau, and Shelter Mutual are considered.

Exhibit D **Model Year Factors** State Farm, Southern Farm Bureau, and Shelter Mutual model year factors are used for reference. The competitors' factors are rebased using model year 2000 as the base year. Columns (3), (4), and (5) show the "rebased" factors of the competitors. Column (6) shows the average factors of the competitors. Columns (8) and (9) present the filed factors and changes.

Exhibit E **Symbol/Deductible Factors** The development of symbol/deductible factors for comprehensive and collision for model year prior to 1990 are presented on CMP89 and COL89, factors for Model Year 1990 to 2010 are shown on CMP1990 and COL1990, and factors for Model Year 2011 and later are displayed on CMP2011 and COL2011.

The average State Farm IRG factors in California Casualty (CCG) Symbol definition (price range) are shown. New cost price range is used and uniform distribution is assumed to map and calculate the average factors. State Farm Average Factors in California Casualty (CCG) symbol definition are rebased using CCG "base level," i.e. Symbol 11 Deductible 500 and Model Year 2000. The ISO symbol/deductible factors which are the ISO symbol factors multiplied by the ISO deductible factors are shown. Even though California Casualty adopts ISO symbol, ISO and California Casualty have different symbol "base." The "base" for ISO is symbol 8 but the "base" for California Casualty is symbol 11. Therefore, ISO symbol/deductible factors are also rebased to CCG "base level." The weighted average of State Farm and ISO symbol/deductible factors are calculated using 90% weight for State Farm and 10% for ISO. Less emphasis is placed on ISO factors because they do not vary by state. The filed factors are proposed based on the State Farm, ISO and CCG current factors.

The State Farm, ISO, CCG current and filed factors, and filed changes are displayed in the following order on the pages indicated:

	MY<2011	MY>=2011
Average State Farm Factors	Page 1	Page 1
Rebased Average State Farm	Page 1	Page 2
ISO Factors	Page 2	Page 3
Rebased ISO Factors	Page 2	Page 4
Average State Farm and ISO	Page 3	Page 5
Current CCG Factors	Page 3	Page 6
Filed CCG Factors	Page 4	Page 7
Filed Changes	Page 4	Page 8

The last page, labeled High Value, details the current, indicated and filed factor and changes of the factors for high value vehicles. The high value indicated factors are also developed using both State Farm IRG factors and ISO symbol factors.

Exhibit F **Driver Class Factors** This exhibit shows the current factors, filed factors, and filed changes. State Farm and Southern Farm Bureau factors are used for reference for BI/PD, MED, COMP, and COLL. UM/UIM factors are revised based on vehicle annual mileage and T&L class factors by driver age are introduced.

Exhibit G **Good Student Discount (GSD) and Driver Training Discount (DTD) Factors** Current factors, filed factors, and filed changes for good student discount, driver training discount, and both discounts are shown. State Farm and Southern Farm Bureau factors are used for reference.

Note: College graduate scholastic achievement (CGR) discount factors are set equal to good student discount (GSD) factors.

Exhibit H **Multicar Discount Factors** The current CCG, State Farm, Southern Farm Bureau, and filed CCG multicar discount factors as well as indicated and filed changes are shown.

Exhibit I **Driving Record Surcharge Factors** Current factors and filed factors are shown for driving record surcharge 1 and driving record surcharge 2. A combined premium impact of the changes to driving record surcharges 1 and 2 is also shown.

Exhibit J **Gold Star Factors** Current factors, filed factors, and filed changes are shown. Indicated Financial Responsibility Level factors are based on companywide data fitted to an exponential curve. Gold Star factors are introduced for Towing and Labor.

Exhibit K **Vehicle Age Factors** Current factors, filed factors, and filed changes are shown. Proposed factors were developed using companywide CCG experience.

Exhibit L **Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors** ISO LPMP program is implemented for vehicles with model year 2015 and later. ISO symbol assignment and rating factors are used.

Exhibit M **Package Discount Factors** Current factors, filed factors, and filed changes are shown.

Exhibit N **Zone Factors** Current factors, filed factors, and filed changes are shown in columns (2), (10), and (11), respectively. Proposed factors are based on the factors of State Farm, Southern Farm Bureau, and Shelter Mutual.

Exhibit O **Tow Group Rating Factors** Rating factors are introduced for Towing and Labor based on the aggregate limit of the Bodily Injury coverage on the rated vehicle.

PROPOSED MANUAL PAGES

The California Casualty Group includes California Casualty Indemnity Exchange ("CCIE"), California Casualty Insurance Company, California Casualty & Fire Insurance Company and California Casualty General Insurance Company of Oregon (CCGIC - OR). In Arkansas, the California Casualty Group writes its Private Passenger Automobile Program only in CCIE.

The Group revised the CCIE Automobile Underwriting Manual in response to this rate filing.

Clean copies of the filed manual pages are attached under the Rate/Rule Schedule; changes are indicated by a "+" sign for additions, a "*" sign for revisions, and a"--" for deletions.

The superseded manual pages are attached under Supporting Documentation for reference.

A summary of the changes to the Manual is shown below:

SECTION 3 – RATING

3AR.1 **Worksheet 1 – Vehicle Type: PP, PU, VN, and PH**

- Added new Liability and PIP/MED Pay Vehicle Rating Factor
- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor

- Changed Gold Star Factor to apply to T&L
- Changed Driver Class Factor to apply to T&L
- Corrected shading on Driver Class Factor to not apply to UMPD, work loss or accidental death.
- Changed Driving Record Surcharge to Driving Record Surcharge 1.
- Updated Table # on Driving Record Surcharge 1
- Added new Driving Record Surcharge 2
- Corrected shading on Loan/Lease Factor to apply to COL
- Added new Towing – Group Rating Factor
- Added Towing Premium cap footnotes

3AR.2 **Worksheet 2 – Vehicle Type: CL, DB**

- Added new Liability and PIP/MED Pay Vehicle Rating Factor
- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor
- Changed Gold Star Factor to apply to T&L
- Changed Driver Class Factor to apply to T&L
- Corrected shading on Driver Class Factor to not apply to UMPD, work loss or accidental death
- Changed Driving Record Surcharge to Driving Record Surcharge 1
- Updated Table # on Driving Record Surcharge 1
- Added new Driving Record Surcharge 2
- Added footnote 2 on ABS Discount
- Added new Towing – Group Rating Factor
- Added Towing Premium cap footnote

3AR.3 **Worksheet 3 – Vehicle Type: MC**

- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor

3AR.4 **Worksheet 4 – Vehicle Type: AN**

- Updated Table # on Gold Star Factor

3AR.5 **Worksheet 5 – Vehicle Type: SN, GO**

- Corrected shading to reflect Base Rate applies to CMP &
- Corrected shading to reflect SN/GO Vehicle Type Factor applies to CMP & COL
- Corrected shading to reflect Physical Damage Base Rate applies to BI & PD
- Updated Table # on Gold Star Factor

3AR.6 **Worksheet 6 – Vehicle Type: MH**

- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor
- Added new Towing – Group Rating Factor
- Added Towing Premium cap footnote

3AR.7 **Worksheet 7 – Vehicle Type: TR, CP**

- Updated Table # on Gold Star Factor

3AR.8 **Worksheet 8 – Vehicle Type: NN**

- Updated Table # on Gold Star Factor
- Changed Driving Record Surcharge to Driving Record Surcharge 1
- Updated Table # on Driving Record Surcharge 1
- Added new Driving Record Surcharge 2
- Added footnote for Round to two decimals. Changed '*' to 1 on GSD
- Added Note regarding GV

3AR.14 **Driving Record Surcharge**

- Updated Table # from 9 to 9A and 9B

3AR.19 **Extended Non-Owner (GV) Coverage Rates**

- Revised description to clarify the GV vehicles cannot be on a stand –alone policy

3AR.19 **Gold Star Factors**

- Revised description as we expanded to ungroup FR scores

3AR.20 **Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors**

- Added this new factor description

3AR.25 **Symbol/Deductible Factors**

- Revised factors for 2011 and Subsequent Model years
- Revised factors for 1990 – 2010
- Revised factors for 1981 – 1989
- Revised factors for 1976 – 1980
- Revised factors for Prior to 1976

3AR.25 **Towing – Group Rating Factors**

- Added this new factors description

3AR.26 **Vehicle Age Factor**

- Added this new factors description

3AR.20-26 **Change in lettering due to above listed changes**

3AR.27 **Table 1: Base Rates**
Revised factors

3AR.28 **Table 2: Increased Limit Factors**
- Revised factors
- Added (000) to Limit heading under Property Damage
- Updated Excess Elec. Equip. name
- Updated Optional Transportation Expenses
- Revised Towing and Labor format
- Removed Age of Vehicle footnote

3AR.29-30 **Table 3: Symbol/Deductible Factors – Other than Coll**
Revised factors for:
- Model Year 2011 and Subsequent
- Model Year 1990 to 2010
- Model Year 1989 and Prior

3AR.31-32 **Table 3: Symbol/Deductible Factors – Coll**
Revised factors for:
- Model Year 2011 and Subsequent
- Model Year 1990 to 2010
- Model Year 1989 and Prior

3AR.33 **Table 4: Model Year Factors**
- Added Model Years 2012 through 2017+
- Revised factors

3AR.33 **Table 5: Rate Level Factors**
Removed Table 5 and replaced it with Table 5A and 5B

3AR.33 **Table 5A: Rate Level Factors**
Added new table for Rate Level Factors

3AR.33-40 **Table 5B: Financial Responsibility (FR) Factors**
Added new table for Financial Responsibility Factors for Ungrouping of FR scores

3AR.42 **Table 8A: Class Factors – BI/PD**
Revised factors

3AR.43 **Table 8A: Class Factors – MED**
Revised factors

3AR.44 **Table 8A: Class Factors – UM and UIM**
Revised factors

3AR.45 **Table 8A: Class Factors – CMP**
Revised factors

3AR.46 **Table 8A: Class Factors – COL**
Revised factors

3AR.47 **Table 8A: Class Factors – TOW**
Added to new table for TOW

3AR.48 **Table 8B: GSD and DTD – BI/PD**
Revised factors

3AR.49 **Table 8B: GSD and DTD – MED**
Revised factors

3AR.51 **Table 8B: GSD and DTD – CMP**
Revised factors

3AR.52 **Table 8B: GSD and DTD – COL**
Revised factors

3AR.53 **Table 8C: College Graduate Scholastic Achievement Discount**
Revised factors

3AR.54 **Table 9A: Driving Record Surcharge 1**
- Changed title from Table 9: Driving Record Surcharge to Table 9A: Driving Record Surcharge 1
- Revised factors

3AR.54 **Table 9B: Driving Record Surcharge 2**
Added new table for new Surcharge 2

3AR.55 **Table 11: Multi Car Discount**
Revised factors

3AR.56 **Table 16: Package Discount**
Revised factors

3AR.58	**Table 18B: Snowmobile ("SN") Physical Damage Base Rates** Added Age of Vehicle footnote
3AR.59	**Table 19B: Golf Cart ("GO") Physical Damage Base Rates** Added Age of Vehicle footnote
3AR.60	**Table 21: Trailer ("TR") Base Rates** Added Age of Vehicle footnote
3AR.63	**Table 25: Zone Factors** Revised factors
3AR.64	**Table 31: Vehicle Age Factors** Added new table for new Vehicle Age Factor
3AR.65	**Table 32: Liability and PIP/MED (LPMP) Vehicle Rating Factor - BI** Added new table for new factor
3AR.66	**Table 32: Liability and PIP/MED (LPMP) Vehicle Rating Factor - PD** Added new table for new factor
3AR.67	**Table 32: Liability and PIP/MED (LPMP) Vehicle Rating Factor - MED** Added new table for new factor
3AR.67	**Table 33: Towing – Group Rating Factors** Added new table for new factor
3AR.19-73	**Change in pagination due to above listed changes**

* **RATING**

WORKSHEET 1 - VEHICLE TYPE: PP, PU, VN, and PH

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x													
Model Year Factor	4	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge [3]	9														
= Combined Factor		x													
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
ABS Discount	27	x													
Anti-Theft Discount															
Loan/Lease Factor [2]	30	x													
Package Discount	16	x													
SR-22 Filing Surcharge	29	x													
Zone Factor	25	x													
PREMIUM		=													
									TOTAL PREMIUM:						

[1] Round to two decimals
[2] Does not apply to PH vehicle type
[3] Does not apply to Excess Vehicles

* WORKSHEET 2 - VEHICLE TYPE: CL, DB

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[2]	COL[2]	T&L[2]	OPT TE[2]	EEE[2]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x									#	#			
Model Year Factor	4	x									##	##			
CL/DB Veh. Type Factor	20	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge[3]	9														
= Combined Factor		x													
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
ABS Discount	27	x													
Anti-Theft Discount															
SR-22 Filing Surcharge	29	x													
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Round to two decimals
[2] Does not apply to DB vehicle type
[3] Does not apply to Excess Vehicles

\# For CL vehicle type, the symbol is based on the vehicles actual cash value.
\## For CL vehicle type, use the most current model year.

* WORKSHEET 3 - VEHICLE TYPE: MC

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
MC Deductible Factor	17B	x													
Model Year Factor	4	x													
MC Veh. Type Factor	17A	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
Mature Driver Discount	12	x													
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

* WORKSHEET 4 - VEHICLE TYPE: AN

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[1]	COL[1]	T&L[1]	OPT TE[1]	EEE[1]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Deductible Factor	3	x													
Model Year Factor[1]	4	x													
AN Veh. Type Factor	20	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
Passive Restraint Discount	26	x													
Anti- Theft Discount															
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Use the earliest Model Year Table (Table 4)

* WORKSHEET 5 - VEHICLE TYPE: SN, GO

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x													
Base Rate	1	x													
Physical Damage Base Rate	18B/ 19B	x													
Increased Limit Factor	2	x													
SN/GO Veh. Type Factor	18A/ 19A	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
PREMIUM		=													

TOTAL PREMIUM

* WORKSHEET 6 - VEHICLE TYPE: MH

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Deductible Factor	3	x													
Model Year Factor	4	x													
MH Veh. Type Factor	20	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
Mature Driver Discount	12	x													
Passive Restraint Discount	26	x													
Anti- Theft Discount															
Package Discount	16	x													
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

* WORKSHEET 7 - VEHICLE TYPE: TR, CP

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x	EXT	EXT	EXT										
Base Rate	21/22	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
PREMIUM		=													

TOTAL PREMIUM

"EXT" indicates extended.

* WORKSHEET 8 - VEHICLE TYPE: NN (Named Non-Owner)

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
NN Coverage Factor	23	x													
Gold Star Factor	5	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD *	8B														
+ Driving Record Surcharge	9														
= Combined Factor		x													
CGR Discount Factor	8C	x													
Mature Driver Discount	12	x													
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

H. College Graduate Scholastic Achievement Discount

This discount applies to the rated operator under age 25 who is unmarried and has graduated from a college or university, and whose cumulative scholastic records show that insured attained one of the following: See **Table 8C**.

a. If letter grades are used, had a grade average of “B” or higher,
or
b. Had at least a 3 point average on a 4 point scale (or equivalent).

* I. Driving Record Surcharge (See Table 9)

1. Major Convictions

a. Violations of the types below will be considered majors:

1) Auto theft. (ATH)
2) Drinking in a motor vehicle. (DMV)
3) Driving under the influence of drugs. (DID)
4) Driving while intoxicated. (DWI)
5) Driving while license suspended or revoked. (DLS)
6) Exhibition of speed. (EXH)
7) Felony use of a motor vehicle. (HMA)
8) Fleeing a police officer. (FPO)
9) Hit and run. (HAR)
10) Negligent driver. (NGD)
11) Open container. (OPC)
12) Racing on a public highway. (RAC)
13) Reckless driving. (RKD)
14) Speed contest. (SPC)
15) Transporting explosives. (TEI)
16) Homicide, voluntary manslaughter or assault with an automobile. (HMA)

* **J. Extended Non-Owner (GV) Coverage Rates**

These rates are used for Extended Non-Owner vehicles (i.e. government vehicles). Only BI, PD, and MED coverages are available for these vehicles. See **Table 28**.

* **K. Financial Responsibility Filing (SR-22) Surcharge**

Whenever the financial responsibility filing is required, apply this surcharge to the vehicle where the driver is rated or secondary. The surcharge is applied to BI and PD premiums, and will remain until the filing is no longer required. See **Table 29**.

* **L. Gold Star Factors**

The appropriate factor will be applied to BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums. See **Table 5.**

1. Platinum 1:

   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   * c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
   * d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
   e. All drivers in the household must not be younger than 25 years of age.
   f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   g. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
   i. Demonstrates Superior Financial Responsibility.

2. Gold Star 1:

   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   * c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
   d. Demonstrates Superior Financial Responsibility.

3. Standard 1: Demonstrates Superior Financial Responsibility.

4. Platinum 2:

   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   * c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
   * d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
   e. All drivers in the household must not be younger than 25 years of age.
   f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   g. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
   i. Demonstrates Above Average Financial Responsibility.

5. Gold Star 2:

   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   * c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
   d. Demonstrates Above Average Financial Responsibility.

6. Standard 2: Demonstrates Above Average Financial Responsibility.

7. Platinum 3:

   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   * c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
   * d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
   e. All drivers in the household must not be younger than 25 years of age.
   f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   g. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
   i. Demonstrates Average Financial Responsibility.

8. Gold Star 3:

   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   * c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
   d. Demonstrates Average Financial Responsibility.

9. Standard 3: Demonstrates Average Financial Responsibility.

10. Platinum 4:

    a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
    b. All drivers in the household must have a minimum of 3 years state driving experience.
    * c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
    * d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
    e. All drivers in the household must not be younger than 25 years of age.

f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
g. At least one named insured must have been employed continuously with the same employer for the past year[1].
h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
i. Demonstrates Satisfactory Financial Responsibility.

11. Gold Star 4:

a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
b. At least one Named Insured must have a minimum of 1 year state driving experience.
* c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
d. Demonstrates Satisfactory Financial Responsibility.

12. Standard 4: Demonstrates Satisfactory Financial Responsibility.

13. Platinum 5:

a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
b. All drivers in the household must have a minimum of 3 years state driving experience.
* c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
* d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
e. All drivers in the household must not be younger than 25 years of age.
f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
g. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
i. Demonstrates Financial Responsibility.

14. Gold Star 5:

    a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
    b. At least one Named Insured must have a minimum of 1 year state driving experience.
    * c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
    d. Demonstrates Financial Responsibility.

15. Standard 5: Demonstrates Financial Responsibility.

16. Platinum 6:

    a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
    b. All drivers in the household must have a minimum of 3 years state driving experience.
    * c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
    * d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
    e. All drivers in the household must not be younger than 25 years of age.
    f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
    g. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
    h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
    i. Unable to locate any Financial Responsibility history.

17. Gold Star 6:

    a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
    b. At least one Named Insured must have a minimum of 1 year state driving experience.
    * c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
    d. Unable to locate any Financial Responsibility history.

18. Standard 6: Unable to locate any Financial Responsibility history.

19. Platinum 7:

    a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
    b. All drivers in the household must have a minimum of 3 years state driving experience.
    * c. There must not have been any at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
    * d. There must not have been more than one at-fault non-chargeable claim per household in the past 3 years for Renewals[1].
    e. All drivers in the household must not be younger than 25 years of age.
    f. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
    g. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
    h. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
    i. All named insureds have no established Financial Responsibility history.

20. Gold Star 7:

    a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
    b. At least one Named Insured must have a minimum of 1 year state driving experience.
    * c. There must not have been more than 3 at-fault non-chargeable claims per household in the past 3 years for New Accounts[1].
    d. All named insureds have no established Financial Responsibility history.

21. Standard 7: All named insureds have no established Financial Responsibility history.

[1]***See Rule 3.I.4., Non-Chargeable Claims for state exception(s).***

M. Golf Cart (GO) Physical Damage Base Rates

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Golf Cart (GO) vehicle types. See **Table 19B**

N. Golf Cart (GO) Vehicle Type Factors

These factors are applied to the BI and PD rates for Golf Cart (GO) vehicle types. See **Table 19A**.

O. Increased Limit Factors

These factors are applied to the Base Rate per coverage once the limits have been chosen. See **Table 2**.

* **P. Loan/Lease Factor**

When Auto Loan/Lease coverage is purchased, a factor is applied to the Collision (COL) and Other Than Collision (CMP) premiums for the vehicle(s) to which the coverage applies. See **Table 30**.

Q. Mature Driver Discount

To qualify for this discount, the principal operator on the covered vehicle must:

1. be at least 55 years of age, and
2. complete an approved Motor Vehicle Accident Prevention course 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, and
3. present a certificate certifying the approved course was successfully completed within the three years prior to the inception or renewal of the policy,

This discount will apply for 36 months following the course completion date, and it applies only to one vehicle principally operated by the Mature Driver. See **Table 12**.

R. Model Year Factors

These Factors are applied to each vehicle with Collision (COL) and/or Other Than Collision (CMP) coverage, and are based on the model year of the vehicle. See **Table 4**.

S. Motorcycle (MC) Deductible Factors

These factors are determined by the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Motorcycle (MC) vehicle types. See **Table 17B.**

T. Motorcycle (MC) Vehicle Type Factors

These factors are applied to all Motorcycle policies, on a vehicle level. They are determined for each coverage based on the driver age and the engine size (cc). See **Table 17A**.

* **U. Multi Car Discount (see Table 10)**

1. Applies when we insure two or more private passenger Auto, Pickup, Van, Classic Vehicle, Dune buggy and commute-use Motor Home (PP, PU, VN, CL, DB, PH) vehicle types for family members in the same household: no other vehicle types are given the discount.
2. Vehicles with only Other Than Collision (CMP) coverage do not get the discount, nor do they qualify other vehicles for the discount.

V. Named Non-Owner (NN) Coverage Factors

These factors are applied to the BI, PD and MED premiums for Named Non-Owner vehicles. See **Table 23**.

W. Package Discount (See Table 16)

1. Type A: To qualify for this discount, the vehicle must carry at least the following coverages and limits:
   a. Bodily Injury, 50/100 limit or higher
   b. Property Damage, any limit
   c. Medical Payments, any limit
   d. Uninsured Motorists Bodily Injury and/or Underinsured Motorist Bodily Injury, any limit
   e. Other Than Collision (CMP), any deductible
   f. Collision (COL), any deductible

2. Type B: To qualify for this discount, Type A's criteria must be met, AND the vehicle has no unrepaired damage.

3. Type C: To qualify for this discount, Type A's criteria must be met, AND the vehicle is normally parked in a fully enclosed and locked garage overnight.

4. Type D: To qualify for this discount, ALL criteria for types A, B and C must be met.

* **X. Passive Restraint Discount**

This factor is applied to the MED premiums of private passenger Auto, Pickup, Van, Classic Vehicle, Dune Buggy, Antique, pleasure-use and commute-use Motor Home (PP, PU, VN, CL, DB, AN, MH, PH) vehicle types, and it varies, depending on the number of safety restraint devices (airbags or automatic seatbelts) the vehicle has. See **Table 26.**

Y. (Reserved for Future Use)

Z. Persistency Factor

This factor will be applied at the policy level. All private passenger Auto, Pickup, Van, Classic Vehicle, Dune buggy and commute-use Motor Home vehicle types (PP, PU, VN, CL, DB, PH) on the policy will be rated with the same persistency factor.

The Persistency rating factor is determined based on the number of months continuously insured with California Casualty and the immediate prior carrier. See **Table 10**.

Prior insurance persistency means motor vehicle liability insurance on any vehicle licensed for road use. To qualify as having at least one year of prior insurance persistency the insured must provide the prior carrier's name and policy number, and:

1. At least one owned, operable vehicle must have been continuously insured for the past 12 months; or
2. One named insured must have been rated continuously for the past 12 months on a motor vehicle liability policy.

Individuals who have a business vehicle (i.e., company car) which is provided for their personal use may reference the commercial policy to satisfy this requirement. The name and phone number of the employer must be provided.

A lapse in coverage of 30 days or less (60 days or less if prior policy was California Casualty) will not be counted in applying this requirement.

AA. Sales Code Factors

These factors vary depending on the corresponding sales code, and apply to BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums. See **Table 6**.

BB. Snowmobile (SN) Physical Damage Base Rates

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Snowmobile (SN) vehicle types. See **Table 18B**

CC. Snowmobile (SN) Vehicle Type Factors

These factors are applied to the BI and PD rates for Snowmobile (SN) vehicle types. See **Table 18A**.

DD. Symbol/Deductible Factors

These factors are applied to each vehicle type (except SN, GO, TR, CP, MC) with Collision (COL) and/or Other Than Collision (CMP) coverage. They are based on a combination of the vehicle symbol and the deductible amount selected per coverage. See **Table 3**.

The vehicle symbol is determined as follows:

1. The symbol for private passenger autos, pickups and vans (PP) should be found in the ISO vehicle symbol pages.

* 2. New private passenger autos, pickups and vans (PP) that are not yet in the ISO vehicle symbol pages should use the ISO symbol for the same model vehicle produced the previous year. If the same model was not produced the previous year the symbol should be determined using the cost new from the Kelley Blue Book and the Cost Conversion Table (**Table 24A and 24B**) for rating.

* 3. Private passenger Autos (PP), Pickups (PU) and Vans (VN) not included in ISO and Motor Homes (PH and MH) should use the cost new from the Kelley Blue Book and the Cost Conversion Table (**Table 24A and 24B**) to determine the symbol for rating.

* 4. Antique Vehicles (AN) and Classic Vehicles (CL) should use the stated amount with the Cost Conversion Table (**Table 24A and 24B**) to determine the symbol for rating. Antique Vehicles (AN) will always be rated using the factors for the model year of the vehicle, while Classic Vehicles (CL) will always be rated using the current factors for the current model year.

* 5. Vehicles that exceed the value range for their specific model year on the Cost Conversion Table (**Table 24A and 24B**) are considered high value vehicles. For all vehicle types with symbols greater than those shown below, the following calculations should be used to determine the appropriate premium:

Model Year	Symbol
Prior to 1976	7
1976 to 1980	13
1981 to 1989	20
1990 to 2010	26
2011 and later	70

\+ a. 2011 and Subsequent Model year Vehicles (use symbol 98):

CMP = (Symbol 70 Factor) * {1 + [(Original Cost (in 000's) – 150) * 0.016]}
COL = (Symbol 70 Factor) * {1 + [(Original Cost (in 000's) – 150) * 0.014]}

* b. Model Years 1990 - 2010 (use symbol 27):

CMP = (Symbol 26 Factor) * {1 + [(Original Cost (in 000's) – 80) * 0.021]}
COL = (Symbol 26 Factor) * {1 + [(Original Cost (in 000's) – 80) * 0.025]}

c. Model Years 1981 - 1989 (use symbol 21):

CMP = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.019]}
COL = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.023]}

d. Model Years 1976 - 1980 (use symbol 14):

CMP = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.031]}
COL = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.030]}

e. Model Years Prior to 1976 (use symbol 8):

CMP = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.060]}
COL = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.052]}

Note: round to the nearest hundredth

EE. Trailer (TR) Base Rate

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Trailer (TR) vehicle types. See **Table 21**

FF. Utility Vehicle Factors (Reserved for future use)

GG. Zone Factors

These factors are applied to the BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums, and are determined by the Zone for the garaging location of each vehicle. See **Table 25**.

* **TABLE 1: BASE RATES**

		Miscellaneous Coverages:	
BI	261.8	T&L 1[1]	4.8
PD	146.9	T&L 2[2]	8.4
MED	68.4	OPT TE	9.2
Work Loss	4.4	EEE - Excess Electronic Equipment	36.0
Acc. Death	6.0		
UM	19.1		
UIM	62.2		
PDUM^	16.7		
CMP	114.6		
COL	320.3		

Notes:

[1] T&L 1 — For PP, PU, VN, CL
[2] T&L 2 — For PH & MH
^ Subject to $200 deductible

Key:

BI =	Bodily Injury Liability		
PD =	Property Damage Liability	T&L =	Towing and Labor
MED =	Medical Payments	OPT TE =	Optional Transportation Expenses
Work Loss =	Work Loss Benefit		
Acc. Death =	Accidental Death Benefit		
UM =	Uninsured Motorists	EEE =	Excess Electronic Equipment
UIM =	Underinsured Motorists		
PDUM =	Property Damage Uninsured Motorist		
CMP =	Other Than Collision		
COL =	Collision		

TABLE 2: INCREASED LIMIT FACTORS

Bodily Injury Limit (000)	Factor
25/50	0.76
30/60	0.84
50/100	0.88
100/300	1.00
250/500	1.18
300/500	1.26
500/500	1.29
500/1M	1.35
1M/1M	1.46

Property Damage Limit	Factor
25	0.93
50	1.00
100	1.05
200	1.11
300	1.15

PD Uninsured Motorist Limit (000)	Factor
25	0.68
50	1.00
100	1.62
200	2.84
300	4.06

Uninsured Motorists Limit (000)	Factor
25/50	0.67
30/60	0.82
50/100	0.86
100/300	1.00
250/500	1.16
300/500	1.21
500/500	1.23
500/1M	1.76
1M/1M	1.95

Underinsured Motorists Limit (000)	Factor
25/50	0.36
30/60	0.51
50/100	0.55
100/300	1.00
250/500	1.80
300/500	1.99
500/500	2.06
500/1M	2.34
1M/1M	2.91

Excess Sound Equip. Limit	Factor
1500	1.00
2000	1.75
2500	2.50
3000	3.25
3500	4.00
4000	4.75
4500	5.50
5000	6.25

Medical Payments Limit (000)	Factor
2	0.75
5	1.00
10	1.38
25	1.92

Work Loss Coverage Limit	Factor
140 per wk	1.00

Accidental Death Benefit Limit	Factor
5000	1.00

Transportation Expenses Limit	Factor
$30 day / $900 max	1.00
$40 day / $1200 max	1.84
$50 day / $1500 max	2.68

Towing and Labor Limit	Factor by Age of Vehicle[1] 1-4	5-8	9 +
$50	0.31	0.47	0.62
Broad	0.50	0.75	1.00

Excess Elec. Equipment Limit	Factor
1500	1.00
2000	1.75
2500	2.50
3000	3.25
3500	4.00
4000	4.75
4500	5.50
5000	6.25

[1]Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year + 1; 1)
1 = New vehicle, 2 = age 1, 3 = age 2 and so on

+ **TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – OTHER THAN COLLISION**

Model Year 2011 and Subsequent

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.54	0.44	0.39	0.33	0.23	0.15	0.10	0.07
2	0.65	0.57	0.51	0.38	0.26	0.18	0.12	0.08
3	0.87	0.78	0.70	0.53	0.37	0.26	0.18	0.12
4	1.07	0.99	0.92	0.71	0.47	0.33	0.23	0.17
5	1.19	1.10	1.01	0.77	0.53	0.39	0.27	0.19
6	1.30	1.20	1.11	0.85	0.61	0.43	0.29	0.19
7	1.40	1.30	1.21	0.95	0.67	0.45	0.33	0.25
8	1.50	1.39	1.29	1.03	0.74	0.50	0.35	0.25
10	1.60	1.48	1.38	1.11	0.81	0.54	0.37	0.26
11	1.70	1.58	1.47	1.18	0.87	0.59	0.39	0.26
12	1.77	1.65	1.53	1.24	0.91	0.63	0.41	0.27
13	1.81	1.69	1.58	1.28	0.95	0.66	0.43	0.28
14	1.85	1.73	1.63	1.33	0.98	0.68	0.45	0.30
15	1.89	1.77	1.67	1.37	1.01	0.71	0.47	0.31
16	1.94	1.82	1.71	1.40	1.05	0.73	0.48	0.32
17	1.99	1.87	1.75	1.44	1.08	0.76	0.50	0.32
18	2.04	1.92	1.80	1.48	1.11	0.79	0.51	0.33
19	2.09	1.96	1.84	1.51	1.15	0.81	0.53	0.35
20	2.13	2.01	1.90	1.58	1.18	0.84	0.55	0.36
21	2.18	2.06	1.94	1.62	1.21	0.87	0.57	0.37
22	2.22	2.09	1.98	1.65	1.24	0.89	0.59	0.39
23	2.26	2.13	2.02	1.69	1.27	0.91	0.60	0.40
24	2.30	2.16	2.05	1.72	1.29	0.93	0.61	0.41
25	2.35	2.21	2.10	1.78	1.32	0.95	0.63	0.43
26	2.40	2.26	2.15	1.83	1.35	0.98	0.65	0.44
27	2.44	2.32	2.20	1.87	1.37	1.00	0.67	0.45
28	2.49	2.36	2.25	1.92	1.40	1.02	0.69	0.47
29	2.54	2.40	2.29	1.96	1.43	1.04	0.71	0.49
30	2.58	2.44	2.32	1.96	1.45	1.05	0.73	0.51
31	2.63	2.49	2.36	1.99	1.48	1.07	0.75	0.52
32	2.68	2.53	2.40	2.01	1.51	1.10	0.76	0.53
33	2.72	2.58	2.44	2.04	1.53	1.12	0.77	0.54
34	2.77	2.62	2.48	2.06	1.56	1.15	0.79	0.55
35	2.80	2.65	2.51	2.11	1.59	1.17	0.80	0.56
36	2.85	2.70	2.56	2.17	1.62	1.19	0.83	0.57
37	2.92	2.75	2.61	2.24	1.66	1.23	0.85	0.59
38	2.97	2.82	2.67	2.29	1.70	1.25	0.87	0.61
39	3.03	2.88	2.74	2.33	1.74	1.27	0.89	0.63
40	3.09	2.94	2.80	2.38	1.77	1.30	0.92	0.65
41	3.16	3.00	2.86	2.46	1.80	1.33	0.94	0.67
42	3.22	3.07	2.92	2.50	1.84	1.36	0.96	0.69
43	3.29	3.13	2.98	2.54	1.87	1.39	0.99	0.71
44	3.35	3.18	3.03	2.58	1.90	1.42	1.01	0.72
45	3.41	3.24	3.08	2.62	1.93	1.46	1.04	0.74
46	3.48	3.30	3.12	2.62	1.96	1.50	1.06	0.75
47	3.55	3.36	3.18	2.67	2.00	1.54	1.09	0.77
48	3.64	3.43	3.24	2.72	2.03	1.58	1.12	0.79
49	3.76	3.49	3.29	2.75	2.07	1.62	1.14	0.80
50	3.88	3.55	3.35	2.76	2.10	1.66	1.16	0.81
51	3.99	3.61	3.40	2.80	2.14	1.70	1.18	0.82
52	4.07	3.65	3.44	2.82	2.16	1.72	1.20	0.83
53	4.10	3.68	3.47	2.85	2.18	1.73	1.21	0.83
54	4.24	3.81	3.59	2.95	2.25	1.79	1.25	0.86
55	4.42	3.97	3.74	3.07	2.35	1.87	1.30	0.90
56	4.61	4.14	3.90	3.20	2.45	1.95	1.36	0.94
57	4.80	4.31	4.06	3.34	2.55	2.03	1.41	0.98
58	5.10	4.58	4.31	3.55	2.71	2.16	1.50	1.04
59	5.49	4.93	4.65	3.82	2.92	2.32	1.61	1.12
60	5.90	5.29	4.99	4.10	3.13	2.49	1.73	1.20
61	6.31	5.67	5.34	4.39	3.35	2.67	1.86	1.28
62	6.74	6.05	5.70	4.69	3.58	2.85	1.98	1.37
63	7.18	6.45	6.07	4.99	3.81	3.03	2.11	1.46
64	7.62	6.84	6.45	5.30	4.05	3.22	2.24	1.55
65	8.05	7.23	6.81	5.60	4.28	3.40	2.37	1.64
66	8.70	7.81	7.36	6.05	4.62	3.68	2.56	1.77
67	9.58	8.60	8.10	6.66	5.09	4.05	2.82	1.95
68	10.45	9.38	8.84	7.26	5.55	4.42	3.07	2.13
69	11.32	10.16	9.57	7.87	6.01	4.78	3.33	2.30
70	12.20	10.95	10.32	8.48	6.48	5.15	3.59	2.48
71	13.08	11.74	11.06	9.09	6.95	5.53	3.84	2.66
72	13.95	12.53	11.80	9.70	7.41	5.90	4.10	2.84
73	14.83	13.32	12.55	10.31	7.88	6.27	4.36	3.02
74	15.71	14.11	13.29	10.93	8.35	6.64	4.62	3.20
75	16.59	14.90	14.04	11.54	8.82	7.01	4.88	3.38
98			-- Refer to High Value Vehicle Symbol/Deductible Factors --					

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – OTHER THAN COLLISION

Model Year 1990 to 2010

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.61	0.48	0.42	0.30	0.22	0.16	0.11	0.08
2	1.14	0.92	0.82	0.60	0.45	0.33	0.23	0.17
3	1.32	1.08	0.96	0.72	0.55	0.40	0.29	0.21
4	1.46	1.20	1.07	0.81	0.62	0.46	0.33	0.24
5	1.60	1.31	1.17	0.89	0.69	0.51	0.37	0.27
6	1.76	1.45	1.29	0.99	0.77	0.57	0.42	0.30
7	1.84	1.52	1.36	1.05	0.81	0.60	0.44	0.32
8	1.99	1.64	1.48	1.14	0.89	0.66	0.49	0.36
10	2.06	1.70	1.54	1.19	0.93	0.69	0.51	0.37
11	2.20	1.82	1.65	1.28	1.00	0.75	0.55	0.40
12	2.30	1.91	1.73	1.35	1.05	0.79	0.58	0.42
13	2.37	1.97	1.79	1.39	1.09	0.82	0.60	0.44
14	2.52	2.09	1.90	1.48	1.17	0.88	0.64	0.47
15	2.67	2.22	2.02	1.58	1.25	0.94	0.69	0.50
16	2.82	2.34	2.13	1.67	1.32	1.00	0.73	0.54
17	2.96	2.47	2.25	1.77	1.40	1.06	0.79	0.59
18	3.12	2.60	2.37	1.87	1.47	1.13	0.85	0.64
19	3.31	2.76	2.52	1.99	1.58	1.23	0.93	0.70
20	3.50	2.93	2.67	2.11	1.67	1.34	1.00	0.75
21	3.70	3.19	2.83	2.24	1.78	1.47	1.11	0.83
22	4.05	3.56	3.11	2.47	1.96	1.64	1.23	0.93
23	4.45	3.93	3.42	2.72	2.17	1.81	1.36	1.02
24	4.79	4.23	3.68	2.93	2.33	1.95	1.46	1.10
25	5.23	4.62	4.02	3.20	2.55	2.13	1.60	1.20
26	5.79	5.12	4.45	3.54	2.82	2.35	1.77	1.33
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.35	0.28	0.24	0.17	0.13	0.09	0.06	0.04
2	0.35	0.28	0.24	0.17	0.13	0.09	0.06	0.04
3	0.41	0.33	0.29	0.21	0.15	0.11	0.07	0.05
4	0.56	0.45	0.39	0.28	0.20	0.14	0.10	0.07
5	0.76	0.60	0.53	0.38	0.27	0.19	0.14	0.09
6	0.96	0.76	0.67	0.48	0.35	0.25	0.18	0.12
[1]7	1.14	0.92	0.82	0.60	0.45	0.33	0.23	0.17
8	1.39	1.14	1.02	0.76	0.58	0.43	0.31	0.22
10	1.68	1.38	1.23	0.94	0.73	0.54	0.39	0.29
11	1.91	1.58	1.42	1.09	0.85	0.63	0.46	0.34
12	2.13	1.76	1.59	1.23	0.96	0.72	0.53	0.39
[2]13	2.34	1.94	1.76	1.37	1.07	0.80	0.59	0.43
14	2.59	2.15	1.96	1.53	1.21	0.91	0.67	0.49
15	2.89	2.40	2.19	1.72	1.36	1.03	0.76	0.57
16	3.23	2.70	2.46	1.94	1.54	1.19	0.89	0.67
17	3.60	3.06	2.75	2.17	1.73	1.41	1.06	0.79
18	4.06	3.56	3.11	2.47	1.97	1.64	1.23	0.93
19	4.58	4.04	3.52	2.80	2.23	1.86	1.40	1.05
[3]20	5.01	4.43	3.85	3.06	2.44	2.04	1.53	1.15
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

[1] Maximum symbol for Model Years prior to 1976. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[2] Maximum symbol for Model Years 1976 to 1980. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[3] Maximum symbol for Model Years 1981 to1989. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.

+ TABLE 3: SYMBOL/DEDUCTIBLE FACTORS –COLLISION

Model Year 2011 and Subsequent

Symbol	100	150	200	250	500	1000	2000	3000
1	0.43	0.41	0.40	0.39	0.34	0.24	0.16	0.12
2	0.53	0.51	0.49	0.47	0.41	0.30	0.20	0.14
3	0.68	0.65	0.62	0.60	0.53	0.40	0.28	0.19
4	0.76	0.73	0.71	0.69	0.61	0.47	0.35	0.26
5	0.80	0.77	0.75	0.73	0.66	0.52	0.38	0.29
6	0.86	0.82	0.79	0.77	0.70	0.56	0.40	0.29
7	0.91	0.88	0.86	0.84	0.76	0.60	0.43	0.31
8	0.97	0.94	0.91	0.89	0.80	0.66	0.46	0.33
10	1.03	0.99	0.96	0.94	0.84	0.70	0.49	0.36
11	1.07	1.04	1.02	1.00	0.90	0.74	0.54	0.40
12	1.12	1.08	1.05	1.03	0.94	0.76	0.56	0.42
13	1.15	1.11	1.08	1.05	0.96	0.78	0.58	0.44
14	1.18	1.13	1.10	1.07	0.98	0.80	0.60	0.45
15	1.20	1.15	1.12	1.09	1.00	0.82	0.61	0.46
16	1.23	1.18	1.15	1.12	1.02	0.84	0.63	0.48
17	1.25	1.20	1.17	1.15	1.05	0.86	0.65	0.49
18	1.28	1.23	1.20	1.18	1.08	0.88	0.66	0.50
19	1.30	1.26	1.23	1.21	1.11	0.91	0.68	0.52
20	1.32	1.28	1.24	1.22	1.12	0.95	0.70	0.53
21	1.34	1.30	1.27	1.24	1.15	0.97	0.71	0.54
22	1.37	1.32	1.29	1.26	1.17	0.99	0.73	0.56
23	1.39	1.34	1.30	1.28	1.19	1.01	0.75	0.58
24	1.42	1.37	1.32	1.30	1.20	1.03	0.76	0.59
25	1.44	1.39	1.36	1.34	1.24	1.04	0.78	0.61
26	1.47	1.41	1.38	1.36	1.26	1.06	0.80	0.62
27	1.49	1.44	1.40	1.38	1.28	1.08	0.81	0.63
28	1.51	1.46	1.43	1.40	1.30	1.11	0.83	0.65
29	1.53	1.48	1.45	1.43	1.33	1.13	0.84	0.66
30	1.60	1.54	1.49	1.45	1.34	1.13	0.86	0.67
31	1.62	1.56	1.51	1.47	1.36	1.16	0.87	0.68
32	1.65	1.58	1.53	1.49	1.38	1.17	0.89	0.69
33	1.67	1.61	1.55	1.51	1.39	1.18	0.90	0.70
34	1.70	1.63	1.57	1.53	1.41	1.20	0.92	0.72
35	1.72	1.65	1.60	1.55	1.43	1.22	0.93	0.73
36	1.72	1.66	1.61	1.58	1.46	1.23	0.95	0.74
37	1.76	1.69	1.64	1.61	1.49	1.27	0.97	0.76
38	1.80	1.73	1.68	1.65	1.52	1.30	1.00	0.78
39	1.83	1.76	1.71	1.68	1.56	1.32	1.03	0.81
40	1.87	1.80	1.75	1.71	1.59	1.35	1.05	0.83
41	1.88	1.82	1.78	1.75	1.63	1.39	1.08	0.85
42	1.91	1.86	1.82	1.79	1.66	1.42	1.10	0.87
43	1.95	1.90	1.85	1.82	1.69	1.45	1.12	0.89
44	1.98	1.93	1.89	1.85	1.72	1.48	1.15	0.91
45	2.02	1.96	1.92	1.89	1.75	1.51	1.17	0.93
46	2.05	1.99	1.96	1.93	1.79	1.53	1.20	0.95
47	2.09	2.03	2.00	1.97	1.83	1.57	1.23	0.98
48	2.13	2.07	2.03	2.00	1.87	1.62	1.30	1.06
49	2.17	2.10	2.06	2.03	1.90	1.67	1.40	1.18
50	2.18	2.13	2.08	2.05	1.94	1.73	1.50	1.31
51	2.22	2.16	2.11	2.07	1.97	1.79	1.60	1.43
52	2.24	2.18	2.13	2.09	1.99	1.82	1.65	1.50
53	2.26	2.20	2.15	2.10	2.00	1.83	1.66	1.51
54	2.30	2.24	2.19	2.14	2.04	1.87	1.69	1.54
55	2.35	2.29	2.24	2.19	2.09	1.91	1.73	1.57
56	2.42	2.36	2.30	2.26	2.14	1.96	1.78	1.62
57	2.48	2.42	2.36	2.32	2.20	2.02	1.83	1.66
58	2.59	2.53	2.47	2.42	2.30	2.11	1.91	1.73
59	2.72	2.65	2.59	2.54	2.41	2.21	2.00	1.82
60	2.85	2.78	2.71	2.66	2.53	2.32	2.10	1.91
61	3.01	2.94	2.87	2.81	2.67	2.45	2.22	2.01
62	3.21	3.13	3.05	2.99	2.85	2.61	2.36	2.15
63	3.39	3.31	3.23	3.17	3.01	2.76	2.50	2.27
64	3.59	3.50	3.41	3.35	3.18	2.92	2.64	2.40
65	3.77	3.68	3.59	3.52	3.35	3.07	2.77	2.52
66	4.06	3.95	3.86	3.78	3.60	3.29	2.98	2.71
67	4.44	4.32	4.22	4.14	3.93	3.60	3.26	2.96
68	4.81	4.69	4.58	4.49	4.27	3.91	3.54	3.22
69	5.19	5.06	4.94	4.84	4.61	4.22	3.82	3.47
70	5.56	5.42	5.29	5.19	4.93	4.52	4.09	3.72
71	5.94	5.79	5.65	5.54	5.27	4.83	4.37	3.97
72	6.32	6.16	6.01	5.90	5.61	5.14	4.65	4.23
73	6.70	6.53	6.37	6.25	5.94	5.44	4.93	4.48
74	7.08	6.90	6.74	6.60	6.28	5.75	5.21	4.73
75	7.46	7.27	7.10	6.96	6.62	6.06	5.48	4.99
98	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

*

TABLE 3: SYMBOL/DEDUCTIBLE FACTORS –COLLISION

Model Year 1990 to 2010

Symbol	100	150	200	250	500	1000	2000	3000
1	0.50	0.47	0.43	0.42	0.36	0.26	0.19	0.15
2	0.77	0.72	0.67	0.64	0.56	0.42	0.32	0.25
3	0.87	0.81	0.75	0.73	0.64	0.48	0.37	0.29
4	0.93	0.86	0.81	0.78	0.68	0.52	0.40	0.32
5	1.00	0.93	0.88	0.84	0.74	0.57	0.44	0.36
6	1.09	1.02	0.95	0.92	0.81	0.63	0.48	0.39
7	1.14	1.07	1.00	0.97	0.86	0.66	0.51	0.42
8	1.22	1.14	1.07	1.03	0.92	0.72	0.55	0.45
10	1.26	1.17	1.10	1.06	0.94	0.74	0.57	0.47
11	1.33	1.24	1.17	1.12	1.00	0.79	0.61	0.50
12	1.39	1.29	1.21	1.17	1.04	0.83	0.64	0.53
13	1.42	1.33	1.25	1.20	1.07	0.85	0.66	0.54
14	1.52	1.42	1.33	1.28	1.15	0.90	0.71	0.59
15	1.61	1.51	1.42	1.36	1.21	0.94	0.75	0.63
16	1.67	1.56	1.47	1.41	1.27	0.99	0.79	0.66
17	1.73	1.62	1.53	1.47	1.32	1.03	0.82	0.69
18	1.83	1.71	1.61	1.55	1.40	1.10	0.87	0.74
19	1.95	1.83	1.72	1.66	1.49	1.18	0.94	0.79
20	2.10	1.97	1.86	1.79	1.61	1.29	1.02	0.86
21	2.26	2.12	1.99	1.92	1.74	1.40	1.11	0.92
22	2.41	2.26	2.13	2.05	1.86	1.50	1.19	0.99
23	2.57	2.41	2.27	2.19	1.98	1.61	1.27	1.06
24	2.80	2.62	2.47	2.38	2.16	1.76	1.39	1.15
25	3.11	2.91	2.75	2.65	2.40	1.95	1.54	1.28
26	3.49	3.28	3.09	2.97	2.70	2.19	1.73	1.44
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.40	0.37	0.34	0.33	0.29	0.21	0.15	0.12
2	0.40	0.37	0.34	0.33	0.29	0.21	0.15	0.12
3	0.45	0.42	0.39	0.37	0.32	0.23	0.17	0.13
4	0.49	0.45	0.42	0.40	0.34	0.25	0.18	0.14
5	0.54	0.50	0.47	0.45	0.38	0.28	0.20	0.16
6	0.65	0.60	0.56	0.54	0.46	0.34	0.25	0.20
[1]7	0.77	0.72	0.67	0.64	0.56	0.42	0.32	0.25
8	0.90	0.83	0.78	0.75	0.66	0.50	0.38	0.31
10	1.05	0.98	0.91	0.88	0.78	0.60	0.46	0.38
11	1.18	1.10	1.03	1.00	0.89	0.69	0.53	0.44
12	1.29	1.21	1.13	1.09	0.97	0.76	0.59	0.49
[2]13	1.40	1.31	1.23	1.18	1.06	0.84	0.65	0.53
14	1.56	1.46	1.37	1.32	1.18	0.92	0.73	0.61
15	1.70	1.59	1.50	1.44	1.29	1.01	0.80	0.68
16	1.90	1.78	1.67	1.61	1.45	1.15	0.92	0.77
17	2.18	2.04	1.93	1.85	1.68	1.34	1.07	0.89
18	2.41	2.26	2.13	2.05	1.86	1.50	1.19	0.99
19	2.65	2.49	2.35	2.26	2.05	1.66	1.31	1.09
20	2.95	2.77	2.61	2.51	2.28	1.85	1.46	1.22
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

[1] Maximum symbol for Model Years prior to 1976. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[2] Maximum symbol for Model Years 1976 to 1980. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.

* TABLE 4: MODEL YEAR FACTORS

Model Year	CMP	COL
2012+	*	*
2011	1.52	1.80
2010	1.46	1.71
2009	1.41	1.63
2008	1.35	1.55
2007	1.30	1.48
2006	1.25	1.41
2005	1.20	1.34
2004	1.16	1.27
2003	1.12	1.23
2002	1.08	1.13
2001	1.04	1.06
2000	1.00	1.00
1999	0.96	0.94
1998	0.91	0.89
1997	0.88	0.84
1996	0.84	0.79
1995	0.80	0.74
1994	0.78	0.71
1993	0.77	0.70
1992	0.75	0.68
1991	0.75	0.68
1990	0.75	0.68
1989 & prior	0.75	0.68

* To determine the model year factors not shown in Table 4 (i.e., model years beyond 2011):

* Other Than Collision = (Model year 2011 Factor) * [(1.04) ^ (Model Year – 2011)]
Collision = (Model year 2011 Factor) * [(1.05) ^ (Model Year – 2011)]

Note: Round the factors to the nearest hundredth.

TABLE 5: GOLD STAR FACTORS

	Factor
Platinum 1	0.81
Gold Star 1	0.85
Standard 1	0.93
Platinum 2	0.87
Gold Star 2	0.91
Standard 2	1.00
Platinum 3	1.00
Gold Star 3	1.05
Standard 3	1.15
Platinum 4	1.24
Gold Star 4	1.30
Standard 4	1.43
Platinum 5	1.52
Gold Star 5	1.60
Standard 5	1.75
Platinum 6	1.00
Gold Star 6	1.05
Standard 6	1.15
Platinum 7	1.00
Gold Star 7	1.05
Standard 7	1.15

TABLE 6: SALES CODE FACTORS

Higher Education Group Type		
Name	**Sales Code**	**Factor**
Higher Education Sales Codes – all not listed below		1.00
Non-Endorsed College Faculty	062	1.05
Non-Member Educator	800	1.10

General Preferred Group Type		
Name	**Sales Code**	**Factor**
General Preferred Sales Codes – all not listed below		1.05
Select	101	1.25

TABLE 7: AUTO / HOME DISCOUNT

Form	BI	PD	MED	CMP	COL
HO-3	0.90	0.90	0.90	0.90	0.90
DP-3	0.90	0.90	0.90	0.90	0.90
HO-3 MH	0.90	0.90	0.90	0.90	0.90
HO-6 (primary)	0.90	0.90	0.90	0.90	0.90
HO-4	0.95	0.95	0.95	0.95	0.95
HO-6 (secondary)	0.95	0.95	0.95	0.95	0.95
None	1.00	1.00	1.00	1.00	1.00

* **TABLE 8A: CLASS FACTORS – BI / PD**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66							
12	Age 17-18	2.30							
13	Age 19-20	2.29							
14	Age 21-24	1.33							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	3.10							
22	Age 17-18	2.68							
23	Age 19-20	2.57							
24	Age 21-24	1.50							
	Single Male Occ. Op.								
41	Age Under 17	3.53							
42	Age 17-18	2.55							
43	Age 19-20	3.00							
44	Age 21-24	1.63							
	Single Male Princ. Op.								
51	Age Under 17	4.70							
52	Age 17-18	3.12							
53	Age 19-20	3.52							
54	Age 21-24	1.89							
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65							
32	Age 17-18	2.48							
33	Age 19-20	2.29							
38	Age 21-22	1.54							
39	Age 23-24	1.29							
	All Other classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70 - 74[1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – MED**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66							
12	Age 17-18	2.30							
13	Age 19-20	2.29							
14	Age 21-24	1.33							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	3.10							
22	Age 17-18	2.68							
23	Age 19-20	2.57							
24	Age 21-24	1.50							
	Single Male Occ. Op.								
41	Age Under 17	3.53							
42	Age 17-18	2.55							
43	Age 19-20	3.00							
44	Age 21-24	1.63							
	Single Male Princ. Op.								
51	Age Under 17	4.70							
52	Age 17-18	3.12							
53	Age 19-20	3.52							
54	Age 21-24	1.89							
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65							
32	Age 17-18	2.48							
33	Age 19-20	2.29							
38	Age 21-22	1.54							
39	Age 23-24	1.29							
	All Other classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70 – 74 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – UM AND UIM**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.00							
12	Age 17-18	1.00							
13	Age 19-20	1.00							
14	Age 21-24	1.00							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	1.00							
22	Age 17-18	1.00							
23	Age 19-20	1.00							
24	Age 21-24	1.00							
	Single Male Occ. Op.								
41	Age Under 17	1.00							
42	Age 17-18	1.00							
43	Age 19-20	1.00							
44	Age 21-24	1.00							
	Single Male Princ. Op.								
51	Age Under 17	1.00							
52	Age 17-18	1.00							
53	Age 19-20	1.00							
54	Age 21-24	1.00							
5H	Age 25-29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Married Male Princ. or Occ.								
31	Age Under 17	1.00							
32	Age 17-18	1.00							
33	Age 19-20	1.00							
38	Age 21-22	1.00							
39	Age 23-24	1.00							
	All Other classes								
7I	General - Age 29 & Under	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7J	General - Age 30-34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7K	General - Age 35-39	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7L	General - Age 40-44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7M	General - Age 45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7N	General - Age 50-54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7O	General - Age 55-59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7P	General - Age 60-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7Q	General - Age 65-69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7R	General - Age 70-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7S	General - Age 75-79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7T	General - Age 80 & Up	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8N	Special - Age 50-54 [1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8O	Special - Age 55-59 [1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8P	Special - Age 60-64 [1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8Q	Special - Age 65-69 [1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8R	Special - Age 70 - 74 [1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – CMP**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66							
12	Age 17-18	2.30							
13	Age 19-20	2.29							
14	Age 21-24	1.33							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	3.10							
22	Age 17-18	2.68							
23	Age 19-20	2.57							
24	Age 21-24	1.50							
	Single Male Occ. Op.								
41	Age Under 17	3.53							
42	Age 17-18	2.55							
43	Age 19-20	3.00							
44	Age 21-24	1.63							
	Single Male Princ. Op.								
51	Age Under 17	4.70							
52	Age 17-18	3.12							
53	Age 19-20	3.52							
54	Age 21-24	1.89							
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65							
32	Age 17-18	2.48							
33	Age 19-20	2.29							
38	Age 21-22	1.54							
39	Age 23-24	1.29							
	All Other classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70 & Up [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – COL**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.66							
12	Age 17-18	2.30							
13	Age 19-20	2.29							
14	Age 21-24	1.33							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	3.10							
22	Age 17-18	2.68							
23	Age 19-20	2.57							
24	Age 21-24	1.50							
	Single Male Occ. Op.								
41	Age Under 17	3.53							
42	Age 17-18	2.55							
43	Age 19-20	3.00							
44	Age 21-24	1.63							
	Single Male Princ. Op.								
51	Age Under 17	4.70							
52	Age 17-18	3.12							
53	Age 19-20	3.52							
54	Age 21-24	1.89							
5H	Age 25-29	1.17	1.31	1.22	1.35	1.39	1.39	1.44	1.58
	Married Male Princ. or Occ.								
31	Age Under 17	2.65							
32	Age 17-18	2.48							
33	Age 19-20	2.29							
38	Age 21-22	1.54							
39	Age 23-24	1.29							
	All Other classes								
7I	General - Age 29 & Under	1.05	1.26	1.13	1.26	1.31	1.31	1.31	1.42
7J	General - Age 30-34	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7K	General - Age 35-39	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7L	General - Age 40-44	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7M	General - Age 45-49	1.00	1.20	1.08	1.20	1.25	1.25	1.25	1.35
7N	General - Age 50-54	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7O	General - Age 55-59	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7P	General - Age 60-64	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7Q	General - Age 65-69	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7R	General - Age 70-74	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7S	General - Age 75-79	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
7T	General - Age 80 & Up	0.95	1.14	1.03	1.14	1.19	1.19	1.19	1.29
8N	Special - Age 50-54 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8O	Special - Age 55-59 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8P	Special - Age 60-64 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8Q	Special - Age 65-69 [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25
8R	Special - Age 70 & Up [1]	0.90	1.05	0.94	1.05	1.10	1.10	1.10	1.25

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.

Excess Vehicles: use class code 8N

TABLE 8B: GSD AND DTD – BI / PD

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – MED

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – UM AND UIM

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	1.00	15	1.00	1A	1.00	1B
Age 17-18	1.00	16	1.00	1C	1.00	1D
Age 19-20	1.00	17	1.00	1E	1.00	1F
Age 21-24	1.00	1G				
Single Female Princ. Op.						
Age Under 17	1.00	25	1.00	2A	1.00	2B
Age 17-18	1.00	26	1.00	2C	1.00	2D
Age 19-20	1.00	27	1.00	2E	1.00	2F
Age 21-24	1.00	2G				
Single Male Occ. Op.						
Age Under 17	1.00	45	1.00	4A	1.00	4B
Age 17-18	1.00	46	1.00	4C	1.00	4D
Age 19-20	1.00	47	1.00	4E	1.00	4F
Age 21-24	1.00	4G				
Single Male Princ. Op.						
Age Under 17	1.00	55	1.00	5A	1.00	5B
Age 17-18	1.00	56	1.00	5C	1.00	5D
Age 19-20	1.00	57	1.00	5E	1.00	5F
Age 21-24	1.00	5G				
Married Male Princ. or Occ.						
Age Under 17			1.00	3A		
Age 17-18			1.00	3C		
Age 19-20			1.00	3E		

TABLE 8B: GSD AND DTD – CMP

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – COL

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.77	45	0.90	4A	0.69	4B
Age 17-18	0.77	46	0.90	4C	0.69	4D
Age 19-20	0.77	47	0.90	4E	0.69	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.77	55	0.90	5A	0.69	5B
Age 17-18	0.77	56	0.90	5C	0.69	5D
Age 19-20	0.77	57	0.90	5E	0.69	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8C: COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

DRIVER	BI	PD	MED	UM	UIM	CMP	COL
Single Female Occ. Op.							
Age Under 17	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Age 17-18	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Age 19-20	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Age 21-24	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Single Female Princ. Op.							
Age Under 17	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Age 17-18	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Age 19-20	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Age 21-24	0.90	0.90	0.90	1.00	1.00	0.90	0.90
Single Male Occ. Op.							
Age Under 17	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Age 17-18	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Age 19-20	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Age 21-24	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Single Male Princ. Op.							
Age Under 17	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Age 17-18	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Age 19-20	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Age 21-24	0.77	0.77	0.77	1.00	1.00	0.77	0.77

TABLE 9: DRIVING RECORD SURCHARGE

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.20	0.20	0.20	0.00	0.00	0.00	0.20
2	0.50	0.50	0.50	0.00	0.00	0.00	0.50
3	0.80	0.80	0.80	0.00	0.00	0.00	0.80
4	1.75	1.75	1.75	0.00	0.00	0.00	1.75
5	2.70	2.70	2.70	0.00	0.00	0.00	2.70
6	3.65	3.65	3.65	0.00	0.00	0.00	3.65
Each Add'l Point:	0.95	0.95	0.95	0.00	0.00	0.00	0.95

*

TABLE 10: PERSISTENCY FACTOR

No. of Mos.	BI	PD	MED	UM	UIM	CMP	COL
0A - 11A[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
0B -11B[2]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12 - 23	0.99	0.99	0.99	0.99	0.99	0.99	0.99
24 - 35	0.98	0.98	0.98	0.98	0.98	0.98	0.98
36 - 47	0.97	0.97	0.97	0.97	0.97	0.97	0.97
48 - 59	0.96	0.96	0.96	0.96	0.96	0.96	0.96
60 - 71	0.95	0.95	0.95	0.95	0.95	0.95	0.95
72 - 83	0.94	0.94	0.94	0.94	0.94	0.94	0.94
84 - 95	0.93	0.93	0.93	0.93	0.93	0.93	0.93
96 - 107	0.92	0.92	0.92	0.92	0.92	0.92	0.92
108 - 119	0.91	0.91	0.91	0.91	0.91	0.91	0.91
120+	0.90	0.90	0.90	0.90	0.90	0.90	0.90

[1] 0A – 11A = New Business with less than 1 year of prior insurance persistency.
[2] 0B – 11B = New Business with at least 1 year of prior insurance persistency.

TABLE 11: MULTI CAR DISCOUNT

Class	BI	PD	MED	UM	UIM	PDUM	CMP	COL
7I – 7T, 8N – 8R	0.83	0.83	0.83	0.90	0.90	0.90	0.83	0.83
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.87	0.87	0.87	0.90	0.90	0.90	0.87	0.87
All Other	0.93	0.93	0.93	0.90	0.90	0.90	0.93	0.93

TABLE 12: MATURE DRIVER DISCOUNT

Factor:	BI	PD	MED	CMP	COL
	0.95	0.95	0.95	0.95	0.95

TABLE 13: (Reserved for future use)

TABLE 14: UTILITY VEHICLE FACTORS

	BI	PD	MED	UM	UIM	CMP	COL
Factor:	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: Utility vehicles are denoted by a “Utl” on the vehicle symbol pages (located on the Model & Body Type column)

TABLE 15: (Reserved for future use)

TABLE 16: PACKAGE DISCOUNT

Type	BI	PD	MED	UM	UIM	CMP	COL
A	0.95	0.95	0.95	0.95	0.95	0.95	0.95
B	0.95	0.95	0.95	0.95	0.95	0.90	0.90
C	0.95	0.95	0.95	0.95	0.95	0.90	0.95
D	0.95	0.95	0.95	0.95	0.95	0.85	0.90

TABLE 17A: MOTORCYCLE ("MC") VEHICLE TYPE FACTORS

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
DRIVER AGE < 25										
0 - 100	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.45	0.49
101 - 200	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.75	1.10
201 - 300	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	1.13	1.48
301 - 450	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	1.53	1.83
451 - 600	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	2.03	2.97
601 - 750	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	3.04	3.64
751 - 900	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.27	4.42
901 - 1000	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	5.08
1000 +	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	6.12
DRIVER AGE >= 25										
0 - 100	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.11	0.14
101 - 200	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.15	0.20
201 - 300	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.26	0.32
301 - 450	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.35	0.32
451 - 600	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.50	0.62
601 - 750	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	0.74	0.76
751 - 900	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.04	0.90
901 - 1000	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.01
1000 +	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.08

TABLE 17B: MOTORCYCLE ("MC") DEDUCTIBLE FACTORS

		DEDUCTIBLES						
Coverage	ACV	50	100	200	250	500	1000	2000
CMP w/o ACV glass	2.49	2.20	1.92	n/a	1.37	1.00	0.70	0.49
COL	- n/a -	1.33	1.27	1.19	1.16	1.00	1.10	0.53

TABLE 18A: SNOWMOBILE ("SN") VEHICLE TYPE FACTORS

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.10	0.10	-n/a-	-n/a-	n/a-	n/a

TABLE 18B: SNOWMOBILE ("SN") PHYSICAL DAMAGE BASE RATES (per $100 of Insurance)

		Deductible				
Coverage	Age of Vehicle	50	100	250	500	1000
CMP	1 - 3	1.07	0.99	0.81	0.61	0.42
CMP	4+	0.81	0.74	0.61	0.46	0.31
COL	1 - 3	1.22	1.13	0.93	0.70	0.48
COL	4+	0.92	0.85	0.70	0.52	0.36

TABLE 19A: GOLF CART ("GO") VEHICLE TYPE FACTORS

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.10	0.10	-n/a-	-n/a-	n/a-	n/a

TABLE 19B: GOLF CART ("GO") PHYSICAL DAMAGE BASE RATES (per $100 of Insurance)

		Deductible				
Coverage	Age of Vehicle	50	100	250	500	1000
CMP	1 - 3	0.22	0.21	0.17	0.13	0.09
CMP	4+	0.17	0.16	0.13	0.10	0.07
COL	1 - 3	0.35	0.32	0.27	0.20	0.14
COL	4+	0.26	0.24	0.20	0.15	0.10

TABLE 20: ANTIQUE, CLASSIC, DUNE BUGGIES, MOTOR HOME VEHICLE TYPE FACTORS

Vehicle Type	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
Antique (“AN”)	0.15	0.15	0.15	1.00	1.00	0.30	0.30	0.30	0.70	0.20
Classic (“CL”)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Dune buggy (“DB”)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a
Motorhome (“MH”)	0.30	0.30	0.30	1.00	1.00	0.40	0.40	0.40	0.95	0.30

TABLE 21: TRAILER (“TR”) BASE RATES (per $100 of Insurance)

		Deductible					
Coverage	Age of Trailer	ACV	50	100	250	500	1000
CMP	1 - 3	1.81	1.30	1.01	0.94	- n/a -	- n/a -
CMP	4 +	1.51	1.07	0.83	0.77	- n/a -	- n/a -
COL	1 - 3	- n/a -	1.00	0.85	0.59	0.35	0.24
COL	4 +	- n/a -	0.81	0.68	0.36	0.28	0.19

TABLE 22: CAMPER (“CP”) BASE RATES (per $100 of Insurance)

	Deductible					
Coverage	ACV	50	100	250	500	1000
CMP	1.88	1.50	1.13	0.75	- n/a -	- n/a -
COL	- n/a -	0.98	0.86	0.64	0.48	0.26

TABLE 23: NAMED NON-OWNER COVERAGE FACTORS (Vehicle Type “NN”)

	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM
Factor	0.60	0.60	0.60	1.00	1.00	1.00	1.00	1.00

* **TABLE 24A: COST CONVERSION TABLE**

Symbol	Prior to 1976	1976 – 1980	1981 – 1989	1990 to 2010
1	$ 0 – 1,600	$ 0 – 1,600	$ 0 – 1,600	$ 0 – 6,500
2	1,601 – 2,100	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 10,000	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	[1]10,001 & above	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10		10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11		12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12		15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13		17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14		[1]20,001 & above	20,001 – 24,000	20,001 – 22,000
15			24,001 – 28,000	22,001 – 24,000
16			28,001 – 33,000	24,001 – 26,000
17			33,001 – 39,000	26,001 – 28,000
18			39,001 – 46,000	28,001 – 30,000
19			46,001 – 55,000	30,001 – 33,000
20			55,001 – 65,000	33,001 – 36,000
21			[1]65,001 & above	36,001 – 40,000
22				40,001 – 45,000
23				45,001 – 50,000
24				50,001 – 60,000
25				60,001 – 70,000
26				70,001 – 80,000
				[1]80,001 & above

[1]Refer to Symbol/Deductible Factors for high value vehicles.

+ **TABLE 24B: COST CONVERSION TABLE**

Symbol	2011 and Later		Symbol	2011 and Later
1	$1 – $3,000		40	$34,001 – $35,000
2	$3,001 – $5,500		41	$35,001 – $36,000
3	$5,501 – $8,000		42	$36,001 – $37,000
4	$8,001 – $9,000		43	$37,001 – $38,000
5	$9,001 – $10,000		44	$38,001 – $39,000
6	$10,001 – $11,000		45	$39,001 – $40,000
7	$11,001 – $12,000		46	$40,001 – $41,250
8	$12,001 – $13,000		47	$41,251 – $42,500
10	$13,001 – $14,000		48	$42,501 – $43,750
11	$14,001 – $15,000		49	$43,751 – $45,000
12	$15,001 – $15,625		50	$45,001 – $46,250
13	$15,626 – $16,250		51	$46,251 – $47,500
14	$16,251 – $16,875		52	$47,501 – $48,750
15	$16,876 – $17,500		53	$48,751 – $50,000
16	$17,501 – $18,125		54	$50,001 – $52,500
17	$18,126 – $18,750		55	$52,501 – $55,000
18	$18,751 – $19,375		56	$55,001 – $57,500
19	$19,376 – $20,000		57	$57,501 – $60,000
20	$20,001 – $20,625		58	$60,001 – $65,000
21	$20,626 – $21,250		59	$65,001 – $70,000
22	$21,251 – $21,875		60	$70,001 – $75,000
23	$21,876 – $22,500		61	$75,001 – $80,000
24	$22,501 – $23,125		62	$80,001 – $85,000
25	$23,126 – $23,750		63	$85,001 – $90,000
26	$23,751 – $24,375		64	$90,001 – $95,000
27	$24,376 – $25,000		65	$95,001 – $100,000
28	$25,001 – $25,625		66	$100,001 – $110,000
29	$25,626 – $26,250		67	$110,001 – $120,000
30	$26,251 – $26,875		68	$120,001 – $130,000
31	$26,876 – $27,500		69	$130,001 – $140,000
32	$27,501 – $28,125		70	$140,001 – $150,000
33	$28,126 – $28,750		71	Rating Symbol Only[1]
34	$28,751 – $29,375		72	Rating Symbol Only[1]
35	$29,376 – $30,000		73	Rating Symbol Only[1]
36	$30,001 – $31,000		74	Rating Symbol Only[1]
37	$31,001 – $32,000		75	Rating Symbol Only[1]
38	$32,001 – $33,000		98	$150,001 and above[2]
39	$33,001 – $34,000			

[1] **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

[2] Refer to Symbol/Deductible Factors for high value vehicles.

TABLE 25: ZONE FACTORS

Zone	BI	PD	MED	UM	UIM	UMPD	CMP	COL
1	1.23	1.16	1.08	1.00	1.00	1.00	0.77	1.04
2	1.16	1.15	0.99	1.00	1.00	1.00	0.72	1.01
3	0.96	0.97	0.94	1.00	1.00	1.00	0.81	0.91
4	1.26	1.16	1.11	1.00	1.00	1.00	0.86	1.01
5	1.12	1.13	0.97	1.00	1.00	1.00	0.81	0.96
6	1.11	1.11	0.99	1.00	1.00	1.00	0.88	0.97
7	1.07	1.10	1.13	1.00	1.00	1.00	1.16	1.03
8	1.01	1.01	1.07	1.00	1.00	1.00	1.45	1.11
9	0.94	0.96	0.93	1.00	1.00	1.00	0.69	0.95
10	1.13	1.14	1.25	1.00	1.00	1.00	0.79	1.08
11	1.11	1.12	1.26	1.00	1.00	1.00	0.86	1.08
12	0.99	0.98	1.06	1.00	1.00	1.00	1.17	1.03
13	0.95	0.96	0.98	1.00	1.00	1.00	1.19	1.01
14	1.32	1.22	1.40	1.00	1.00	1.00	0.99	1.11
15	1.16	1.17	1.27	1.00	1.00	1.00	1.02	1.06
16	1.23	1.13	1.24	1.00	1.00	1.00	1.49	1.15
17	1.04	1.08	1.11	1.00	1.00	1.00	1.58	1.12
18	0.98	0.94	4.01	1.00	1.00	1.00	1.13	1.01
19	1.01	0.97	1.00	1.00	1.00	1.00	1.15	1.02
20	0.96	0.97	0.94	1.00	1.00	1.00	1.10	1.00
21	0.95	0.95	0.96	1.00	1.00	1.00	1.13	1.00
22	0.94	0.95	0.95	1.00	1.00	1.00	1.15	1.00
23	0.84	0.85	0.92	1.00	1.00	1.00	0.95	0.98
24	0.84	0.87	0.99	1.00	1.00	1.00	1.50	1.01
25	0.88	0.89	0.99	1.00	1.00	1.00	1.38	0.99
26	0.85	0.87	0.99	1.00	1.00	1.00	1.46	1.00

+ TABLE 26: PASSIVE RESTRAINT DISCOUNT

Type	MED
Automatic Seatbelts	0.90
Driver Side Airbag	0.80
Both Side Airbags	0.70

Note: If there are automatic seatbelts in addition to airbag(s), use the corresponding discount for airbag(s).

+ TABLE 27: ANTI-LOCK BRAKE DISCOUNT

	BI	PD	COL
Factor:	0.95	0.95	0.95

+ TABLE 28: Extended Non-Owned (GV) Coverage Rates

	BI	PD	MED
Rate[1]:	$5.00	$3.00	$2.00

[1]No rating factors apply. Coverage Limits are the same as the other vehicle(s) on the policy.

+ TABLE 29: FINANCIAL RESPONSIBILITY (SR-22) SURCHARGE

	BI	PD
Factor:	1.10	1.10

+ TABLE 30: LOAN/LEASE FACTOR

	CMP	COL
Factor:	1.07	1.07

ZONES

A. Vehicles Garaged Out of State

City = Applies to out of state vehicles garaged in a city with a population of 100,000 or more.

Zip Code	Zone
99955	2

Rural = Applies to out of state vehicles garaged in a city with a population of less than 100,000.

Zip Code	Zone
99977	23

B. Zips Not Shown

Any ZIP code newly created by the USPS will be rated using the territory of the ZIP code from which it was originated.

Zip Code	Zone	County Code
71601	14	69
71602	14	69
71603	14	69
71630	17	41
71631	24	11
71635	17	3
71638	24	17
71639	16	41
71640	24	17
71642	17	3
71643	24	79
71644	24	79
71646	17	3
71647	24	11
71651	24	11
71652	24	25
71653	24	17
71654	17	41
71655	17	43
71658	17	3
71659	14	69
71660	24	25
71661	17	3
71662	17	41
71663	17	3
71665	24	25
71667	24	79
71670	17	41
71671	24	11
71674	16	41
71675	17	43
71676	17	3
71677	17	43
71678	24	79
71701	26	103
71720	26	103
71721	25	19
71722	26	99
71724	8	139
71725	26	39
71726	26	103
71728	25	19
71730	8	139
71740	24	27
71742	26	39

Zip Code	Zone	County Code
71743	25	19
71744	24	13
71745	24	13
71747	8	139
71748	26	39
71749	8	139
71750	8	139
71751	26	103
71752	24	27
71753	24	27
71758	8	139
71759	8	139
71762	8	139
71763	26	39
71764	26	103
71765	8	139
71766	24	13
71768	8	139
71770	24	27
71772	25	19
71801	26	57
71820	26	81
71822	26	81
71823	26	133
71825	26	57
71826	24	73
71827	24	73
71828	26	99
71831	26	57
71832	26	133
71833	26	61
71834	7	91
71835	26	99
71836	26	81
71837	7	91
71838	26	57
71839	7	91
71840	7	91
71841	26	133
71842	26	133
71845	24	73
71846	26	133
71847	26	57
71851	26	61
71852	26	61

Zip Code	Zone	County Code
71853	26	81
71854	7	91
71855	26	57
71857	26	99
71858	26	99
71859	26	61
71860	24	73
71861	24	27
71862	26	57
71864	26	99
71865	26	81
71866	26	81
71901	10	51
71909	11	51
71913	10	51
71920	25	19
71921	25	19
71922	25	109
71923	25	19
71929	25	59
71932	26	113
71933	25	59
71935	26	97
71937	26	113
71940	25	109
71941	25	59
71942	25	59
71943	25	109
71944	26	113
71945	26	113
71949	11	51
71950	25	109
71952	25	109
71953	26	113
71956	11	51
71957	26	97
71958	25	109
71959	25	109
71960	26	97
71961	26	97
71962	25	19
71964	10	51
71965	26	97
71968	11	51
71969	26	97

Zip Code	Zone	County Code
71970	26	97
71971	26	61
71972	26	113
71973	26	113
72001	23	105
72002	5	125
72003	22	1
72004	14	69
72005	22	67
72006	22	147
72007	6	85
72010	20	145
72011	4	125
72012	20	145
72013	23	141
72014	22	67
72015	5	125
72016	23	105
72017	22	117
72020	20	145
72021	19	95
72022	5	125
72023	6	85
72024	6	85
72025	23	105
72026	22	1
72027	23	29
72028	23	141
72029	19	95
72030	23	29
72031	23	141
72032	5	45
72034	5	45
72036	22	147
72037	6	85
72038	22	1
72039	6	141
72040	22	117
72041	22	117
72042	22	1
72043	22	67
72044	22	23
72045	20	145
72046	6	85
72047	6	45

Zip Code	Zone	County Code
72048	22	1
72051	18	137
72052	20	145
72053	1	119
72055	22	1
72057	6	53
72058	6	45
72059	22	147
72060	20	145
72061	6	45
72063	23	29
72064	22	117
72065	4	125
72066	22	117
72067	22	23
72068	20	145
72069	19	95
72070	23	105
72072	6	85
72073	14	69
72074	22	147
72075	22	67
72076	1	119
72079	15	69
72080	23	29
72081	20	145
72082	20	145
72083	6	85
72084	6	53
72085	20	145
72086	6	85
72087	10	51
72088	23	141
72101	22	147
72102	20	145
72103	4	125
72104	25	59
72105	25	59
72106	5	45
72107	23	29
72108	19	95
72110	23	29
72111	5	45
72112	22	67
72113	2	119

Zip Code	Zone	County Code
72114	1	119
72116	2	119
72117	1	119
72118	2	119
72120	1	119
72121	20	145
72122	5	125
72123	22	147
72125	23	105
72126	23	105
72127	23	29
72128	6	53
72129	6	53
72130	22	23
72131	22	23
72132	15	69
72133	15	69
72134	19	95
72135	2	119
72136	20	145
72137	20	145
72139	20	145
72140	22	1
72141	23	141
72142	1	119
72143	20	145
72150	6	53
72152	14	69
72153	23	141
72156	23	29
72157	23	29
72160	22	1
72164	1	119
72165	22	63
72166	22	1
72167	6	125
72168	15	69
72169	22	67
72170	22	117
72173	5	45
72175	14	69
72176	6	85
72178	20	145
72179	22	23
72180	1	119

Zip Code	Zone	County Code
72181	6	45
72182	15	69
72183	1	119
72201	2	119
72202	1	119
72204	2	119
72205	2	119
72206	1	119
72207	2	119
72209	2	119
72210	2	119
72211	2	119
72212	2	119
72223	2	119
72227	2	119
72301	12	35
72310	13	93
72311	13	77
72312	16	107
72313	13	93
72315	13	93
72319	13	93
72320	13	77
72321	13	93
72322	13	123
72324	22	37
72325	12	35
72326	13	123
72327	12	35
72328	16	107
72329	13	93
72330	13	93
72331	13	35
72332	13	35
72333	16	107
72335	13	123
72338	13	93
72339	13	35
72340	13	123
72341	13	77
72342	16	107
72346	13	123
72347	22	37
72348	13	123
72350	13	93

Zip Code	Zone	County Code
72351	13	93
72352	13	77
72353	16	107
72354	21	111
72355	16	107
72358	13	93
72359	13	123
72360	13	77
72364	12	35
72365	21	111
72366	16	107
72367	16	107
72368	13	77
72369	16	107
72370	13	93
72372	13	123
72373	22	37
72374	16	107
72376	13	35
72377	21	111
72379	16	41
72383	16	107
72384	13	35
72386	21	111
72387	22	37
72389	16	107
72390	16	107
72391	13	93
72392	13	123
72394	13	123
72395	13	93
72396	22	37
72401	21	31
72404	21	31
72410	22	75
72411	21	31
72412	21	55
72413	22	121
72414	21	31
72415	22	75
72416	21	31
72417	21	31
72419	21	31
72421	21	31
72422	22	21

Zip Code	Zone	County Code
72424	22	21
72425	21	55
72426	13	93
72427	21	31
72428	13	93
72429	21	111
72430	22	21
72431	22	67
72432	21	111
72433	22	75
72434	22	75
72435	22	21
72436	21	55
72437	21	31
72438	13	93
72439	21	55
72440	22	75
72441	22	21
72442	13	93
72443	21	55
72444	22	121
72445	22	75
72447	21	31
72449	22	121
72450	21	55
72453	22	21
72454	22	21
72455	22	121
72456	22	21
72457	22	75
72458	22	75
72459	18	75
72460	22	121
72461	22	21
72462	22	121
72464	22	21
72465	22	75
72466	18	75
72467	21	31
72469	18	75
72470	22	21
72471	22	67
72472	21	111
72473	22	67
72474	21	55

Zip Code	Zone	County Code
72475	21	111
72476	22	75
72478	22	121
72479	21	111
72482	18	135
72501	22	63
72512	18	65
72513	18	135
72515	22	49
72517	18	65
72519	18	65
72520	22	49
72521	18	135
72522	22	63
72523	22	23
72524	22	63
72526	22	63
72527	22	63
72528	18	65
72529	18	135
72530	22	23
72531	22	49
72532	18	135
72533	18	137
72534	22	63
72536	18	65
72537	23	5
72538	22	49
72539	22	49
72540	18	65
72542	18	135
72543	22	23
72544	23	5
72546	22	23
72550	22	63
72553	22	63
72554	22	49
72555	18	137
72556	18	65
72560	18	137
72561	18	65
72562	22	63
72564	22	63
72565	18	65
72566	18	65

Zip Code	Zone	County Code
72567	18	137
72568	22	63
72569	18	135
72571	22	63
72572	18	75
72573	18	65
72575	22	63
72576	22	49
72577	18	135
72578	22	49
72579	22	63
72581	22	23
72583	22	49
72584	18	65
72585	18	65
72587	18	65
72601	23	9
72611	23	9
72613	23	15
72615	23	9
72616	23	15
72617	23	5
72619	23	89
72623	23	5
72624	23	101
72626	23	5
72628	23	101
72629	23	141
72630	23	9
72631	23	15
72632	23	15
72633	23	9
72634	23	89
72635	23	5
72636	23	129
72638	23	15
72639	23	129
72640	23	101
72641	23	101
72642	23	5
72644	23	9
72645	23	129
72648	23	101
72650	23	129
72651	23	5

Zip Code	Zone	County Code
72653	23	5
72655	23	101
72657	18	137
72658	23	5
72659	23	5
72660	23	15
72661	23	89
72662	23	9
72663	18	137
72666	23	101
72668	23	89
72669	23	129
72670	23	101
72672	23	89
72675	23	129
72677	23	89
72679	23	115
72680	18	137
72682	23	9
72683	23	101
72685	23	101
72686	23	129
72687	23	89
72701	9	143
72703	9	143
72704	9	143
72711	9	7
72712	9	7
72714	9	7
72715	9	7
72717	9	143
72718	9	7
72719	9	7
72721	23	87
72722	9	7
72727	9	143
72728	9	143
72729	9	143
72730	9	143
72732	9	7
72733	9	7
72734	9	7
72735	9	143
72736	9	7
72737	9	143

Zip Code	Zone	County Code
72738	23	87
72739	9	7
72740	23	87
72741	9	143
72742	23	87
72744	9	143
72745	9	7
72747	9	7
72749	9	143
72751	9	7
72752	23	87
72753	9	143
72756	9	7
72758	9	7
72760	23	87
72761	9	7
72762	9	143
72764	9	143
72768	9	7
72769	9	143
72770	9	143
72773	23	87
72774	9	143
72776	23	87
72801	23	115
72802	23	115
72820	23	47
72821	23	47
72823	23	115
72824	23	149
72826	23	83
72827	23	149
72828	23	149

Zip Code	Zone	County Code
72829	23	149
72830	23	71
72832	23	71
72833	23	149
72834	23	149
72835	23	83
72837	23	115
72838	23	149
72839	23	71
72840	23	71
72841	23	127
72842	23	149
72843	23	115
72845	23	71
72846	23	71
72847	23	115
72851	23	83
72852	23	71
72853	23	149
72854	23	71
72855	23	83
72856	23	101
72857	23	149
72858	23	115
72860	23	149
72863	23	83
72865	23	83
72901	3	131
72903	3	131
72904	3	131
72908	3	131
72916	3	131
72921	3	33

Zip Code	Zone	County Code
72923	3	131
72926	23	127
72927	23	83
72928	23	47
72930	23	47
72932	3	33
72933	23	47
72934	3	33
72935	3	33
72936	3	131
72937	3	131
72938	3	131
72940	3	131
72941	3	131
72943	23	83
72944	23	127
72945	3	131
72946	3	33
72947	3	33
72948	3	33
72949	23	47
72950	23	127
72951	23	83
72952	3	33
72955	3	33
72956	3	33
72958	23	127
72959	9	143
99955	2	
99977	23	

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)
06/28/2013	Filed 07/22/2013	Supporting Document	APCS-Auto Premium Comparison Survey	07/16/2013	AR_PPA_PremiumComparisonSurvey_CCIE_Revised.pdf (Superceded) AR_PPA_PremiumComparisonSurvey_CCIE_Revised.xls (Superceded)
06/20/2013	Filed 07/22/2013	Rate	Automobile Underwriting Manual - Section 3 - Rating	06/28/2013	Revised Pages-AR Section 3-auto-9-1-13-Filed.pdf (Superceded)
06/18/2013	Filed 07/22/2013	Supporting Document	APCS-Auto Premium Comparison Survey	06/28/2013	AR_PPA_PremiumComparisonSurvery_CCIE.xls (Superceded) AR-PPA-PremiumComparisonSurvery-CCIE.pdf (Superceded)

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: */AR-13-A-FR-178*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/18/2013	Filed 07/22/2013	Supporting Document	Summary Filing Memo and Supporting Actuarial Exhibits	07/11/2013	Summary Filing Memo - AR-13-A-FR-178.pdf (Superceded) Exhibit_I - Auto - Rate Level Indication.pdf Exhibit_II - Auto - Rate Change History.pdf Exhibit_III - Current Level Factor.pdf Exhibit_IV - Symbol Model Year Trend.pdf Exhibit_V - Loss Development Factors.pdf Exhibit C - Increased Limit Factors.pdf Exhibit D - Model Year Factors.pdf Exhibit E - Symbol-Deductible Factors.pdf Exhibit F - Driver Class Factors.pdf Exhibit G - GSD & DTD Factors.pdf Exhibit_VI - Loss Trend Selections.pdf Exhibit_VII - Expense Allocation.pdf Exhibit_VIII - UW Profit Load.pdf Exhibit A - Summary of Premium Impact.pdf Exhibit B - Base Rates.pdf Exhibit H - Multicar Discount Factors.pdf Exhibit I - Driving Record Surcharge Factors.pdf

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
					Exhibit J - Gold Star Factors.pdf Exhibit K - Vehicle Age Factors.pdf Exhibit L - LPMP Vehicle Rating Factors.pdf Exhibit M - Package Discount Factors.pdf Exhibit N - Zone Factors.pdf Exhibit O - Tow Group Rating Factors.pdf

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /AR-13-A-FR-178

Attachment AR_PPA_PremiumComparisonSurvey_CCIE_Revised.xls is not a PDF document and cannot be reproduced here.

Attachment AR_PPA_PremiumComparisonSurvery_CCIE.xls is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 20117
Company Name: California Casualty Indemnity Exchange
Contact Person: Cemal Duyar
Telephone No.: 650-572-4675
Email Address: cduyar@calcas.com
Effective Date: 9/1/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10 - 30 %
AUTO/HOMEOWNERS	5 - 10 %
GOOD STUDENT	10 - 23 %
ANTI-THEFT DEVICE	N/A %
Over 55 Defensive Driver Discount	5 %
$250/$500 Deductible Comp./Coll.	%

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

Vehicle	Coverages / Gender / Age	Fayetteville Female 18	Fayetteville Male 18	Fayetteville Male or Female 40	Fayetteville Male or Female 66	Trumann Female 18	Trumann Male 18	Trumann Male or Female 40	Trumann Male or Female 66	Little Rock Female 18	Little Rock Male 18	Little Rock Male or Female 40	Little Rock Male or Female 66	Lake Village Female 18	Lake Village Male 18	Lake Village Male or Female 40	Lake Village Male or Female 66	Pine Bluff Female 18	Pine Bluff Male 18	Pine Bluff Male or Female 40	Pine Bluff Male or Female 66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability	1,141	1,411	447	409	1,227	1,519	477	436	1,469	1,819	565	515	1,083	1,338	427	390	1,425	1,765	548	500
	Minimum Liability with Comprehensive and Collision	2,627	3,223	983	895	2,960	3,638	1,109	1,007	3,187	3,913	1,182	1,074	2,986	3,673	1,129	1,022	3,144	3,866	1,174	1,065
	100/300/50 Liability with Comprehensive and Collision	2,885	3,532	1,104	1,008	3,236	3,970	1,238	1,128	3,514	4,309	1,329	1,211	3,228	3,965	1,245	1,132	3,456	4,246	1,315	1,197
2009Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability	1,141	1,411	447	409	1,227	1,519	477	436	1,469	1,819	565	515	1,083	1,338	427	390	1,425	1,765	548	500
	Minimum Liability with Comprehensive and Collision	2,692	3,303	1,007	915	3,035	3,730	1,136	1,031	3,264	4,006	1,209	1,099	3,069	3,774	1,159	1,050	3,220	3,958	1,201	1,090
	100/300/50 Liability with Comprehensive and Collision	2,949	3,611	1,127	1,027	3,310	4,061	1,264	1,151	3,589	4,400	1,355	1,235	3,310	4,065	1,274	1,159	3,531	4,337	1,341	1,221
2010 Honda Odyssey "EX"	Minimum Liability	1,140	1,410	446	408	1,226	1,518	476	435	1,468	1,818	564	514	1,082	1,337	426	389	1,424	1,764	547	499
	Minimum Liability with Comprehensive and Collision	2,645	3,246	990	900	2,983	3,666	1,117	1,013	3,209	3,938	1,189	1,081	3,011	3,705	1,138	1,031	3,167	3,894	1,181	1,071
	100/300/50 Liability with Comprehensive and Collision	2,903	3,555	1,111	1,013	3,259	3,998	1,246	1,134	3,536	4,334	1,336	1,218	3,253	3,997	1,254	1,141	3,479	4,274	1,322	1,203
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability	1,140	1,410	446	408	1,226	1,518	476	435	1,468	1,818	564	514	1,082	1,337	426	389	1,424	1,764	547	499
	Minimum Liability with Comprehensive and Collision	3,283	4,024	1,220	1,108	3,724	4,573	1,387	1,258	3,947	4,838	1,455	1,321	3,826	4,703	1,438	1,301	3,903	4,794	1,448	1,314
	100/300/50 Liability with Comprehensive and Collision	3,540	4,332	1,340	1,220	3,999	4,904	1,515	1,378	4,272	5,232	1,601	1,457	4,067	4,994	1,553	1,410	4,214	5,173	1,588	1,445
2011 Cadillac Seville CTS AWD WAG 4 door 3.0L	Minimum Liability	1,140	1,410	446	408	1,226	1,518	476	435	1,468	1,818	564	514	1,082	1,337	426	389	1,424	1,764	547	499
	Minimum Liability with Comprehensive and Collision	3,806	4,660	1,407	1,278	4,326	5,308	1,605	1,454	4,558	5,579	1,673	1,518	4,476	5,498	1,674	1,515	4,503	5,524	1,665	1,509
	100/300/50 Liability with Comprehensive and Collision	4,063	4,968	1,527	1,390	4,601	5,639	1,733	1,574	4,883	5,973	1,819	1,654	4,717	5,789	1,789	1,624	4,814	5,903	1,805	1,640
2010 Hyundai Santa Fe SE 4X2	Minimum Liability	1,140	1,410	446	408	1,226	1,518	476	435	1,468	1,818	564	514	1,082	1,337	426	389	1,424	1,764	547	499
	Minimum Liability with Comprehensive and Collision	2,832	3,475	1,058	962	3,203	3,937	1,198	1,087	3,423	4,201	1,268	1,151	3,259	4,009	1,230	1,114	3,385	4,161	1,261	1,144
	100/300/50 Liability with Comprehensive and Collision	3,090	3,784	1,179	1,075	3,479	4,269	1,327	1,208	3,750	4,597	1,415	1,288	3,501	4,301	1,346	1,224	3,697	4,541	1,402	1,276

* **RATING**

WORKSHEET 1 - VEHICLE TYPE: PP, PU, VN, and PH

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x													
Model Year Factor	4	x													
+ Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
+ Vehicle Age Factor	31	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
* Driver Class Factor	8A														
x GSD/DTD [1]	8B														
* + Driving Record Surcharge 1 [3]	9A														
= Combined Factor		x													
+ Driving Record Surcharge 2 [3]	9B	x													
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
ABS Discount	27	x													
Anti-Theft Discount															
* Loan/Lease Factor [2]	30	x													
Package Discount	16	x													
SR-22 Filing Surcharge	29	x													
Zone Factor	25	x													
+ Towing – Group Rating Factor	33	x													
* PREMIUM[4,5]		=													
									TOTAL PREMIUM:						

[1] Round to two decimals
[2] Does not apply to PH vehicle type
[3] Does not apply to Excess Vehicles
+ [4] Towing Premium is capped at $50 for PP, PU, VN
+ [5] Towing Premium is capped at $75 for PH

* **WORKSHEET 2 - VEHICLE TYPE: CL, DB**

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[2]	COL[2]	T&L[2]	OPT TE[2]	EEE[2]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x									#	#			
Model Year Factor	4	x									##	##			
+ Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
+ Vehicle Age Factor	31	x													
CL/DB Veh. Type Factor	20	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
* Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge1[3]	9A														
= Combined Factor		x													
+ Driving Record Surcharge 2[3]	9B														
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
* ABS Discount[2]	27	x													
Anti-Theft Discount															
SR-22 Filing Surcharge	29	x													
Zone Factor	25	x													
+ Towing – Group Rating Factor	33	x													
* PREMIUM[4]		=													

TOTAL PREMIUM

[1] Round to two decimals
[2] Does not apply to DB vehicle type
[3] Does not apply to Excess Vehicles
+ [4] Towing Premium is capped at $50

\# For CL vehicle type, the symbol is based on the vehicles actual cash value.
\## For CL vehicle type, use the most current model year.

* WORKSHEET 3 - VEHICLE TYPE: MC

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	MC Deductible Factor	17B	x													
	Model Year Factor	4	x													
+	Vehicle Age Factor	31	x													
	MC Veh. Type Factor	17A	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
	Zone Factor	25	x													
	PREMIUM		=													

TOTAL PREMIUM

* WORKSHEET 4 - VEHICLE TYPE: AN

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[1]	COL[1]	T&L[1]	OPT TE[1]	EEE[1]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Deductible Factor	3	x													
Model Year Factor[1]	4	x													
AN Veh. Type Factor	20	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Passive Restraint Discount	26	x													
Anti- Theft Discount															
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Use the earliest Model Year Table (Table 4)

* WORKSHEET 5 - VEHICLE TYPE: SN, GO

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x													
Base Rate	1	x													
Physical Damage Base Rate	18B/ 19B	x													
Increased Limit Factor	2	x													
SN/GO Veh. Type Factor	18A/ 19A	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
PREMIUM		=													

TOTAL PREMIUM

* **WORKSHEET 6 - VEHICLE TYPE: MH**

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	Symbol/Deductible Factor	3	x													
	Model Year Factor	4	x													
+	Vehicle Age Factor	31	x													
	MH Veh. Type Factor	20	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
	Passive Restraint Discount	26	x													
	Anti- Theft Discount															
	Package Discount	16	x													
	Zone Factor	25	x													
+	Towing – Group Rating Factor	33	x													
	PREMIUM[1]		=													

TOTAL PREMIUM

\+ [1] Towing Premium is capped at $75

* WORKSHEET 7 - VEHICLE TYPE: TR, CP

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x	EXT	EXT	EXT										
Base Rate	21/22	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
PREMIUM		=													

TOTAL PREMIUM

"EXT" indicates extended.

* WORKSHEET 8 - VEHICLE TYPE: NN (Named Non-Owner)

Note: In determining the premium, do not apply the shaded items. Round to nearest dime after each step, unless otherwise noted, and to nearest dollar at last step.

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
NN Coverage Factor	23	x													
* Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
* x GSD/DTD [1]	8B														
+ Driving Record Surcharge 1	9A														
= Combined Factor		x													
* Driving Record Surcharge 2	9B	x													
CGR Discount Factor	8C	x													
Mature Driver Discount	12	x													
Zone Factor	25	x													
PREMIUM		=													

TOTAL PREMIUM

+ [1] Round to two decimals

Note: For Vehicle Type GV, refer to Table 28 for rates. No rating factors apply to determine the total premium.

H. College Graduate Scholastic Achievement Discount

This discount applies to the rated operator under age 25 who is unmarried and has graduated from a college or university, and whose cumulative scholastic records show that insured attained one of the following: See **Table 8C**.

a. If letter grades are used, had a grade average of "B" or higher,
or
b. Had at least a 3 point average on a 4 point scale (or equivalent).

* I. Driving Record Surcharge (See Table 9A and 9B)

1. Major Convictions

a. Violations of the types below will be considered majors:

1) Auto theft. (ATH)
2) Drinking in a motor vehicle. (DMV)
3) Driving under the influence of drugs. (DID)
4) Driving while intoxicated. (DWI)
5) Driving while license suspended or revoked. (DLS)
6) Exhibition of speed. (EXH)
7) Felony use of a motor vehicle. (HMA)
8) Fleeing a police officer. (FPO)
9) Hit and run. (HAR)
10) Negligent driver. (NGD)
11) Open container. (OPC)
12) Racing on a public highway. (RAC)
13) Reckless driving. (RKD)
14) Speed contest. (SPC)
15) Transporting explosives. (TEI)
16) Homicide, voluntary manslaughter or assault with an automobile. (HMA)

* **J. Extended Non-Owner (GV) Coverage Rates**

These rates are used for Extended Non-Owner vehicles (i.e. government vehicles). Only BI, PD, and MED coverages are available for these vehicles. GV vehicle types cannot be added to a stand-alone policy and must be written on a policy already providing Bodily Injury, Property Damage and First Party Benefits to a vehicle(s). See **Table 28**.

K. Financial Responsibility Filing (SR-22) Surcharge

Whenever the financial responsibility filing is required, apply this surcharge to the vehicle where the driver is rated or secondary. The surcharge is applied to BI and PD premiums, and will remain until the filing is no longer required. See **Table 29**.

* **L. Gold Star Factors**

The appropriate factor will be applied to BI, PD, MED, UM, CMP, COL and T&L premiums. The Gold Star Factor is determined by multiplying the Rate Level Factor by the Financial Responsibility Factor, rounded to two decimal places. The criteria for the Rate Levels are below. See **Table 5A** for the Rate Level Factors and **Table 5B** for the Financial Responsibility Factors.

<u>Rate Levels</u>

1. Platinum:
   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   c. There must not have been any non-chargeable claim per household in the past 3 years for New Accounts.
   d. All drivers in the household must not be younger than 25 years of age.
   e. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   f. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   g. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).

2. Gold Star:
   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   c. There must not have been more than 3 non-chargeable claims per household in the past 3 years for New Accounts.

3. Standard: No Requirements.

M. Golf Cart (GO) Physical Damage Base Rates

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Golf Cart (GO) vehicle types. See **Table 19B**

N. Golf Cart (GO) Vehicle Type Factors

These factors are applied to the BI and PD rates for Golf Cart (GO) vehicle types. See **Table 19A**.

O. Increased Limit Factors

These factors are applied to the Base Rate per coverage once the limits have been chosen. See **Table 2**.

+ P. Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors

These factors are applied to the BI, PD, and MED premiums for PP, PU, VN and CL vehicle types and are based on a combination of the age of the vehicle and LPMP symbol. The LPMP symbol is determined by using the ISO LPMP symbol pages. If a symbol for the vehicle cannot be determined using the ISO LPMP symbol pages (i.e. new model types), use an LPMP rating factor of 1.00 until ISO publishes LPMP symbols information for that vehicle. See **Table 32**.

Q. Loan/Lease Factor

When Auto Loan/Lease coverage is purchased, a factor is applied to the Collision (COL) and Other Than Collision (CMP) premiums for the vehicle(s) to which the coverage applies. See **Table 30**.

R. Mature Driver Discount

To qualify for this discount, the principal operator on the covered vehicle must:

1. be at least 55 years of age, and
2. complete an approved Motor Vehicle Accident Prevention course 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, and
3. present a certificate certifying the approved course was successfully completed within the three years prior to the inception or renewal of the policy,

This discount will apply for 36 months following the course completion date, and it applies only to one vehicle principally operated by the Mature Driver. See **Table 12**.

R. Model Year Factors

These Factors are applied to each vehicle with Collision (COL) and/or Other Than Collision (CMP) coverage, and are based on the model year of the vehicle. See **Table 4**.

S. Motorcycle (MC) Deductible Factors

These factors are determined by the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Motorcycle (MC) vehicle types. See **Table 17B.**

T. Motorcycle (MC) Vehicle Type Factors

These factors are applied to all Motorcycle policies, on a vehicle level. They are determined for each coverage based on the driver age and the engine size (cc). See **Table 17A**.

U. Multi Car Discount (see Table 10)

1. Applies when we insure two or more private passenger Auto, Pickup, Van, Classic Vehicle, Dune buggy and commute-use Motor Home (PP, PU, VN, CL, DB, PH) vehicle types for family members in the same household: no other vehicle types are given the discount.
2. Vehicles with only Other Than Collision (CMP) coverage do not get the discount, nor do they qualify other vehicles for the discount.

V. Named Non-Owner (NN) Coverage Factors

These factors are applied to the BI, PD and MED premiums for Named Non-Owner vehicles. See **Table 23**.

W. Package Discount (See Table 16)

1. Type A: To qualify for this discount, the vehicle must carry at least the following coverages and limits:
   a. Bodily Injury, 50/100 limit or higher
   b. Property Damage, any limit
   c. Medical Payments, any limit
   d. Uninsured Motorists Bodily Injury and/or Underinsured Motorist Bodily Injury, any limit
   e. Other Than Collision (CMP), any deductible
   f. Collision (COL), any deductible

2. Type B: To qualify for this discount, Type A's criteria must be met, AND the vehicle has no unrepaired damage.

3. Type C: To qualify for this discount, Type A's criteria must be met, AND the vehicle is normally parked in a fully enclosed and locked garage overnight.

4. Type D: To qualify for this discount, ALL criteria for types A, B and C must be met.

X. Passive Restraint Discount

This factor is applied to the MED premiums of private passenger Auto, Pickup, Van, Classic Vehicle, Dune Buggy, Antique, pleasure-use and commute-use Motor Home (PP, PU, VN, CL, DB, AN, MH, PH) vehicle types, and it varies, depending on the number of safety restraint devices (airbags or automatic seatbelts) the vehicle has. See **Table 26.**

Y. (Reserved for Future Use)

Z. Persistency Factor

This factor will be applied at the policy level. All private passenger Auto, Pickup, Van, Classic Vehicle, Dune buggy and commute-use Motor Home vehicle types (PP, PU, VN, CL, DB, PH) on the policy will be rated with the same persistency factor.

The Persistency rating factor is determined based on the number of months continuously insured with California Casualty and the immediate prior carrier. See **Table 10**.

Prior insurance persistency means motor vehicle liability insurance on any vehicle licensed for road use. To qualify as having at least one year of prior insurance persistency the insured must provide the prior carrier's name and policy number, and:

1. At least one owned, operable vehicle must have been continuously insured for the past 12 months; or
2. One named insured must have been rated continuously for the past 12 months on a motor vehicle liability policy.

Individuals who have a business vehicle (i.e., company car) which is provided for their personal use may reference the commercial policy to satisfy this requirement. The name and phone number of the employer must be provided.

A lapse in coverage of 30 days or less (60 days or less if prior policy was California Casualty) will not be counted in applying this requirement.

AA. Sales Code Factors

These factors vary depending on the corresponding sales code, and apply to BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums. See **Table 6**.

BB. Snowmobile (SN) Physical Damage Base Rates

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Snowmobile (SN) vehicle types. See **Table 18B**

CC. Snowmobile (SN) Vehicle Type Factors

These factors are applied to the BI and PD rates for Snowmobile (SN) vehicle types. See **Table 18A**.

DD. Symbol/Deductible Factors

These factors are applied to each vehicle type (except SN, GO, TR, CP, MC) with Collision (COL) and/or Other Than Collision (CMP) coverage. They are based on a combination of the vehicle symbol and the deductible amount selected per coverage. See **Table 3**.

The vehicle symbol is determined as follows:

1. The symbol for private passenger autos, pickups and vans (PP) should be found in the ISO vehicle symbol pages.

2. New private passenger autos, pickups and vans (PP) that are not yet in the ISO vehicle symbol pages should use the ISO symbol for the same model vehicle produced the previous year. If the same model was not produced the previous year the symbol should be determined using the cost new from the Kelley Blue Book and the Cost Conversion Table (**Table 24A and 24B**) for rating.

3. Private passenger Autos (PP), Pickups (PU) and Vans (VN) not included in ISO and Motor Homes (PH and MH) should use the cost new from the Kelley Blue Book and the Cost Conversion Table (**Table 24A and 24B**) to determine the symbol for rating.

4. Antique Vehicles (AN) and Classic Vehicles (CL) should use the stated amount with the Cost Conversion Table (**Table 24A and 24B**) to determine the symbol for rating. Antique Vehicles (AN) will always be rated using the factors for the model year of the vehicle, while Classic Vehicles (CL) will always be rated using the current factors for the current model year.

5. Vehicles that exceed the value range for their specific model year on the Cost Conversion Table (**Table 24A and 24B**) are considered high value vehicles. For all vehicle types with symbols greater than those shown below, the following calculations should be used to determine the appropriate premium:

Model Year	Symbol
Prior to 1976	7
1976 to 1980	13
1981 to 1989	20
1990 to 2010	26
2011 and later	70

* a. 2011 and Subsequent Model year Vehicles (use symbol 98):

CMP = (Symbol 70 Factor) * {1 + [(Original Cost (in 000's) – 150) * 0.016]}
COL = (Symbol 70 Factor) * {1 + [(Original Cost (in 000's) – 150) * 0.015]}

* b. Model Years 1990 - 2010 (use symbol 27):

CMP = (Symbol 26 Factor) * {1 + [(Original Cost (in 000's) – 80) * 0.020]}
COL = (Symbol 26 Factor) * {1 + [(Original Cost (in 000's) – 80) * 0.022]}

* c. Model Years 1981 - 1989 (use symbol 21):

CMP = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.021]}
COL = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.020]}

* d. Model Years 1976 - 1980 (use symbol 14):

CMP = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.035]}
COL = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.030]}

* e. Model Years Prior to 1976 (use symbol 8):

CMP = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.068]}
COL = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.058]}

Note: round to the nearest hundredth

\+ **EE. Towing – Group Rating Factors**

These factors are applied to the T&L premium for Private Passenger Auto, Pickup, Van, Classic, commute-use Motor Home and Motor Home (PP, PU, VN, PH, CL & MH) vehicle types based on the concurrent BI limit on the vehicle with Towing coverage. See **Table 33.**

FF. Trailer (TR) Base Rate

These rates are determined by the age of the vehicle and the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Trailer (TR) vehicle types. See **Table 21.**

GG. Utility Vehicle Factors (Reserved for future use)

+ **HH. Vehicle Age Factor**

These factors are applied to the BI, PD, and TL premiums for each vehicle type (except AN, SN, GO, TR, CP), and are determined by the age of the vehicle. Refer to the footnote in the table for the formula to determine age of vehicle. See **Table 31**.

II. Zone Factors

These factors are applied to the BI, PD, MED, UM, UIM, PDUM, CMP and COL premiums, and are determined by the Zone for the garaging location of each vehicle. See **Table 25**.

* **TABLE 1: BASE RATES**

		Miscellaneous Coverages:	
BI	291.1	T&L 1[1]	8.2
PD	163.1	T&L 2[2]	15.1
MED	73.1	OPT TE	9.2
Work Loss	4.4	EEE - Excess Electronic Equipment	36.0
Acc. Death	6.0		
UM	18.9		
UIM	59.8		
PDUM^	17.7		
CMP	111.3		
COL	320.4		

Notes:

[1] T&L 1 — For PP, PU, VN, CL
[2] T&L 2 — For PH & MH
^ Subject to $200 deductible

Key:

BI =	Bodily Injury Liability		
PD =	Property Damage Liability	T&L =	Towing and Labor
MED =	Medical Payments	OPT TE =	Optional Transportation Expenses
Work Loss =	Work Loss Benefit		
Acc. Death =	Accidental Death Benefit		
UM =	Uninsured Motorists	EEE =	Excess Electronic Equipment
UIM =	Underinsured Motorists		
PDUM =	Property Damage Uninsured Motorist		
CMP =	Other Than Collision		
COL =	Collision		

* **TABLE 2: INCREASED LIMIT FACTORS**

Bodily Injury

Limit (000)	Factor
25/50	0.76
30/60	0.79
50/100	0.88
100/300	1.00
250/500	1.19
300/500	1.23
500/500	1.36
500/1M	1.43
1M/1M	1.54

Property Damage

Limit(000)	Factor
25	0.93
50	1.00
100	1.05
200	1.12
300	1.19

PD Uninsured Motorist

Limit (000)	Factor
25	0.69
50	1.00
100	1.54
200	2.59
300	3.64

Uninsured Motorists

Limit (000)	Factor
25/50	0.64
30/60	0.69
50/100	0.83
100/300	1.00
250/500	1.14
300/500	1.16
500/500	1.24
500/1M	1.84
1M/1M	2.15

Underinsured Motorists

Limit (000)	Factor
25/50	0.37
30/60	0.44
50/100	0.55
100/300	1.00
250/500	1.63
300/500	1.72
500/500	1.91
500/1M	2.23
1M/1M	2.90

Excess Elec. Equip.

Limit	Factor
1500	1.00
2000	1.75
2500	2.50
3000	3.25
3500	4.00
4000	4.75
4500	5.50
5000	6.25

Medical Payments

Limit (000)	Factor
2	0.77
5	1.00
10	1.38
25	2.08

Work Loss Coverage

Limit	Factor
140 per wk	1.00

Accidental Death Benefit

Limit	Factor
5000	1.00

Optional Transportation Expenses

Limit	Factor
$30 day / $900 max	1.00
$40 day / $1200 max	1.84
$50 day / $1500 max	2.68

Towing and Labor

Limit	Factor
$50	0.62
Broad	1.00

Excess Elec. Equipment

Limit	Factor
1500	1.00
2000	1.75
2500	2.50
3000	3.25
3500	4.00
4000	4.75
4500	5.50
5000	6.25

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* **TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – OTHER THAN COLLISION**

Model Year 2011 and Subsequent

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.50	0.40	0.35	0.29	0.21	0.14	0.10	0.07
2	0.63	0.56	0.50	0.37	0.26	0.19	0.12	0.08
3	0.84	0.76	0.69	0.52	0.36	0.26	0.18	0.12
4	1.03	0.96	0.89	0.70	0.46	0.33	0.23	0.16
5	1.14	1.06	0.98	0.77	0.53	0.39	0.26	0.18
6	1.25	1.16	1.08	0.85	0.61	0.43	0.28	0.18
7	1.34	1.25	1.17	0.95	0.67	0.47	0.32	0.24
8	1.44	1.34	1.25	1.03	0.74	0.51	0.34	0.24
10	1.53	1.43	1.34	1.10	0.81	0.56	0.37	0.25
11	1.62	1.52	1.43	1.17	0.86	0.61	0.40	0.27
12	1.69	1.59	1.49	1.23	0.91	0.65	0.43	0.28
13	1.73	1.63	1.53	1.27	0.95	0.68	0.45	0.30
14	1.77	1.67	1.58	1.31	0.98	0.70	0.47	0.31
15	1.81	1.71	1.62	1.35	1.01	0.73	0.49	0.33
16	1.86	1.76	1.66	1.39	1.05	0.75	0.50	0.34
17	1.91	1.80	1.70	1.42	1.08	0.78	0.52	0.35
18	1.96	1.85	1.74	1.46	1.11	0.81	0.54	0.36
19	2.00	1.89	1.78	1.50	1.14	0.83	0.56	0.38
20	2.04	1.93	1.83	1.55	1.17	0.86	0.58	0.39
21	2.09	1.98	1.87	1.59	1.20	0.89	0.60	0.40
22	2.13	2.01	1.91	1.62	1.23	0.91	0.62	0.42
23	2.17	2.05	1.95	1.66	1.26	0.93	0.63	0.43
24	2.21	2.08	1.98	1.69	1.28	0.95	0.64	0.44
25	2.25	2.13	2.03	1.74	1.31	0.98	0.66	0.45
26	2.30	2.18	2.07	1.78	1.34	1.00	0.68	0.47
27	2.34	2.23	2.12	1.82	1.37	1.03	0.70	0.48
28	2.39	2.27	2.16	1.86	1.40	1.05	0.72	0.50
29	2.43	2.31	2.20	1.90	1.43	1.07	0.74	0.51
30	2.47	2.35	2.23	1.91	1.45	1.08	0.75	0.53
31	2.51	2.39	2.27	1.94	1.48	1.10	0.77	0.54
32	2.56	2.43	2.31	1.97	1.51	1.13	0.79	0.55
33	2.59	2.47	2.35	2.00	1.53	1.15	0.80	0.56
34	2.64	2.51	2.39	2.03	1.56	1.18	0.82	0.58
35	2.67	2.54	2.42	2.07	1.59	1.20	0.83	0.59
36	2.72	2.59	2.46	2.12	1.62	1.23	0.86	0.60
37	2.78	2.64	2.51	2.17	1.66	1.26	0.88	0.62
38	2.84	2.70	2.56	2.22	1.70	1.29	0.90	0.64
39	2.89	2.75	2.62	2.27	1.74	1.31	0.92	0.66
40	2.95	2.81	2.68	2.31	1.77	1.34	0.95	0.68
41	3.01	2.87	2.74	2.38	1.81	1.37	0.97	0.70
42	3.07	2.93	2.80	2.43	1.85	1.41	1.00	0.71
43	3.14	2.99	2.86	2.48	1.89	1.44	1.02	0.73
44	3.19	3.04	2.91	2.52	1.92	1.48	1.05	0.75
45	3.25	3.09	2.95	2.56	1.95	1.51	1.07	0.77
46	3.31	3.15	3.00	2.58	1.98	1.55	1.10	0.78
47	3.37	3.21	3.06	2.62	2.02	1.58	1.13	0.80
48	3.44	3.27	3.11	2.67	2.05	1.62	1.16	0.83
49	3.53	3.33	3.17	2.71	2.09	1.66	1.18	0.84
50	3.62	3.39	3.22	2.74	2.12	1.69	1.20	0.85
51	3.70	3.44	3.27	2.78	2.15	1.73	1.22	0.87
52	3.76	3.48	3.31	2.81	2.18	1.75	1.24	0.88
53	3.79	3.51	3.34	2.84	2.20	1.77	1.25	0.88
54	3.91	3.62	3.44	2.91	2.25	1.83	1.29	0.91
55	4.04	3.74	3.55	3.01	2.33	1.90	1.33	0.94
56	4.18	3.87	3.68	3.11	2.41	1.96	1.38	0.98
57	4.32	4.00	3.80	3.22	2.49	2.02	1.43	1.01
58	4.59	4.22	4.01	3.40	2.62	2.14	1.52	1.08
59	4.94	4.49	4.26	3.61	2.79	2.27	1.62	1.16
60	5.31	4.76	4.52	3.83	2.95	2.40	1.72	1.23
61	5.68	5.10	4.81	4.05	3.12	2.54	1.83	1.32
62	6.07	5.45	5.13	4.28	3.29	2.69	1.93	1.39
63	6.46	5.81	5.46	4.51	3.47	2.83	2.04	1.47
64	6.86	6.16	5.81	4.77	3.65	2.97	2.14	1.54
65	7.25	6.51	6.13	5.04	3.85	3.12	2.25	1.62
66	7.83	7.03	6.62	5.45	4.16	3.38	2.40	1.73
67	8.62	7.74	7.29	5.99	4.58	3.72	2.64	1.89
68	9.41	8.44	7.96	6.53	5.00	4.06	2.87	2.04
69	10.19	9.14	8.61	7.08	5.41	4.39	3.12	2.19
70	10.98	9.86	9.29	7.63	5.83	4.73	3.36	2.37
71	11.77	10.57	9.95	8.18	6.26	5.08	3.59	2.54
72	12.56	11.28	10.62	8.73	6.67	5.42	3.84	2.71
73	13.35	11.99	11.30	9.28	7.09	5.76	4.08	2.88
74	14.14	12.70	11.96	9.84	7.52	6.10	4.32	3.05
75	14.93	13.41	12.64	10.39	7.94	6.44	4.57	3.22
98			-- Refer to High Value Vehicle Symbol/Deductible Factors --					

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – OTHER THAN COLLISION

Model Year 1990 to 2010

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.59	0.48	0.43	0.31	0.23	0.17	0.12	0.08
2	1.03	0.86	0.77	0.57	0.41	0.30	0.22	0.16
3	1.19	1.00	0.91	0.70	0.50	0.37	0.27	0.20
4	1.31	1.11	1.01	0.79	0.58	0.42	0.31	0.23
5	1.44	1.22	1.12	0.88	0.65	0.47	0.35	0.26
6	1.58	1.35	1.23	0.99	0.74	0.54	0.39	0.29
7	1.66	1.42	1.31	1.05	0.79	0.57	0.41	0.31
8	1.79	1.55	1.43	1.16	0.88	0.65	0.46	0.34
10	1.85	1.62	1.50	1.21	0.92	0.68	0.48	0.35
11	1.98	1.73	1.60	1.30	1.00	0.74	0.52	0.38
12	2.07	1.81	1.68	1.37	1.06	0.79	0.56	0.40
13	2.13	1.87	1.74	1.42	1.10	0.82	0.58	0.42
14	2.27	2.00	1.85	1.52	1.18	0.89	0.64	0.46
15	2.40	2.12	1.98	1.63	1.27	0.96	0.68	0.49
16	2.54	2.25	2.09	1.73	1.35	1.03	0.74	0.53
17	2.67	2.37	2.21	1.82	1.44	1.10	0.79	0.57
18	2.81	2.50	2.33	1.93	1.51	1.17	0.85	0.62
19	2.98	2.64	2.47	2.05	1.62	1.26	0.92	0.68
20	3.15	2.80	2.61	2.18	1.72	1.36	0.99	0.73
21	3.36	3.03	2.80	2.34	1.85	1.49	1.09	0.80
22	3.65	3.33	3.04	2.54	2.01	1.64	1.21	0.90
23	4.01	3.62	3.30	2.76	2.18	1.79	1.32	0.98
24	4.31	3.91	3.56	2.98	2.35	1.95	1.43	1.06
25	4.71	4.29	3.91	3.27	2.57	2.15	1.59	1.18
26	5.21	4.73	4.30	3.59	2.83	2.36	1.76	1.32
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.39	0.30	0.26	0.19	0.14	0.10	0.07	0.05
2	0.39	0.30	0.26	0.19	0.14	0.10	0.07	0.05
3	0.45	0.36	0.31	0.23	0.17	0.12	0.08	0.06
4	0.56	0.46	0.41	0.29	0.21	0.15	0.10	0.07
5	0.68	0.56	0.50	0.35	0.26	0.19	0.13	0.09
6	0.86	0.71	0.64	0.46	0.33	0.24	0.17	0.12
[1]7	1.03	0.86	0.77	0.57	0.41	0.30	0.22	0.16
8	1.25	1.06	0.96	0.75	0.54	0.39	0.29	0.21
10	1.51	1.29	1.18	0.93	0.70	0.51	0.37	0.28
11	1.72	1.49	1.37	1.10	0.83	0.61	0.43	0.32
12	1.92	1.67	1.55	1.25	0.96	0.71	0.50	0.37
[2]13	2.11	1.84	1.71	1.39	1.08	0.80	0.57	0.41
14	2.33	2.05	1.91	1.57	1.23	0.93	0.66	0.47
15	2.61	2.31	2.15	1.78	1.39	1.06	0.76	0.55
16	2.91	2.59	2.41	2.00	1.58	1.23	0.89	0.65
17	3.25	2.92	2.70	2.26	1.79	1.43	1.04	0.77
18	3.65	3.33	3.04	2.54	2.01	1.64	1.21	0.89
19	4.12	3.72	3.40	2.84	2.24	1.85	1.37	1.01
[3]20	4.51	4.10	3.73	3.12	2.46	2.05	1.51	1.12
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

[1] Maximum symbol for Model Years prior to 1976. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[2] Maximum symbol for Model Years 1976 to 1980. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[3] Maximum symbol for Model Years 1981 to1989. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS –COLLISION

Model Year 2011 and Subsequent

Symbol	100	150	200	250	500	1000	2000	3000
1	0.45	0.43	0.42	0.41	0.36	0.26	0.17	0.12
2	0.55	0.53	0.51	0.49	0.43	0.32	0.21	0.14
3	0.68	0.65	0.63	0.61	0.54	0.42	0.29	0.19
4	0.75	0.73	0.71	0.69	0.61	0.49	0.36	0.26
5	0.79	0.77	0.75	0.73	0.66	0.54	0.39	0.28
6	0.85	0.82	0.80	0.78	0.70	0.58	0.42	0.30
7	0.91	0.88	0.86	0.84	0.76	0.62	0.45	0.32
8	0.97	0.94	0.91	0.89	0.80	0.68	0.48	0.34
10	1.02	0.99	0.96	0.94	0.85	0.72	0.52	0.38
11	1.07	1.04	1.02	1.00	0.90	0.77	0.57	0.42
12	1.11	1.08	1.05	1.03	0.94	0.79	0.59	0.44
13	1.13	1.10	1.07	1.05	0.96	0.81	0.61	0.46
14	1.16	1.12	1.09	1.07	0.98	0.83	0.63	0.47
15	1.18	1.15	1.12	1.09	1.00	0.85	0.64	0.48
16	1.21	1.18	1.15	1.12	1.03	0.88	0.66	0.50
17	1.24	1.20	1.17	1.15	1.05	0.90	0.68	0.51
18	1.26	1.23	1.20	1.18	1.08	0.92	0.70	0.52
19	1.29	1.25	1.23	1.21	1.11	0.95	0.71	0.54
20	1.32	1.28	1.24	1.22	1.12	0.98	0.73	0.55
21	1.33	1.30	1.27	1.25	1.15	1.00	0.74	0.56
22	1.36	1.32	1.29	1.26	1.17	1.02	0.76	0.58
23	1.38	1.34	1.31	1.28	1.19	1.04	0.78	0.60
24	1.40	1.36	1.32	1.30	1.20	1.06	0.80	0.61
25	1.43	1.39	1.36	1.33	1.23	1.07	0.82	0.63
26	1.45	1.41	1.38	1.35	1.25	1.09	0.83	0.64
27	1.47	1.43	1.40	1.37	1.27	1.11	0.84	0.65
28	1.49	1.45	1.42	1.39	1.29	1.14	0.86	0.67
29	1.51	1.47	1.44	1.42	1.32	1.16	0.88	0.68
30	1.56	1.52	1.48	1.44	1.33	1.17	0.90	0.69
31	1.58	1.54	1.50	1.46	1.35	1.19	0.91	0.70
32	1.61	1.56	1.52	1.48	1.37	1.21	0.93	0.72
33	1.63	1.58	1.54	1.51	1.39	1.22	0.94	0.73
34	1.65	1.60	1.56	1.53	1.41	1.24	0.96	0.75
35	1.67	1.62	1.58	1.55	1.43	1.26	0.98	0.76
36	1.69	1.64	1.60	1.57	1.46	1.28	1.00	0.78
37	1.72	1.67	1.64	1.61	1.49	1.31	1.02	0.80
38	1.76	1.71	1.67	1.64	1.52	1.34	1.05	0.82
39	1.80	1.75	1.71	1.68	1.56	1.37	1.07	0.84
40	1.84	1.79	1.74	1.71	1.59	1.40	1.10	0.86
41	1.86	1.81	1.78	1.75	1.62	1.44	1.13	0.88
42	1.89	1.85	1.81	1.78	1.66	1.47	1.15	0.91
43	1.93	1.89	1.85	1.82	1.69	1.50	1.18	0.93
44	1.96	1.92	1.88	1.85	1.72	1.53	1.21	0.95
45	2.00	1.95	1.92	1.89	1.75	1.56	1.23	0.98
46	2.04	1.99	1.96	1.93	1.79	1.59	1.26	1.00
47	2.08	2.03	2.00	1.97	1.83	1.63	1.30	1.03
48	2.12	2.07	2.03	2.00	1.87	1.67	1.34	1.08
49	2.15	2.10	2.06	2.03	1.90	1.71	1.41	1.15
50	2.17	2.13	2.09	2.06	1.93	1.75	1.47	1.25
51	2.21	2.16	2.12	2.08	1.96	1.79	1.53	1.36
52	2.23	2.18	2.14	2.10	1.98	1.82	1.56	1.43
53	2.24	2.19	2.15	2.11	1.98	1.82	1.57	1.44
54	2.27	2.22	2.18	2.14	2.01	1.85	1.60	1.47
55	2.33	2.28	2.23	2.19	2.06	1.90	1.63	1.50
56	2.39	2.34	2.30	2.26	2.12	1.95	1.68	1.55
57	2.45	2.40	2.36	2.32	2.18	2.01	1.74	1.58
58	2.57	2.52	2.47	2.42	2.28	2.11	1.82	1.65
59	2.69	2.63	2.58	2.53	2.39	2.21	1.91	1.74
60	2.80	2.74	2.69	2.64	2.50	2.31	2.00	1.82
61	2.94	2.88	2.82	2.77	2.62	2.42	2.10	1.92
62	3.09	3.03	2.97	2.92	2.76	2.55	2.23	2.05
63	3.24	3.18	3.12	3.07	2.90	2.68	2.36	2.17
64	3.40	3.33	3.26	3.21	3.03	2.82	2.49	2.29
65	3.55	3.48	3.41	3.35	3.17	2.94	2.62	2.40
66	3.79	3.71	3.64	3.58	3.39	3.13	2.82	2.59
67	4.12	4.03	3.96	3.89	3.67	3.41	3.08	2.82
68	4.44	4.35	4.27	4.20	3.97	3.68	3.35	3.07
69	4.77	4.67	4.58	4.50	4.26	3.95	3.61	3.31
70	5.09	4.98	4.89	4.81	4.55	4.22	3.87	3.55
71	5.43	5.32	5.22	5.14	4.86	4.51	4.13	3.79
72	5.78	5.66	5.56	5.47	5.17	4.80	4.39	4.04
73	6.13	6.00	5.89	5.79	5.48	5.09	4.66	4.27
74	6.47	6.34	6.23	6.12	5.79	5.38	4.92	4.51
75	6.82	6.69	6.56	6.45	6.10	5.67	5.18	4.76
98	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

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TABLE 3: SYMBOL/DEDUCTIBLE FACTORS –COLLISION

Model Year 1990 to 2010

Symbol	100	150	200	250	500	1000	2000	3000
1	0.53	0.50	0.48	0.46	0.40	0.29	0.20	0.14
2	0.73	0.69	0.66	0.64	0.56	0.44	0.32	0.24
3	0.81	0.77	0.73	0.71	0.63	0.50	0.37	0.28
4	0.86	0.82	0.78	0.76	0.67	0.54	0.40	0.31
5	0.93	0.88	0.85	0.82	0.73	0.59	0.44	0.34
6	1.01	0.96	0.92	0.89	0.80	0.65	0.48	0.37
7	1.06	1.01	0.97	0.94	0.85	0.69	0.52	0.40
8	1.14	1.09	1.05	1.02	0.92	0.76	0.57	0.45
10	1.18	1.12	1.08	1.05	0.94	0.78	0.60	0.47
11	1.24	1.19	1.14	1.10	1.00	0.83	0.64	0.50
12	1.30	1.24	1.19	1.15	1.04	0.88	0.67	0.53
13	1.33	1.27	1.22	1.19	1.07	0.90	0.70	0.55
14	1.42	1.36	1.30	1.27	1.15	0.96	0.74	0.59
15	1.50	1.44	1.38	1.33	1.21	1.01	0.79	0.63
16	1.57	1.50	1.44	1.40	1.27	1.07	0.84	0.67
17	1.63	1.56	1.50	1.46	1.33	1.12	0.88	0.71
18	1.72	1.64	1.58	1.54	1.40	1.19	0.94	0.76
19	1.82	1.74	1.68	1.63	1.49	1.26	1.01	0.81
20	1.95	1.87	1.80	1.75	1.60	1.37	1.08	0.87
21	2.09	2.01	1.93	1.88	1.72	1.48	1.18	0.95
22	2.25	2.16	2.07	2.02	1.86	1.60	1.28	1.04
23	2.39	2.30	2.21	2.15	1.97	1.71	1.36	1.11
24	2.59	2.48	2.38	2.32	2.14	1.86	1.49	1.21
25	2.85	2.73	2.63	2.56	2.36	2.05	1.65	1.34
26	3.15	3.02	2.91	2.83	2.61	2.26	1.82	1.49
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.44	0.41	0.38	0.36	0.32	0.24	0.16	0.11
2	0.44	0.41	0.38	0.36	0.32	0.24	0.16	0.11
3	0.47	0.45	0.43	0.41	0.35	0.26	0.17	0.12
4	0.50	0.47	0.45	0.43	0.37	0.28	0.18	0.13
5	0.55	0.52	0.50	0.48	0.41	0.31	0.21	0.15
6	0.64	0.61	0.58	0.56	0.49	0.38	0.26	0.19
[1]7	0.73	0.69	0.66	0.64	0.56	0.44	0.32	0.24
8	0.83	0.79	0.75	0.73	0.65	0.52	0.38	0.30
10	0.97	0.92	0.88	0.86	0.77	0.62	0.46	0.36
11	1.10	1.05	1.01	0.98	0.88	0.72	0.54	0.42
12	1.21	1.16	1.11	1.08	0.97	0.81	0.62	0.49
[2]13	1.31	1.26	1.21	1.17	1.06	0.89	0.68	0.54
14	1.46	1.39	1.34	1.30	1.18	0.99	0.77	0.61
15	1.60	1.53	1.47	1.43	1.30	1.09	0.86	0.69
16	1.78	1.70	1.63	1.59	1.45	1.23	0.98	0.79
17	2.02	1.94	1.87	1.81	1.66	1.42	1.13	0.91
18	2.25	2.15	2.07	2.02	1.85	1.60	1.28	1.04
19	2.46	2.36	2.28	2.21	2.04	1.76	1.41	1.15
20	2.71	2.61	2.51	2.44	2.25	1.95	1.56	1.28
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

[1] Maximum symbol for Model Years prior to 1976. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.
[2] Maximum symbol for Model Years 1976 to 1980. Otherwise, refer to High Value Vehicle Symbol/Deductible Factors.

* TABLE 4: MODEL YEAR FACTORS

Model Year	CMP	COL
2017+	*	*
2016	1.79	2.16
2015	1.73	2.08
2014	1.67	2.00
2013	1.61	1.92
2012	1.55	1.84
2011	1.50	1.76
2010	1.45	1.68
2009	1.40	1.60
2008	1.35	1.53
2007	1.30	1.46
2006	1.25	1.39
2005	1.20	1.32
2004	1.16	1.25
2003	1.12	1.18
2002	1.08	1.12
2001	1.04	1.06
2000	1.00	1.00
1999	0.97	0.95
1998	0.94	0.90
1997	0.91	0.86
1996	0.88	0.82
1995	0.85	0.79
1994	0.83	0.76
1993	0.81	0.74
1992	0.80	0.73
1991	0.80	0.73
1990	0.80	0.73
1989 & prior	0.80	0.73

* To determine the model year factors not shown in Table 4 (i.e., model years beyond 2016):

* Other Than Collision = (Model year 2016 Factor) * [(1.03) ^ (Model Year – 2016)]
Collision = (Model year 2016 Factor) * [(1.04) ^ (Model Year – 2016)]

Note: Round the factors to the nearest hundredth.

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TABLE 5A: RATE LEVEL FACTORS

Rate Level	Factor[1]
Platinum	1.00
Gold Star	1.05
Standard	1.15

[1]Gold Star Factor = (Rate Level Factor) X (Financial Responsibility Level Factor), rounded to 2 decimals

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TABLE 5B: FINANCIAL RESPONSIBILITY (FR) FACTORS

FR Level	Factor[1]	FR Level	Factor[1]	FR Level	Factor[1]
A001	0.76	A034	0.76	A067	0.76
A002	0.76	A035	0.76	A068	0.76
A003	0.76	A036	0.76	A069	0.76
A004	0.76	A037	0.76	A070	0.76
A005	0.76	A038	0.76	A071	0.76
A006	0.76	A039	0.76	A072	0.76
A007	0.76	A040	0.76	A073	0.76
A008	0.76	A041	0.76	A074	0.76
A009	0.76	A042	0.76	A075	0.76
A010	0.76	A043	0.76	A076	0.76
A011	0.76	A044	0.76	A077	0.76
A012	0.76	A045	0.76	A078	0.76
A013	0.76	A046	0.76	A079	0.76
A014	0.76	A047	0.76	A080	0.76
A015	0.76	A048	0.76	A081	0.76
A016	0.76	A049	0.76	A082	0.76
A017	0.76	A050	0.76	A083	0.76
A018	0.76	A051	0.76	A084	0.76
A019	0.76	A052	0.76	A085	0.76
A020	0.76	A053	0.76	A086	0.76
A021	0.76	A054	0.76	A087	0.76
A022	0.76	A055	0.76	A088	0.76
A023	0.76	A056	0.76	A089	0.76
A024	0.76	A057	0.76	A090	0.76
A025	0.76	A058	0.76	A091	0.76
A026	0.76	A059	0.76	A092	0.76
A027	0.76	A060	0.76	A093	0.76
A028	0.76	A061	0.76	A094	0.76
A029	0.76	A062	0.76	A095	0.76
A030	0.76	A063	0.76	A096	0.76
A031	0.76	A064	0.76	A097	0.76
A032	0.76	A065	0.76	A098	0.76
A033	0.76	A066	0.76	A099	0.76

FR Level	Factor[1]
A100	0.76
A101	0.76
A102	0.76
A103	0.76
A104	0.76
A105	0.76
A106	0.76
A107	0.76
A108	0.76
A109	0.76
A110	0.76
A111	0.76
A112	0.76
A113	0.76
A114	0.76
A115	0.76
A116	0.76
A117	0.76
A118	0.76
A119	0.76
A120	0.76
A121	0.76
A122	0.76
A123	0.76
A124	0.76
A125	0.77
A126	0.77
A127	0.77
A128	0.77
A129	0.77
A130	0.77
A131	0.77
A132	0.77
A133	0.77
A134	0.77
A135	0.77
A136	0.77
A137	0.77
A138	0.77
A139	0.78
A140	0.78
A141	0.78
A142	0.78
A143	0.78

FR Level	Factor[1]
A144	0.78
A145	0.78
A146	0.78
A147	0.78
A148	0.78
A149	0.78
A150	0.78
A151	0.78
A152	0.78
A153	0.79
A154	0.79
A155	0.79
A156	0.79
A157	0.79
A158	0.79
A159	0.79
A160	0.79
A161	0.79
A162	0.79
A163	0.79
A164	0.79
A165	0.79
A166	0.80
A167	0.80
A168	0.80
A169	0.80
B001	0.83
B002	0.83
B003	0.83
B004	0.83
B005	0.83
B006	0.83
B007	0.83
B008	0.83
B009	0.83
B010	0.83
B011	0.84
B012	0.84
B013	0.84
B014	0.84
B015	0.84
B016	0.84
B017	0.84
B018	0.84

FR Level	Factor[1]
B019	0.84
B020	0.84
B021	0.84
B022	0.84
B023	0.84
B024	0.85
B025	0.85
B026	0.85
B027	0.85
B028	0.85
B029	0.85
B030	0.85
B031	0.85
B032	0.85
B033	0.85
B034	0.85
B035	0.85
B036	0.86
B037	0.86
B038	0.86
B039	0.86
B040	0.86
B041	0.86
B042	0.86
B043	0.86
B044	0.86
B045	0.86
B046	0.86
B047	0.86
B048	0.86
B049	0.87
B050	0.87
B051	0.87
B052	0.87
B053	0.87
B054	0.87
B055	0.87
B056	0.87
B057	0.87
B058	0.87
B059	0.87
B060	0.87
B061	0.88
B062	0.88

FR Level	Factor[1]
B063	0.88
B064	0.88
B065	0.88
B066	0.88
B067	0.88
B068	0.88
B069	0.88
B070	0.88
B071	0.88
B072	0.89
B073	0.89
B074	0.89
B075	0.89
C001	0.95
C002	0.95
C003	0.96
C004	0.96
C005	0.96
C006	0.96
C007	0.96
C008	0.96
C009	0.96
C010	0.96
C011	0.96
C012	0.96
C013	0.96
C014	0.96
C015	0.97
C016	0.97
C017	0.97
C018	0.97
C019	0.97
C020	0.97
C021	0.97
C022	0.97
C023	0.97
C024	0.97
C025	0.97
C026	0.98
C027	0.98
C028	0.98
C029	0.98
C030	0.98
C031	0.98

FR Level	Factor[1]
C032	0.98
C033	0.98
C034	0.98
C035	0.98
C036	0.98
C037	0.99
C038	0.99
C039	0.99
C040	0.99
C041	0.99
C042	0.99
C043	0.99
C044	0.99
C045	0.99
C046	0.99
C047	1.00
C048	1.00
C049	1.00
C050	1.00
C051	1.00
C052	1.00
C053	1.00
C054	1.00
C055	1.00
C056	1.00
C057	1.00
C058	1.01
C059	1.01
C060	1.01
C061	1.01
C062	1.01
C063	1.01
C064	1.01
C065	1.01
C066	1.01
C067	1.01
C068	1.02
C069	1.02
C070	1.02
C071	1.02
C072	1.02
C073	1.02
C074	1.02
C075	1.02

FR Level	Factor[1]
C076	1.02
C077	1.02
C078	1.03
C079	1.03
C080	1.03
C081	1.03
C082	1.03
C083	1.03
C084	1.03
C085	1.03
C086	1.03
C087	1.03
C088	1.04
C089	1.04
C090	1.04
C091	1.04
C092	1.04
C093	1.04
C094	1.04
C095	1.04
C096	1.04
C097	1.04
C098	1.05
C099	1.05
C100	1.05
C101	1.05
C102	1.05
C103	1.05
C104	1.05
C105	1.05
D001	1.17
D002	1.18
D003	1.18
D004	1.18
D005	1.18
D006	1.18
D007	1.18
D008	1.18
D009	1.18
D010	1.18
D011	1.19
D012	1.19
D013	1.19
D014	1.19

FR Level	Factor[1]
D015	1.19
D016	1.19
D017	1.19
D018	1.19
D019	1.19
D020	1.19
D021	1.20
D022	1.20
D023	1.20
D024	1.20
D025	1.20
D026	1.20
D027	1.20
D028	1.20
D029	1.20
D030	1.21
D031	1.21
D032	1.21
D033	1.21
D034	1.21
D035	1.21
D036	1.21
D037	1.21
D038	1.21
D039	1.22
D040	1.22
D041	1.22
D042	1.22
D043	1.22
D044	1.22
D045	1.22
D046	1.22
D047	1.23
D048	1.23
D049	1.23
D050	1.23
D051	1.23
D052	1.23
D053	1.23
D054	1.23
D055	1.23
D056	1.24
D057	1.24
D058	1.24

FR Level	Factor[1]
D059	1.24
D060	1.24
D061	1.24
D062	1.24
D063	1.24
D064	1.25
D065	1.25
D066	1.25
D067	1.25
D068	1.25
D069	1.25
D070	1.25
D071	1.25
D072	1.25
D073	1.26
D074	1.26
D075	1.26
E001	1.40
E002	1.40
E003	1.40
E004	1.40
E005	1.40
E006	1.41
E007	1.41
E008	1.41
E009	1.41
E010	1.41
E011	1.41
E012	1.41
E013	1.41
E014	1.42
E015	1.42
E016	1.42
E017	1.42
E018	1.42
E019	1.42
E020	1.42
E021	1.42
E022	1.43
E023	1.43
E024	1.43
E025	1.43
E026	1.43
E027	1.43

FR Level	Factor[1]
E028	1.43
E029	1.43
E030	1.44
E031	1.44
E032	1.44
E033	1.44
E034	1.44
E035	1.44
E036	1.44
E037	1.45
E038	1.45
E039	1.45
E040	1.45
E041	1.45
E042	1.45
E043	1.45
E044	1.45
E045	1.46
E046	1.46
E047	1.46
E048	1.46
E049	1.46
E050	1.46
E051	1.46
E052	1.47
E053	1.47
E054	1.47
E055	1.47
E056	1.47
E057	1.47
E058	1.47
E059	1.47
E060	1.48
E061	1.48
E062	1.48
E063	1.48
E064	1.48
E065	1.48
E066	1.48
E067	1.49
E068	1.49
E069	1.49
E070	1.49
E071	1.49

FR Level	Factor[1]
E072	1.49
E073	1.49
E074	1.50
E075	1.50
E076	1.50
E077	1.50
E078	1.50
E079	1.50
E080	1.50
E081	1.51
E082	1.51
E083	1.51
E084	1.51
E085	1.51
E086	1.51
E087	1.51
E088	1.52
E089	1.52
E090	1.52
E091	1.52
E092	1.52
E093	1.52
E094	1.52
E095	1.53
E096	1.53
E097	1.53
E098	1.53
E099	1.53
E100	1.53
E101	1.53
E102	1.54
E103	1.54
E104	1.54
E105	1.54
E106	1.54
E107	1.54
E108	1.54
E109	1.55
E110	1.55
E111	1.55
E112	1.55
E113	1.55
E114	1.55
E115	1.56

FR Level	Factor[1]
E116	1.56
E117	1.56
E118	1.56
E119	1.56
E120	1.56
E121	1.56
E122	1.57
E123	1.57
E124	1.57
E125	1.57
E126	1.57
E127	1.57
E128	1.58
E129	1.58
E130	1.58
E131	1.58
E132	1.58
E133	1.58
E134	1.58
E135	1.59
E136	1.59
E137	1.59
E138	1.59
E139	1.59
E140	1.59
E141	1.60
E142	1.60
E143	1.60
E144	1.60
E145	1.60
E146	1.60
E147	1.61
E148	1.61
E149	1.61
E150	1.61
E151	1.61
E152	1.61
E153	1.62
E154	1.62
E155	1.62
E156	1.62
E157	1.62
E158	1.62
E159	1.63

FR Level	Factor[1]
E160	1.63
E161	1.63
E162	1.63
E163	1.63
E164	1.63
E165	1.64
E166	1.64
E167	1.64
E168	1.64
E169	1.64
E170	1.64
E171	1.64
E172	1.64
E173	1.64
E174	1.64
E175	1.64
E176	1.64
E177	1.64
E178	1.64
E179	1.64
E180	1.64
E181	1.64
E182	1.64
E183	1.64
E184	1.64
E185	1.64
E186	1.64
E187	1.64
E188	1.64
E189	1.64
E190	1.64
E191	1.64
E192	1.64
E193	1.64
E194	1.64
E195	1.64
E196	1.64
E197	1.64
E198	1.64
E199	1.64
E200	1.64
E201	1.64
E202	1.64
E203	1.64

FR Level	Factor[1]
E204	1.64
E205	1.64
E206	1.64
E207	1.64
E208	1.64
E209	1.64
E210	1.64
E211	1.64
E212	1.64
E213	1.64
E214	1.64
E215	1.64
E216	1.64
E217	1.64
E218	1.64
E219	1.64
E220	1.64
E221	1.64
E222	1.64
E223	1.64
E224	1.64
E225	1.64
E226	1.64
E227	1.64
E228	1.64
E229	1.64
E230	1.64
E231	1.64
E232	1.64
E233	1.64
E234	1.64
E235	1.64
E236	1.64
E237	1.64
E238	1.64
E239	1.64
E240	1.64
E241	1.64
E242	1.64
E243	1.64
E244	1.64
E245	1.64
E246	1.64
E247	1.64

FR Level	Factor[1]
E248	1.64
E249	1.64
E250	1.64
E251	1.64
E252	1.64
E253	1.64
E254	1.64
E255	1.64
E256	1.64
E257	1.64
E258	1.64
E259	1.64
E260	1.64
E261	1.64
E262	1.64
E263	1.64
E264	1.64
E265	1.64
E266	1.64
E267	1.64
E268	1.64
E269	1.64
E270	1.64
E271	1.64
E272	1.64
E273	1.64
E274	1.64
E275	1.64
E276	1.64
E277	1.64
E278	1.64
E279	1.64
E280	1.64
E281	1.64
E282	1.64
E283	1.64
E284	1.64
E285	1.64
E286	1.64
E287	1.64
E288	1.64
E289	1.64
E290	1.64
E291	1.64

FR Level	Factor[1]
E292	1.64
E293	1.64
E294	1.64
E295	1.64
E296	1.64
E297	1.64
E298	1.64
E299	1.64
E300	1.64
E301	1.64
E302	1.64
E303	1.64
E304	1.64
E305	1.64
E306	1.64
E307	1.64
E308	1.64
E309	1.64
E310	1.64
E311	1.64
E312	1.64
E313	1.64
E314	1.64
E315	1.64
E316	1.64
E317	1.64
E318	1.64
E319	1.64
E320	1.64
E321	1.64
E322	1.64
E323	1.64
E324	1.64
E325	1.64
E326	1.64
E327	1.64
E328	1.64
E329	1.64
E330	1.64
E331	1.64
E332	1.64
E333	1.64
E334	1.64
E335	1.64

FR Level	Factor[1]
E336	1.64
E337	1.64
E338	1.64
E339	1.64
E340	1.64
E341	1.64
E342	1.64
E343	1.64

FR Level	Factor[1]
E344	1.64
E345	1.64
E346	1.64
E347	1.64
E348	1.64
E349	1.64
E350	1.64
E351	1.64

FR Level	Factor[1]
F001	1.00
F002	1.00
F003[2]	1.00

[1]Gold Star Factor = (Rate Level Factor) X (Financial Responsibility Factor), rounded to 2 decimals.

[2]Extraordinary circumstances include catastrophic event, as declared by the federal or state government; serious illness or injury; death of a spouse, child or parent; divorce; identity theft; temporary loss of employment; or military deployment (NCOIL Revised Credit Scoring Model of 7/16/09).

TABLE 6: SALES CODE FACTORS

Higher Education Group Type		
Name	**Sales Code**	**Factor**
Higher Education Sales Codes – all not listed below		1.00
Non-Endorsed College Faculty	062	1.05
Non-Member Educator	800	1.10

General Preferred Group Type		
Name	**Sales Code**	**Factor**
General Preferred Sales Codes – all not listed below		1.05
Select	101	1.25

TABLE 7: AUTO / HOME DISCOUNT

Form	BI	PD	MED	CMP	COL
HO-3	0.90	0.90	0.90	0.90	0.90
DP-3	0.90	0.90	0.90	0.90	0.90
HO-3 MH	0.90	0.90	0.90	0.90	0.90
HO-6 (primary)	0.90	0.90	0.90	0.90	0.90
HO-4	0.95	0.95	0.95	0.95	0.95
HO-6 (secondary)	0.95	0.95	0.95	0.95	0.95
None	1.00	1.00	1.00	1.00	1.00

* **TABLE 8A: CLASS FACTORS – BI / PD**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	2.93	2.93
12	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.53	2.53
13	Age 19-20	2.28	2.28	2.28	2.28	2.28	2.28	2.38	2.38
14	Age 21-24	1.45	1.45	1.45	1.45	1.45	1.45	1.52	1.52
	Single Female Princ. Op.								
21	Age Under 17	3.32	3.32	3.32	3.32	3.32	3.32	3.41	3.41
22	Age 17-18	2.87	2.87	2.87	2.87	2.87	2.87	2.95	2.95
23	Age 19-20	2.47	2.47	2.47	2.47	2.47	2.47	2.58	2.58
24	Age 21-24	1.54	1.54	1.54	1.54	1.54	1.54	1.61	1.61
	Single Male Occ. Op.								
41	Age Under 17	3.64	3.64	3.64	3.64	3.64	3.64	3.84	3.84
42	Age 17-18	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93
43	Age 19-20	2.90	2.90	2.90	2.90	2.90	2.90	2.93	2.93
44	Age 21-24	1.73	1.73	1.73	1.73	1.73	1.73	1.79	1.79
	Single Male Princ. Op.								
51	Age Under 17	4.81	4.81	4.81	4.81	4.81	4.81	5.09	5.09
52	Age 17-18	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59
53	Age 19-20	3.35	3.35	3.35	3.35	3.35	3.35	3.50	3.50
54	Age 21-24	1.93	1.93	1.93	1.93	1.93	1.93	2.04	2.04
5H	Age 25-29	1.11	1.27	1.14	1.29	1.25	1.31	1.44	1.57
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.46	2.46
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.31	2.31
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.10	2.10
38	Age 21-22	1.52	1.52	1.52	1.52	1.52	1.52	1.59	1.59
39	Age 23-24	1.28	1.28	1.28	1.28	1.28	1.28	1.34	1.38
	All Other classes								
7I	General - Age 29 & Under	1.08	1.25	1.12	1.25	1.21	1.28	1.29	1.38
7J	General - Age 30-34	1.01	1.19	1.05	1.19	1.14	1.22	1.22	1.32
7K	General - Age 35-39	1.01	1.19	1.05	1.19	1.14	1.22	1.22	1.31
7L	General - Age 40-44	1.01	1.18	1.05	1.18	1.14	1.21	1.22	1.31
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.21	1.31
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.15	1.25
7O	General - Age 55-59	0.93	1.10	0.97	1.10	1.07	1.13	1.13	1.23
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.12	1.22
7Q	General - Age 65-69	0.94	1.11	0.98	1.11	1.07	1.14	1.13	1.23
7R	General - Age 70-74	0.98	1.16	1.03	1.16	1.11	1.19	1.18	1.28
7S	General - Age 75-79	1.05	1.23	1.10	1.23	1.18	1.26	1.19	1.32
7T	General - Age 80 & Up	1.05	1.25	1.13	1.25	1.23	1.31	1.24	1.38
8N	Special - Age 50-54 [1]	0.93	1.08	0.95	1.08	1.03	1.11	1.10	1.23
8O	Special - Age 55-59 [1]	0.91	1.06	0.93	1.06	1.01	1.09	1.08	1.21
8P	Special - Age 60-64 [1]	0.90	1.05	0.92	1.05	1.00	1.08	1.07	1.20
8Q	Special - Age 65-69 [1]	0.91	1.06	0.93	1.06	1.02	1.09	1.09	1.21
8R	Special - Age 70 - 74[1]	0.96	1.11	0.98	1.11	1.07	1.14	1.14	1.26

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – MED**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.74	2.74	2.74	2.74	2.75	2.75	2.75	2.75
12	Age 17-18	2.33	2.33	2.34	2.34	2.34	2.34	2.34	2.34
13	Age 19-20	2.11	2.11	2.11	2.11	2.12	2.12	2.12	2.12
14	Age 21-24	1.40	1.42	1.41	1.42	1.41	1.46	1.41	1.46
	Single Female Princ. Op.								
21	Age Under 17	2.96	2.96	2.96	2.96	2.97	2.97	2.97	2.97
22	Age 17-18	2.52	2.52	2.53	2.53	2.53	2.53	2.53	2.53
23	Age 19-20	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
24	Age 21-24	1.49	1.49	1.49	1.49	1.50	1.50	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	2.54	2.54	2.55	2.55	2.55	2.55	2.55	2.55
44	Age 21-24	1.64	1.64	1.65	1.65	1.65	1.68	1.65	1.68
	Single Male Princ. Op.								
51	Age Under 17	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23
52	Age 17-18	3.12	3.12	3.12	3.12	3.13	3.13	3.13	3.13
53	Age 19-20	3.00	3.00	3.00	3.00	3.01	3.01	3.01	3.01
54	Age 21-24	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
5H	Age 25-29	1.16	1.28	1.18	1.30	1.27	1.33	1.42	1.51
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
38	Age 21-22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
39	Age 23-24	1.28	1.28	1.29	1.29	1.29	1.29	1.29	1.29
	All Other classes								
7I	General - Age 29 & Under	1.07	1.26	1.11	1.26	1.20	1.29	1.20	1.29
7J	General - Age 30-34	1.02	1.22	1.06	1.22	1.15	1.25	1.15	1.25
7K	General - Age 35-39	1.02	1.21	1.06	1.21	1.15	1.24	1.15	1.24
7L	General - Age 40-44	1.01	1.20	1.05	1.21	1.14	1.24	1.14	1.24
7M	General - Age 45-49	1.00	1.20	1.04	1.20	1.13	1.23	1.13	1.23
7N	General - Age 50-54	0.94	1.13	0.99	1.14	1.07	1.17	1.07	1.17
7O	General - Age 55-59	0.92	1.11	0.97	1.12	1.07	1.15	1.07	1.16
7P	General - Age 60-64	0.92	1.11	0.96	1.11	1.07	1.14	1.07	1.16
7Q	General - Age 65-69	0.92	1.12	0.97	1.12	1.07	1.15	1.07	1.20
7R	General - Age 70-74	0.95	1.14	0.99	1.14	1.07	1.17	1.08	1.22
7S	General - Age 75-79	0.98	1.17	1.03	1.17	1.11	1.20	1.11	1.26
7T	General - Age 80 & Up	1.05	1.25	1.11	1.25	1.19	1.29	1.19	1.34
8N	Special - Age 50-54 [1]	0.92	1.09	0.94	1.09	1.02	1.12	1.03	1.17
8O	Special - Age 55-59 [1]	0.90	1.07	0.92	1.07	1.00	1.10	1.01	1.16
8P	Special - Age 60-64 [1]	0.89	1.07	0.92	1.07	1.00	1.10	1.00	1.16
8Q	Special - Age 65-69 [1]	0.90	1.07	0.92	1.07	1.01	1.10	1.01	1.18
8R	Special - Age 70 – 74 [1]	0.92	1.09	0.95	1.09	1.03	1.12	1.03	1.20

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

*

TABLE 8A: CLASS FACTORS – UM AND UIM

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
12	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
13	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
14	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Female Princ. Op.								
21	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
22	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
23	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
24	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Male Occ. Op.								
41	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
42	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
43	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
44	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Single Male Princ. Op.								
51	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
52	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
53	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
54	Age 21-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
5H	Age 25-29	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	Married Male Princ. or Occ.								
31	Age Under 17	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
32	Age 17-18	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
33	Age 19-20	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
38	Age 21-22	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
39	Age 23-24	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
	All Other classes								
7I	General - Age 29 & Under	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7J	General - Age 30-34	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7K	General - Age 35-39	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7L	General - Age 40-44	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7M	General - Age 45-49	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7N	General - Age 50-54	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7O	General - Age 55-59	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7P	General - Age 60-64	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7Q	General - Age 65-69	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7R	General - Age 70-74	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7S	General - Age 75-79	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
7T	General - Age 80 & Up	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8N	Special - Age 50-54 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8O	Special - Age 55-59 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8P	Special - Age 60-64 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8Q	Special - Age 65-69 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05
8R	Special - Age 70 - 74 [1]	1.00	1.05	1.00	1.05	1.00	1.05	1.00	1.05

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – CMP**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
12	Age 17-18	2.11	2.11	2.11	2.11	2.12	2.12	2.12	2.12
13	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
14	Age 21-24	1.35	1.40	1.36	1.40	1.36	1.43	1.36	1.43
	Single Female Princ. Op.								
21	Age Under 17	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79
22	Age 17-18	2.42	2.42	2.43	2.43	2.43	2.43	2.44	2.44
23	Age 19-20	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
24	Age 21-24	1.44	1.44	1.44	1.44	1.45	1.45	1.45	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18
42	Age 17-18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55
43	Age 19-20	2.52	2.52	2.53	2.53	2.53	2.53	2.54	2.54
44	Age 21-24	1.63	1.63	1.64	1.64	1.64	1.68	1.66	1.68
	Single Male Princ. Op.								
51	Age Under 17	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23
52	Age 17-18	3.09	3.09	3.10	3.10	3.10	3.10	3.14	3.14
53	Age 19-20	3.01	3.01	3.01	3.01	3.02	3.02	3.03	3.03
54	Age 21-24	1.83	1.83	1.83	1.83	1.83	1.83	1.86	1.86
5H	Age 25-29	1.17	1.30	1.19	1.32	1.28	1.34	1.41	1.52
	Married Male Princ. or Occ.								
31	Age Under 17	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39
32	Age 17-18	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23
33	Age 19-20	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06
38	Age 21-22	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47
39	Age 23-24	1.31	1.31	1.32	1.32	1.32	1.32	1.32	1.35
	All Other classes								
7I	General - Age 29 & Under	1.09	1.26	1.13	1.26	1.22	1.29	1.25	1.35
7J	General - Age 30-34	1.06	1.23	1.10	1.23	1.19	1.26	1.22	1.31
7K	General - Age 35-39	1.04	1.22	1.09	1.22	1.18	1.25	1.20	1.30
7L	General - Age 40-44	1.02	1.20	1.06	1.20	1.15	1.23	1.18	1.27
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.16	1.25
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.11	1.20
7O	General - Age 55-59	0.94	1.11	0.98	1.11	1.07	1.14	1.10	1.19
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.08	1.18
7Q	General - Age 65-69	0.92	1.10	0.97	1.10	1.07	1.13	1.08	1.18
7R	General - Age 70-74	0.94	1.11	0.99	1.11	1.07	1.14	1.10	1.20
7S	General - Age 75-79	0.96	1.12	1.01	1.13	1.09	1.15	1.09	1.21
7T	General - Age 80 & Up	1.00	1.17	1.05	1.17	1.13	1.20	1.13	1.25
8N	Special - Age 50-54 [1]	0.93	1.08	0.95	1.08	1.03	1.11	1.06	1.19
8O	Special - Age 55-59 [1]	0.91	1.07	0.94	1.07	1.02	1.10	1.05	1.18
8P	Special - Age 60-64 [1]	0.90	1.05	0.92	1.05	1.00	1.08	1.03	1.16
8Q	Special - Age 65-69 [1]	0.90	1.05	0.92	1.05	1.01	1.08	1.03	1.16
8R	Special - Age 70 & Up [1]	0.92	1.07	0.94	1.07	1.03	1.10	1.05	1.18

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8A: CLASS FACTORS – COL**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.80	2.80	2.80	2.80	2.81	2.81	2.81	2.81
12	Age 17-18	2.51	2.51	2.52	2.52	2.52	2.52	2.52	2.52
13	Age 19-20	2.28	2.28	2.28	2.28	2.29	2.29	2.29	2.29
14	Age 21-24	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.47
	Single Female Princ. Op.								
21	Age Under 17	3.34	3.34	3.34	3.34	3.35	3.35	3.35	3.35
22	Age 17-18	2.91	2.91	2.92	2.92	2.92	2.92	2.92	2.92
23	Age 19-20	2.57	2.57	2.57	2.57	2.58	2.58	2.58	2.58
24	Age 21-24	1.57	1.57	1.57	1.57	1.58	1.58	1.58	1.58
	Single Male Occ. Op.								
41	Age Under 17	3.55	3.55	3.55	3.55	3.56	3.56	3.56	3.56
42	Age 17-18	2.90	2.90	2.90	2.90	2.91	2.91	2.91	2.91
43	Age 19-20	2.90	2.90	2.90	2.90	2.91	2.91	2.91	2.91
44	Age 21-24	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79
	Single Male Princ. Op.								
51	Age Under 17	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81
52	Age 17-18	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
53	Age 19-20	3.49	3.49	3.50	3.50	3.50	3.50	3.50	3.50
54	Age 21-24	2.02	2.02	2.02	2.02	2.03	2.03	2.03	2.03
5H	Age 25-29	1.15	1.31	1.18	1.33	1.27	1.35	1.43	1.54
	Married Male Princ. or Occ.								
31	Age Under 17	2.44	2.44	2.44	2.44	2.45	2.45	2.45	2.45
32	Age 17-18	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
33	Age 19-20	2.09	2.09	2.10	2.10	2.10	2.10	2.10	2.10
38	Age 21-22	1.56	1.56	1.57	1.57	1.57	1.57	1.57	1.57
39	Age 23-24	1.33	1.33	1.34	1.34	1.34	1.34	1.34	1.34
	All Other classes								
7I	General - Age 29 & Under	1.08	1.25	1.12	1.25	1.21	1.28	1.21	1.31
7J	General - Age 30-34	1.02	1.20	1.06	1.20	1.15	1.23	1.16	1.25
7K	General - Age 35-39	1.01	1.19	1.05	1.19	1.14	1.22	1.15	1.24
7L	General - Age 40-44	1.01	1.18	1.05	1.19	1.14	1.22	1.14	1.23
7M	General - Age 45-49	1.00	1.18	1.04	1.18	1.13	1.21	1.13	1.23
7N	General - Age 50-54	0.95	1.12	0.99	1.12	1.08	1.15	1.08	1.18
7O	General - Age 55-59	0.93	1.10	0.97	1.10	1.07	1.13	1.07	1.16
7P	General - Age 60-64	0.92	1.09	0.97	1.10	1.07	1.13	1.07	1.16
7Q	General - Age 65-69	0.94	1.11	0.98	1.11	1.07	1.14	1.07	1.16
7R	General - Age 70-74	0.97	1.14	1.01	1.15	1.10	1.17	1.10	1.20
7S	General - Age 75-79	1.04	1.22	1.08	1.22	1.17	1.25	1.17	1.30
7T	General - Age 80 & Up	1.05	1.25	1.13	1.25	1.23	1.31	1.23	1.37
8N	Special - Age 50-54 [1]	0.93	1.08	0.95	1.08	1.03	1.11	1.04	1.16
8O	Special - Age 55-59 [1]	0.91	1.06	0.93	1.06	1.01	1.09	1.02	1.14
8P	Special - Age 60-64 [1]	0.90	1.05	0.92	1.05	1.00	1.08	1.01	1.13
8Q	Special - Age 65-69 [1]	0.92	1.07	0.94	1.07	1.02	1.10	1.03	1.14
8R	Special - Age 70 & Up [1]	0.95	1.10	0.97	1.10	1.05	1.13	1.06	1.18

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

+ **TABLE 8A: CLASS FACTORS – TOW**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	1.09							
12	Age 17-18	1.09							
13	Age 19-20	1.09							
14	Age 21-24	1.09							
	Single Female Princ. Op.			FOR CLASS FACTORS THAT ARE NOT SHOWN, USE THE CLASS FACTOR FOR PLEASURE USE, UNDER 7500 ANNUAL MILES.					
21	Age Under 17	1.09							
22	Age 17-18	1.09							
23	Age 19-20	1.09							
24	Age 21-24	1.09							
	Single Male Occ. Op.								
41	Age Under 17	1.09							
42	Age 17-18	1.09							
43	Age 19-20	1.09							
44	Age 21-24	1.09							
	Single Male Princ. Op.								
51	Age Under 17	1.09							
52	Age 17-18	1.09							
53	Age 19-20	1.09							
54	Age 21-24	1.09							
5H	Age 25-29	1.06							
	Married Male Princ. or Occ.								
31	Age Under 17	1.09							
32	Age 17-18	1.09							
33	Age 19-20	1.09							
38	Age 21-22	1.09							
39	Age 23-24	1.09							
	All Other classes								
7I	General - Age 29 & Under	1.06							
7J	General - Age 30-34	1.05							
7K	General - Age 35-39	1.03							
7L	General - Age 40-44	1.01							
7M	General - Age 45-49	1.00							
7N	General - Age 50-54	0.99							
7O	General - Age 55-59	0.97							
7P	General - Age 60-64	0.96							
7Q	General - Age 65-69	0.94							
7R	General - Age 70-74	0.92							
7S	General - Age 75-79	0.92							
7T	General - Age 80 & Up	0.92							
8N	Special - Age 50-54 [1]	0.99							
8O	Special - Age 55-59 [1]	0.97							
8P	Special - Age 60-64 [1]	0.96							
8Q	Special - Age 65-69 [1]	0.94							
8R	Special - Age 70 & Up [1]	0.92							

NOTE: [1] Applies to the principal operator if all other unmarried operators rated on the policy are at least 25 years old.
Excess Vehicles: use class code 8N

* **TABLE 8B: GSD AND DTD – BI / PD**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

*

TABLE 8B: GSD AND DTD – MED

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – UM AND UIM

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	1.00	15	1.00	1A	1.00	1B
Age 17-18	1.00	16	1.00	1C	1.00	1D
Age 19-20	1.00	17	1.00	1E	1.00	1F
Age 21-24	1.00	1G				
Single Female Princ. Op.						
Age Under 17	1.00	25	1.00	2A	1.00	2B
Age 17-18	1.00	26	1.00	2C	1.00	2D
Age 19-20	1.00	27	1.00	2E	1.00	2F
Age 21-24	1.00	2G				
Single Male Occ. Op.						
Age Under 17	1.00	45	1.00	4A	1.00	4B
Age 17-18	1.00	46	1.00	4C	1.00	4D
Age 19-20	1.00	47	1.00	4E	1.00	4F
Age 21-24	1.00	4G				
Single Male Princ. Op.						
Age Under 17	1.00	55	1.00	5A	1.00	5B
Age 17-18	1.00	56	1.00	5C	1.00	5D
Age 19-20	1.00	57	1.00	5E	1.00	5F
Age 21-24	1.00	5G				
Married Male Princ. or Occ.						
Age Under 17			1.00	3A		
Age 17-18			1.00	3C		
Age 19-20			1.00	3E		

* **TABLE 8B: GSD AND DTD – CMP**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

*

TABLE 8B: GSD AND DTD – COL

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.87	15	0.90	1A	0.78	1B
Age 17-18	0.87	16	0.90	1C	0.78	1D
Age 19-20	0.87	17	0.90	1E	0.78	1F
Age 21-24	0.89	1G				
Single Female Princ. Op.						
Age Under 17	0.87	25	0.90	2A	0.78	2B
Age 17-18	0.87	26	0.90	2C	0.78	2D
Age 19-20	0.87	27	0.90	2E	0.78	2F
Age 21-24	0.89	2G				
Single Male Occ. Op.						
Age Under 17	0.75	45	0.90	4A	0.68	4B
Age 17-18	0.75	46	0.90	4C	0.68	4D
Age 19-20	0.75	47	0.90	4E	0.68	4F
Age 21-24	0.77	4G				
Single Male Princ. Op.						
Age Under 17	0.75	55	0.90	5A	0.68	5B
Age 17-18	0.75	56	0.90	5C	0.68	5D
Age 19-20	0.75	57	0.90	5E	0.68	5F
Age 21-24	0.77	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

* **TABLE 8C: COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT**

DRIVER	BI	PD	MED	UM	UIM	CMP	COL
Single Female Occ. Op.							
Age Under 17	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 17-18	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 19-20	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 21-24	0.89	0.89	0.89	1.00	1.00	0.90	0.89
Single Female Princ. Op.							
Age Under 17	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 17-18	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 19-20	0.87	0.87	0.87	1.00	1.00	0.87	0.87
Age 21-24	0.89	0.89	0.89	1.00	1.00	0.90	0.89
Single Male Occ. Op.							
Age Under 17	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 17-18	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 19-20	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 21-24	0.77	0.77	0.77	1.00	1.00	0.77	0.77
Single Male Princ. Op.							
Age Under 17	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 17-18	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 19-20	0.75	0.75	0.75	1.00	1.00	0.75	0.75
Age 21-24	0.75	0.75	0.75	1.00	1.00	0.75	0.75

* **TABLE 9A: DRIVING RECORD SURCHARGE 1**

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.12	0.12	0.12	0.00	0.00	0.00	0.12
2	0.29	0.29	0.29	0.00	0.00	0.00	0.29
3	0.46	0.46	0.46	0.00	0.00	0.00	0.46
4	1.05	1.05	1.05	0.00	0.00	0.00	1.05
5	1.35	1.35	1.35	0.00	0.00	0.00	1.35
6	1.65	1.65	1.65	0.00	0.00	0.00	1.65
Each Add'l Point:	0.30	0.30	0.30	0.00	0.00	0.00	0.30

\+ **TABLE 9B: DRIVING RECORD SURCHARGE 2**

Note: These are multiplicative factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.06	1.06	1.06	1.00	1.00	1.00	1.06
2	1.13	1.13	1.13	1.00	1.00	1.00	1.13
3	1.21	1.21	1.21	1.00	1.00	1.00	1.21
4	1.30	1.30	1.30	1.00	1.00	1.00	1.30
5	1.40	1.40	1.40	1.00	1.00	1.00	1.40
6	1.52	1.52	1.52	1.00	1.00	1.00	1.52
Each Add'l Point[1]:	0.15	0.15	0.15	0.00	0.00	0.00	0.15

[1]To determine the factor for attribute points greater than 6 (where P > 6):
P Point Factor = 6 Point Factor + [Each Add'l Point Factor x (P – 6)]

TABLE 10: PERSISTENCY FACTOR

No. of Mos.	BI	PD	MED	UM	UIM	CMP	COL
0A - 11A[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
0B -11B[2]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12 - 23	0.99	0.99	0.99	0.99	0.99	0.99	0.99
24 - 35	0.98	0.98	0.98	0.98	0.98	0.98	0.98
36 - 47	0.97	0.97	0.97	0.97	0.97	0.97	0.97
48 - 59	0.96	0.96	0.96	0.96	0.96	0.96	0.96
60 - 71	0.95	0.95	0.95	0.95	0.95	0.95	0.95
72 - 83	0.94	0.94	0.94	0.94	0.94	0.94	0.94
84 - 95	0.93	0.93	0.93	0.93	0.93	0.93	0.93
96 - 107	0.92	0.92	0.92	0.92	0.92	0.92	0.92
108 - 119	0.91	0.91	0.91	0.91	0.91	0.91	0.91
120+	0.90	0.90	0.90	0.90	0.90	0.90	0.90

[1] 0A – 11A = New Business with less than 1 year of prior insurance persistency.
[2] 0B – 11B = New Business with at least 1 year of prior insurance persistency.

*

TABLE 11: MULTI CAR DISCOUNT

Class	BI	PD	MED	UM	UIM	PDUM	CMP	COL
7I – 7T, 8N – 8R	0.82	0.82	0.82	0.95	0.95	0.95	0.83	0.82
14, 1G, 24, 2G, 44, 4G, 54, 5G, 5H, 38, 39	0.90	0.90	0.89	0.95	0.95	0.95	0.90	0.91
All Other	0.94	0.94	0.92	0.95	0.95	0.95	0.92	0.94

TABLE 12: MATURE DRIVER DISCOUNT

Factor:	BI	PD	MED	CMP	COL
	0.95	0.95	0.95	0.95	0.95

TABLE 13: (Reserved for future use)

TABLE 14: UTILITY VEHICLE FACTORS

	BI	PD	MED	UM	UIM	CMP	COL
Factor:	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: Utility vehicles are denoted by a "Utl" on the vehicle symbol pages (located on the Model & Body Type column)

TABLE 15: (Reserved for future use)

* **TABLE 16: PACKAGE DISCOUNT**

Type	BI	PD	MED	UM	UIM	CMP	COL
A	0.95	0.95	0.95	0.95	0.95	0.90	0.90
B	0.95	0.95	0.95	0.95	0.95	0.90	0.90
C	0.95	0.95	0.95	0.95	0.95	0.90	0.90
D	0.95	0.95	0.95	0.95	0.95	0.90	0.90

TABLE 17A: MOTORCYCLE ("MC") VEHICLE TYPE FACTORS

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
DRIVER AGE < 25										
0 - 100	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.45	0.49
101 - 200	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.75	1.10
201 - 300	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	1.13	1.48
301 - 450	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	1.53	1.83
451 - 600	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	2.03	2.97
601 - 750	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	3.04	3.64
751 - 900	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.27	4.42
901 - 1000	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	5.08
1000 +	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	6.12
DRIVER AGE >= 25										
0 - 100	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.11	0.14
101 - 200	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.15	0.20
201 - 300	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.26	0.32
301 - 450	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.35	0.32
451 - 600	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.50	0.62
601 - 750	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	0.74	0.76
751 - 900	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.04	0.90
901 - 1000	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.01
1000 +	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.08

TABLE 17B: MOTORCYCLE ("MC") DEDUCTIBLE FACTORS

		DEDUCTIBLES						
Coverage	ACV	50	100	200	250	500	1000	2000
CMP w/o ACV glass	2.49	2.20	1.92	n/a	1.37	1.00	0.70	0.49
COL	- n/a -	1.33	1.27	1.19	1.16	1.00	1.10	0.53

TABLE 18A: SNOWMOBILE ("SN") VEHICLE TYPE FACTORS

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.10	0.10	-n/a-	-n/a-	n/a-	n/a

* **TABLE 18B: SNOWMOBILE ("SN") PHYSICAL DAMAGE BASE RATES (per $100 of Insurance)**

		Deductible				
Coverage	Age of Vehicle[1]	50	100	250	500	1000
CMP	1 - 3	1.07	0.99	0.81	0.61	0.42
CMP	4+	0.81	0.74	0.61	0.46	0.31
COL	1 - 3	1.22	1.13	0.93	0.70	0.48
COL	4+	0.92	0.85	0.70	0.52	0.36

\+ [1]For Vehicle Types SN, GO and TR:
Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year; 1)
Note: 1 = Vehicle up through age 1, 2 = age 2, 3 = age 3 and so on.

TABLE 19A: GOLF CART ("GO") VEHICLE TYPE FACTORS

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.10	0.10	-n/a-	-n/a-	n/a-	n/a

* **TABLE 19B: GOLF CART ("GO") PHYSICAL DAMAGE BASE RATES (per $100 of Insurance)**

		Deductible				
Coverage	Age of Vehicle[1]	50	100	250	500	1000
CMP	1 - 3	0.22	0.21	0.17	0.13	0.09
CMP	4+	0.17	0.16	0.13	0.10	0.07
COL	1 - 3	0.35	0.32	0.27	0.20	0.14
COL	4+	0.26	0.24	0.20	0.15	0.10

\+ [1]For Vehicle Types SN, GO and TR:
Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year; 1)
Note: 1 = Vehicle up through age 1, 2 = age 2, 3 = age 3 and so on.

TABLE 20: ANTIQUE, CLASSIC, DUNE BUGGIES, MOTOR HOME VEHICLE TYPE FACTORS

Vehicle Type	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
Antique ("AN")	0.15	0.15	0.15	1.00	1.00	0.30	0.30	0.30	0.70	0.20
Classic ("CL")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Dune buggy ("DB")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a
Motorhome ("MH")	0.30	0.30	0.30	1.00	1.00	0.40	0.40	0.40	0.95	0.30

* **TABLE 21: TRAILER ("TR") BASE RATES (per $100 of Insurance)**

Coverage	Age of Trailer[1]	Deductible ACV	50	100	250	500	1000
CMP	1 - 3	1.81	1.30	1.01	0.94	- n/a -	- n/a -
CMP	4 +	1.51	1.07	0.83	0.77	- n/a -	- n/a -
COL	1 - 3	- n/a -	1.00	0.85	0.59	0.35	0.24
COL	4 +	- n/a -	0.81	0.68	0.36	0.28	0.19

\+ [1]For Vehicle Types SN, GO and TR:
Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year; 1)
Note: 1 = Vehicle up through age 1, 2 = age 2, 3 = age 3 and so on.

TABLE 22: CAMPER ("CP") BASE RATES (per $100 of Insurance)

Coverage	Deductible ACV	50	100	250	500	1000
CMP	1.88	1.50	1.13	0.75	- n/a -	- n/a -
COL	- n/a -	0.98	0.86	0.64	0.48	0.26

TABLE 23: NAMED NON-OWNER COVERAGE FACTORS (Vehicle Type "NN")

	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM
Factor	0.60	0.60	0.60	1.00	1.00	1.00	1.00	1.00

TABLE 24A: COST CONVERSION TABLE

Symbol	Prior to 1976	1976 – 1980	1981 – 1989	1990 to 2010
1	$ 0 – 1,600	$ 0 – 1,600	$ 0 – 1,600	$ 0 – 6,500
2	1,601 – 2,100	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 10,000	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	[1]10,001 & above	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10		10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11		12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12		15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13		17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14		[1]20,001 & above	20,001 – 24,000	20,001 – 22,000
15			24,001 – 28,000	22,001 – 24,000
16			28,001 – 33,000	24,001 – 26,000
17			33,001 – 39,000	26,001 – 28,000
18			39,001 – 46,000	28,001 – 30,000
19			46,001 – 55,000	30,001 – 33,000
20			55,001 – 65,000	33,001 – 36,000
21			[1]65,001 & above	36,001 – 40,000
22				40,001 – 45,000
23				45,001 – 50,000
24				50,001 – 60,000
25				60,001 – 70,000
26				70,001 – 80,000
				[1]80,001 & above

[1]Refer to Symbol/Deductible Factors for high value vehicles.

TABLE 24B: COST CONVERSION TABLE

Symbol	2011 and Later		Symbol	2011 and Later
1	$1 – $3,000		40	$34,001 – $35,000
2	$3,001 – $5,500		41	$35,001 – $36,000
3	$5,501 – $8,000		42	$36,001 – $37,000
4	$8,001 – $9,000		43	$37,001 – $38,000
5	$9,001 – $10,000		44	$38,001 – $39,000
6	$10,001 – $11,000		45	$39,001 – $40,000
7	$11,001 – $12,000		46	$40,001 – $41,250
8	$12,001 – $13,000		47	$41,251 – $42,500
10	$13,001 – $14,000		48	$42,501 – $43,750
11	$14,001 – $15,000		49	$43,751 – $45,000
12	$15,001 – $15,625		50	$45,001 – $46,250
13	$15,626 – $16,250		51	$46,251 – $47,500
14	$16,251 – $16,875		52	$47,501 – $48,750
15	$16,876 – $17,500		53	$48,751 – $50,000
16	$17,501 – $18,125		54	$50,001 – $52,500
17	$18,126 – $18,750		55	$52,501 – $55,000
18	$18,751 – $19,375		56	$55,001 – $57,500
19	$19,376 – $20,000		57	$57,501 – $60,000
20	$20,001 – $20,625		58	$60,001 – $65,000
21	$20,626 – $21,250		59	$65,001 – $70,000
22	$21,251 – $21,875		60	$70,001 – $75,000
23	$21,876 – $22,500		61	$75,001 – $80,000
24	$22,501 – $23,125		62	$80,001 – $85,000
25	$23,126 – $23,750		63	$85,001 – $90,000
26	$23,751 – $24,375		64	$90,001 – $95,000
27	$24,376 – $25,000		65	$95,001 – $100,000
28	$25,001 – $25,625		66	$100,001 – $110,000
29	$25,626 – $26,250		67	$110,001 – $120,000
30	$26,251 – $26,875		68	$120,001 – $130,000
31	$26,876 – $27,500		69	$130,001 – $140,000
32	$27,501 – $28,125		70	$140,001 – $150,000
33	$28,126 – $28,750		71	Rating Symbol Only[1]
34	$28,751 – $29,375		72	Rating Symbol Only[1]
35	$29,376 – $30,000		73	Rating Symbol Only[1]
36	$30,001 – $31,000		74	Rating Symbol Only[1]
37	$31,001 – $32,000		75	Rating Symbol Only[1]
38	$32,001 – $33,000		98	$150,001 and above[2]
39	$33,001 – $34,000			

[1] **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

[2]Refer to Symbol/Deductible Factors for high value vehicles.

* TABLE 25: ZONE FACTORS

Zone	BI	PD	MED	UM	UIM	UMPD	CMP	COL
1	1.26	1.26	1.11	1.04	1.03	1.03	0.75	1.12
2	1.25	1.25	1.07	1.04	1.03	1.03	0.75	1.09
3	0.99	0.99	0.91	1.00	1.00	1.00	0.82	0.92
4	1.16	1.07	1.02	1.03	1.03	1.03	0.87	1.02
5	1.03	1.04	0.96	1.03	1.03	1.03	0.88	1.00
6	1.02	1.02	0.97	1.02	1.02	1.03	0.96	1.00
7	1.07	1.08	1.14	1.01	1.01	1.00	1.17	1.04
8	0.93	0.96	1.03	0.99	0.99	0.98	1.44	1.03
9	0.95	0.95	0.93	0.98	0.99	0.98	0.74	0.92
10	1.11	1.11	1.15	1.00	1.00	1.00	0.86	1.06
11	1.11	1.11	1.16	1.00	1.00	1.00	0.93	1.06
12	1.06	1.06	0.98	1.02	1.02	1.03	1.13	1.04
13	1.02	1.04	0.97	0.99	1.00	1.00	1.16	1.00
14	1.21	1.15	1.29	0.98	0.98	0.98	1.01	1.02
15	1.13	1.13	1.17	0.98	0.98	0.98	1.03	1.01
16	1.13	1.07	1.26	1.01	1.03	1.03	1.52	1.08
17	0.96	1.00	1.07	1.01	1.03	1.03	1.46	1.05
18	0.97	0.98	1.03	0.98	0.99	0.98	1.23	1.02
19	1.00	1.01	0.96	0.98	0.99	0.98	1.13	1.00
20	0.96	0.96	0.98	0.98	0.99	0.98	1.11	0.96
21	1.02	1.03	1.02	0.99	1.00	1.00	1.08	1.01
22	0.99	0.99	1.00	0.98	0.99	0.98	1.19	1.00
23	0.80	0.80	0.89	1.00	1.00	1.00	1.02	0.96
24	0.88	0.88	1.04	0.98	0.98	0.98	1.46	1.03
25	0.84	0.85	1.04	0.98	0.98	0.98	1.31	1.02
26	0.83	0.84	1.03	0.97	0.95	0.96	1.41	1.02

TABLE 26: PASSIVE RESTRAINT DISCOUNT

Type	MED
Automatic Seatbelts	0.90
Driver Side Airbag	0.80
Both Side Airbags	0.70

Note: If there are automatic seatbelts in addition to airbag(s), use the corresponding discount for airbag(s).

TABLE 27: ANTI-LOCK BRAKE DISCOUNT

	BI	PD	COL
Factor:	0.95	0.95	0.95

TABLE 28: EXTENDED NON-OWNED (GV) COVERAGE RATES

	BI	PD	MED
Rate[1]:	$5.00	$3.00	$2.00

[1]No rating factors apply. Coverage Limits are the same as the other vehicle(s) on the policy.

TABLE 29: FINANCIAL RESPONSIBILITY (SR-22) SURCHARGE

	BI	PD
Factor:	1.10	1.10

TABLE 30: LOAN/LEASE FACTOR

	CMP	COL
Factor:	1.07	1.07

+ TABLE 31: VEHICLE AGE FACTORS

Age of Vehicle[1]	BI	PD	MED	UM/UIM	CMP	COL	TL
1	0.95	0.95	n/a	n/a	n/a	n/a	0.52
2	0.98	0.98	n/a	n/a	n/a	n/a	0.57
3	1.00	1.00	n/a	n/a	n/a	n/a	0.63
4	1.00	1.00	n/a	n/a	n/a	n/a	0.70
5	1.00	1.00	n/a	n/a	n/a	n/a	0.75
6	1.00	1.00	n/a	n/a	n/a	n/a	0.81
7	1.00	1.00	n/a	n/a	n/a	n/a	0.85
8	1.00	1.00	n/a	n/a	n/a	n/a	0.89
9	1.00	1.00	n/a	n/a	n/a	n/a	0.93
10	1.00	1.00	n/a	n/a	n/a	n/a	0.98
11	0.99	0.99	n/a	n/a	n/a	n/a	1.00
12	0.98	0.98	n/a	n/a	n/a	n/a	1.00
13	0.97	0.97	n/a	n/a	n/a	n/a	1.00
14	0.96	0.96	n/a	n/a	n/a	n/a	1.00
15	0.95	0.95	n/a	n/a	n/a	n/a	1.00
16	0.95	0.95	n/a	n/a	n/a	n/a	1.00
17	0.95	0.95	n/a	n/a	n/a	n/a	1.00
18	0.95	0.95	n/a	n/a	n/a	n/a	1.00
19	0.95	0.95	n/a	n/a	n/a	n/a	1.00
20+	0.95	0.95	n/a	n/a	n/a	n/a	1.00

[1]Age of Vehicle = Max (Effective Year of Policy – Vehicle Model Year + 1; 1)
1 = New vehicle; 2 = age 1; 3 = age 2 and so on

+ **TABLE 32: LIABILITY AND PIP/MED PAY (LPMP) VEHICLE RATING FACTOR - BI**

	Model Year										
Liability Symbol	Prior to 1998	1998 to 2000	2001 to 2007	2008	2009	2010	2011	2012	2013	2014	2015 & Later
250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85
290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90
295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95
300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05
310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10
315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15
320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20
325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
[1]NA	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

[1]If LPMP symbol is not available for the vehicle.

+ **TABLE 32: LIABILITY AND PIP/MED PAY (LPMP) VEHICLE RATING FACTOR - PD**

	Model Year										
Liability Symbol	**Prior to 1998**	**1998 to 2000**	**2001 to 2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015 & Later**
250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85
290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90
295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95
300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05
310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10
315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15
320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20
325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
[1]NA	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

[1]If LPMP symbol is not available for the vehicle.

+ TABLE 32: LIABILITY AND PIP/MED PAY (LPMP) VEHICLE RATING FACTOR - MED

	Model Year										
Liability Symbol	Prior to 1998	1998 to 2000	2001 to 2007	2008	2009	2010	2011	2012	2013	2014	2015 & Later
450	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
455	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
460	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
465	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
470	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
475	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
480	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.80
485	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.85
490	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.90
495	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.95
500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
505	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.05
510	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10
515	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15
520	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20
525	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
530	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
535	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
540	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
545	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
550	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
555	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
560	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
565	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
570	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
575	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
580	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
585	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
590	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25
[1]NA	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

[1]If LPMP symbol is not available for the vehicle.

+ TABLE 33: TOWING – GROUP RATING FACTORS

BI Aggregate Limit	PP, PU, VN, PH, CL Factor	MH Factor
Less than or equal to 50	1.06	1.00
Greater than 50 and less than 300	1.00	1.00
Greater than or equal to 300	0.90	1.00
No BI	1.35	1.00

Note:
Factors are based on the concurrent BI Limit on the vehicle with Towing Coverage.

ZONES

A. Vehicles Garaged Out of State

City = Applies to out of state vehicles garaged in a city with a population of 100,000 or more.

Zip Code	Zone
99955	2

Rural = Applies to out of state vehicles garaged in a city with a population of less than 100,000.

Zip Code	Zone
99977	23

B. Zips Not Shown

Any ZIP code newly created by the USPS will be rated using the territory of the ZIP code from which it was originated.

Zip Code	Zone	County Code
71601	14	69
71602	14	69
71603	14	69
71630	17	41
71631	24	11
71635	17	3
71638	24	17
71639	16	41
71640	24	17
71642	17	3
71643	24	79
71644	24	79
71646	17	3
71647	24	11
71651	24	11
71652	24	25
71653	24	17
71654	17	41
71655	17	43
71658	17	3
71659	14	69
71660	24	25
71661	17	3
71662	17	41
71663	17	3
71665	24	25
71667	24	79
71670	17	41
71671	24	11
71674	16	41
71675	17	43
71676	17	3
71677	17	43
71678	24	79
71701	26	103
71720	26	103
71721	25	19
71722	26	99
71724	8	139
71725	26	39
71726	26	103
71728	25	19
71730	8	139
71740	24	27
71742	26	39

Zip Code	Zone	County Code
71743	25	19
71744	24	13
71745	24	13
71747	8	139
71748	26	39
71749	8	139
71750	8	139
71751	26	103
71752	24	27
71753	24	27
71758	8	139
71759	8	139
71762	8	139
71763	26	39
71764	26	103
71765	8	139
71766	24	13
71768	8	139
71770	24	27
71772	25	19
71801	26	57
71820	26	81
71822	26	81
71823	26	133
71825	26	57
71826	24	73
71827	24	73
71828	26	99
71831	26	57
71832	26	133
71833	26	61
71834	7	91
71835	26	99
71836	26	81
71837	7	91
71838	26	57
71839	7	91
71840	7	91
71841	26	133
71842	26	133
71845	24	73
71846	26	133
71847	26	57
71851	26	61
71852	26	61

Zip Code	Zone	County Code
71853	26	81
71854	7	91
71855	26	57
71857	26	99
71858	26	99
71859	26	61
71860	24	73
71861	24	27
71862	26	57
71864	26	99
71865	26	81
71866	26	81
71901	10	51
71909	11	51
71913	10	51
71920	25	19
71921	25	19
71922	25	109
71923	25	19
71929	25	59
71932	26	113
71933	25	59
71935	26	97
71937	26	113
71940	25	109
71941	25	59
71942	25	59
71943	25	109
71944	26	113
71945	26	113
71949	11	51
71950	25	109
71952	25	109
71953	26	113
71956	11	51
71957	26	97
71958	25	109
71959	25	109
71960	26	97
71961	26	97
71962	25	19
71964	10	51
71965	26	97
71968	11	51
71969	26	97

Zip Code	Zone	County Code
71970	26	97
71971	26	61
71972	26	113
71973	26	113
72001	23	105
72002	5	125
72003	22	1
72004	14	69
72005	22	67
72006	22	147
72007	6	85
72010	20	145
72011	4	125
72012	20	145
72013	23	141
72014	22	67
72015	5	125
72016	23	105
72017	22	117
72020	20	145
72021	19	95
72022	5	125
72023	6	85
72024	6	85
72025	23	105
72026	22	1
72027	23	29
72028	23	141
72029	19	95
72030	23	29
72031	23	141
72032	5	45
72034	5	45
72036	22	147
72037	6	85
72038	22	1
72039	6	141
72040	22	117
72041	22	117
72042	22	1
72043	22	67
72044	22	23
72045	20	145
72046	6	85
72047	6	45

Zip Code	Zone	County Code
72048	22	1
72051	18	137
72052	20	145
72053	1	119
72055	22	1
72057	6	53
72058	6	45
72059	22	147
72060	20	145
72061	6	45
72063	23	29
72064	22	117
72065	4	125
72066	22	117
72067	22	23
72068	20	145
72069	19	95
72070	23	105
72072	6	85
72073	14	69
72074	22	147
72075	22	67
72076	1	119
72079	15	69
72080	23	29
72081	20	145
72082	20	145
72083	6	85
72084	6	53
72085	20	145
72086	6	85
72087	10	51
72088	23	141
72101	22	147
72102	20	145
72103	4	125
72104	25	59
72105	25	59
72106	5	45
72107	23	29
72108	19	95
72110	23	29
72111	5	45
72112	22	67
72113	2	119

Zip Code	Zone	County Code
72114	1	119
72116	2	119
72117	1	119
72118	2	119
72120	1	119
72121	20	145
72122	5	125
72123	22	147
72125	23	105
72126	23	105
72127	23	29
72128	6	53
72129	6	53
72130	22	23
72131	22	23
72132	15	69
72133	15	69
72134	19	95
72135	2	119
72136	20	145
72137	20	145
72139	20	145
72140	22	1
72141	23	141
72142	1	119
72143	20	145
72150	6	53
72152	14	69
72153	23	141
72156	23	29
72157	23	29
72160	22	1
72164	1	119
72165	22	63
72166	22	1
72167	6	125
72168	15	69
72169	22	67
72170	22	117
72173	5	45
72175	14	69
72176	6	85
72178	20	145
72179	22	23
72180	1	119

Zip Code	Zone	County Code
72181	6	45
72182	15	69
72183	1	119
72201	2	119
72202	1	119
72204	2	119
72205	2	119
72206	1	119
72207	2	119
72209	2	119
72210	2	119
72211	2	119
72212	2	119
72223	2	119
72227	2	119
72301	12	35
72310	13	93
72311	13	77
72312	16	107
72313	13	93
72315	13	93
72319	13	93
72320	13	77
72321	13	93
72322	13	123
72324	22	37
72325	12	35
72326	13	123
72327	12	35
72328	16	107
72329	13	93
72330	13	93
72331	13	35
72332	13	35
72333	16	107
72335	13	123
72338	13	93
72339	13	35
72340	13	123
72341	13	77
72342	16	107
72346	13	123
72347	22	37
72348	13	123
72350	13	93

Zip Code	Zone	County Code
72351	13	93
72352	13	77
72353	16	107
72354	21	111
72355	16	107
72358	13	93
72359	13	123
72360	13	77
72364	12	35
72365	21	111
72366	16	107
72367	16	107
72368	13	77
72369	16	107
72370	13	93
72372	13	123
72373	22	37
72374	16	107
72376	13	35
72377	21	111
72379	16	41
72383	16	107
72384	13	35
72386	21	111
72387	22	37
72389	16	107
72390	16	107
72391	13	93
72392	13	123
72394	13	123
72395	13	93
72396	22	37
72401	21	31
72404	21	31
72410	22	75
72411	21	31
72412	21	55
72413	22	121
72414	21	31
72415	22	75
72416	21	31
72417	21	31
72419	21	31
72421	21	31
72422	22	21

Zip Code	Zone	County Code
72424	22	21
72425	21	55
72426	13	93
72427	21	31
72428	13	93
72429	21	111
72430	22	21
72431	22	67
72432	21	111
72433	22	75
72434	22	75
72435	22	21
72436	21	55
72437	21	31
72438	13	93
72439	21	55
72440	22	75
72441	22	21
72442	13	93
72443	21	55
72444	22	121
72445	22	75
72447	21	31
72449	22	121
72450	21	55
72453	22	21
72454	22	21
72455	22	121
72456	22	21
72457	22	75
72458	22	75
72459	18	75
72460	22	121
72461	22	21
72462	22	121
72464	22	21
72465	22	75
72466	18	75
72467	21	31
72469	18	75
72470	22	21
72471	22	67
72472	21	111
72473	22	67
72474	21	55

Zip Code	Zone	County Code
72475	21	111
72476	22	75
72478	22	121
72479	21	111
72482	18	135
72501	22	63
72512	18	65
72513	18	135
72515	22	49
72517	18	65
72519	18	65
72520	22	49
72521	18	135
72522	22	63
72523	22	23
72524	22	63
72526	22	63
72527	22	63
72528	18	65
72529	18	135
72530	22	23
72531	22	49
72532	18	135
72533	18	137
72534	22	63
72536	18	65
72537	23	5
72538	22	49
72539	22	49
72540	18	65
72542	18	135
72543	22	23
72544	23	5
72546	22	23
72550	22	63
72553	22	63
72554	22	49
72555	18	137
72556	18	65
72560	18	137
72561	18	65
72562	22	63
72564	22	63
72565	18	65
72566	18	65

Zip Code	Zone	County Code
72567	18	137
72568	22	63
72569	18	135
72571	22	63
72572	18	75
72573	18	65
72575	22	63
72576	22	49
72577	18	135
72578	22	49
72579	22	63
72581	22	23
72583	22	49
72584	18	65
72585	18	65
72587	18	65
72601	23	9
72611	23	9
72613	23	15
72615	23	9
72616	23	15
72617	23	5
72619	23	89
72623	23	5
72624	23	101
72626	23	5
72628	23	101
72629	23	141
72630	23	9
72631	23	15
72632	23	15
72633	23	9
72634	23	89
72635	23	5
72636	23	129
72638	23	15
72639	23	129
72640	23	101
72641	23	101
72642	23	5
72644	23	9
72645	23	129
72648	23	101
72650	23	129
72651	23	5

Zip Code	Zone	County Code
72653	23	5
72655	23	101
72657	18	137
72658	23	5
72659	23	5
72660	23	15
72661	23	89
72662	23	9
72663	18	137
72666	23	101
72668	23	89
72669	23	129
72670	23	101
72672	23	89
72675	23	129
72677	23	89
72679	23	115
72680	18	137
72682	23	9
72683	23	101
72685	23	101
72686	23	129
72687	23	89
72701	9	143
72703	9	143
72704	9	143
72711	9	7
72712	9	7
72714	9	7
72715	9	7
72717	9	143
72718	9	7
72719	9	7
72721	23	87
72722	9	7
72727	9	143
72728	9	143
72729	9	143
72730	9	143
72732	9	7
72733	9	7
72734	9	7
72735	9	143
72736	9	7
72737	9	143

Zip Code	Zone	County Code
72738	23	87
72739	9	7
72740	23	87
72741	9	143
72742	23	87
72744	9	143
72745	9	7
72747	9	7
72749	9	143
72751	9	7
72752	23	87
72753	9	143
72756	9	7
72758	9	7
72760	23	87
72761	9	7
72762	9	143
72764	9	143
72768	9	7
72769	9	143
72770	9	143
72773	23	87
72774	9	143
72776	23	87
72801	23	115
72802	23	115
72820	23	47
72821	23	47
72823	23	115
72824	23	149
72826	23	83
72827	23	149
72828	23	149

Zip Code	Zone	County Code
72829	23	149
72830	23	71
72832	23	71
72833	23	149
72834	23	149
72835	23	83
72837	23	115
72838	23	149
72839	23	71
72840	23	71
72841	23	127
72842	23	149
72843	23	115
72845	23	71
72846	23	71
72847	23	115
72851	23	83
72852	23	71
72853	23	149
72854	23	71
72855	23	83
72856	23	101
72857	23	149
72858	23	115
72860	23	149
72863	23	83
72865	23	83
72901	3	131
72903	3	131
72904	3	131
72908	3	131
72916	3	131
72921	3	33

Zip Code	Zone	County Code
72923	3	131
72926	23	127
72927	23	83
72928	23	47
72930	23	47
72932	3	33
72933	23	47
72934	3	33
72935	3	33
72936	3	131
72937	3	131
72938	3	131
72940	3	131
72941	3	131
72943	23	83
72944	23	127
72945	3	131
72946	3	33
72947	3	33
72948	3	33
72949	23	47
72950	23	127
72951	23	83
72952	3	33
72955	3	33
72956	3	33
72958	23	127
72959	9	143
99955	2	
99977	23	

Private Passenger Auto Premium Comparision Survey Form
FORM APCS - last modified August 2005

NAIC Number: 20117
Company Name: California Casualty Indemnity Exchange
Contact Person: Cemal Duyar
Telephone No.: 650-572-4675
Email Address: cduyar@calcas.com
Effective Date: 9/1/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	10 - 30 %
AUTO/HOMEOWNERS	5 - 10 %
GOOD STUDENT	10 - 23 %
ANTI-THEFT DEVICE	N/A %
Over 55 Defensive Driver Discount	5 %
$250/$500 Deductible Comp./Coll.	%

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*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		1,094	1,352	432	395	1,177	1,455	461	421	1,407	1,741	545	497	1,040	1,284	413	379	1,366	1,691	529	483
	Minimum Liability with Comprehensive and Collision		1,966	2,417	748	681	2,201	2,709	836	759	2,412	2,968	908	825	2,173	2,676	833	757	2,380	2,932	899	818
	100/300/50 Liability with Comprehensive and Collision		2,212	2,713	864	790	2,464	3,026	960	876	2,724	3,345	1,049	957	2,404	2,954	945	861	2,679	3,295	1,034	944
2003 Ford Explorer "XLT" 2WD, 4 door	*Minimum Liability*		1,133	1,401	446	407	1,219	1,508	475	435	1,458	1,805	563	513	1,075	1,329	426	390	1,415	1,752	546	498
	Minimum Liability with Comprehensive and Collision		2,396	2,944	904	821	2,700	3,322	1,018	925	2,915	3,582	1,089	989	2,713	3,340	1,032	937	2,883	3,547	1,082	982
	100/300/50 Liability with Comprehensive and Collision		2,650	3,250	1,023	934	2,972	3,650	1,146	1,044	3,238	3,974	1,234	1,125	2,953	3,628	1,145	1,044	3,192	3,922	1,221	1,113
2003 Honda Odyssey "EX"	*Minimum Liability*		1,133	1,401	446	407	1,219	1,508	475	435	1,458	1,805	563	513	1,075	1,329	426	390	1,415	1,752	546	498
	Minimum Liability with Comprehensive and Collision		2,333	2,866	881	799	2,624	3,228	990	899	2,843	3,494	1,062	965	2,626	3,234	1,000	907	2,808	3,455	1,054	956
	100/300/50 Liability with Comprehensive and Collision		2,587	3,172	1,000	912	2,896	3,556	1,118	1,018	3,166	3,886	1,207	1,101	2,866	3,522	1,113	1,014	3,117	3,830	1,193	1,087
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		1,142	1,412	448	410	1,228	1,520	478	437	1,470	1,820	566	516	1,084	1,339	428	391	1,426	1,766	549	501
	Minimum Liability with Comprehensive and Collision		2,661	3,265	998	907	3,005	3,696	1,128	1,024	3,223	3,957	1,198	1,087	3,045	3,747	1,153	1,044	3,188	3,921	1,192	1,081
	100/300/50 Liability with Comprehensive and Collision		2,919	3,574	1,119	1,020	3,281	4,028	1,257	1,145	3,550	4,353	1,345	1,224	3,287	4,039	1,269	1,154	3,500	4,301	1,333	1,213
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		1,133	1,401	446	407	1,219	1,508	475	435	1,458	1,805	563	513	1,075	1,329	426	390	1,415	1,752	546	498
	Minimum Liability with Comprehensive and Collision		2,756	3,383	1,035	939	3,126	3,845	1,175	1,067	3,328	4,087	1,238	1,124	3,189	3,926	1,211	1,096	3,303	4,063	1,237	1,121
	100/300/50 Liability with Comprehensive and Collision		3,010	3,689	1,154	1,052	3,398	4,173	1,303	1,186	3,650	4,479	1,382	1,260	3,429	4,214	1,324	1,203	3,612	4,438	1,376	1,252
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		1,094	1,352	432	395	1,177	1,455	461	421	1,407	1,741	545	497	1,040	1,284	413	379	1,366	1,691	529	483
	Minimum Liability with Comprehensive and Collision		2,124	2,611	807	734	2,391	2,944	908	824	2,592	3,188	974	884	2,391	2,945	916	832	2,567	3,163	970	880
	100/300/50 Liability with Comprehensive and Collision		2,370	2,907	923	843	2,654	3,261	1,032	941	2,903	3,565	1,115	1,016	2,622	3,223	1,028	936	2,866	3,526	1,105	1,006

CALIFORNIA CASUALTY INDEMNITY EXCHANGE
PRIVATE PASSENGER AUTOMOBILE PROGRAM - ARKANSAS
RATE AND RULE FILING NO.: AR-13-A-FR-178
EFFECTIVE DATE: 9/1/2013
EXPLANATORY MEMORANDUM

RATE LEVEL INDICATIONS

The state experience for the California Casualty Group was reviewed. This was based on the three accident-year experience through 12/31/2012, evaluated as of 12/31/2012 Exhibit I contains the development of the rate level indications for the Private Passenger Automobile Program. The exposures earned during the experience period are shown in Column (1) of Exhibit I, and actual premiums earned are shown in Column (2).

Physical damage premiums require two additional adjustments: symbol trend and model year trend. Symbol trend (Column (4)) reflects the additional premium revenue that results from the physical damage rating procedure as higher valued, new cars are introduced.

Model year trend (Column (5)) adjusts for the additional premium generated by setting the relativity for each subsequent model year above the preceding model year. This is done in order to recognize that inflationary pressures on repair costs have historically outstripped decline in the value of the vehicle due to depreciation. The derivation of these trend factors is shown in Exhibit IV. Projected earned premium (Column (6)) is the product of the current on-level earned premium, symbol trend factor and model year trend factor.

Net incurred losses and direct defense and cost containment expenses for the last three accident years evaluated at 12/31/2012 are shown in Column (7). Column (8) contains loss development factors that adjust these losses to an estimated ultimate settlement basis. Exhibit V shows the derivation of the loss development factors.

Exhibit VI shows the development of the trend factors that appear in Column (9) of Exhibit I. These factors reflect the underwriting trend, which are expected to produce changes in the indications between the average date of loss in the experience period and the average date of loss underlying the new rates.

The impact of catastrophe exposure has been incorporated into the indication for Comprehensive coverage. The catastrophe load is based on the provisions of the Company's reinsurance contract, which serves to smooth out the catastrophe impact for Comprehensive losses.

Column (11) of Exhibit I contain losses that have been developed, trended, and multiplied by the catastrophe load. The projected losses are then divided by the current level earned premium. This generates three estimated loss ratios for the policy year beginning 9/1/2013, which are shown in Column (12). These estimates are then weighted to reflect the responsiveness of the latest experience and blend it with the

stability of using more than one year in the rate level calculation. The weights are shown in Column (13) of Exhibit I with the weighted loss ratio shown in Column (14).

Fixed and variable expenses as a percent of premium are reflected in Columns (15) and (16) of Exhibit I and are more fully described in Exhibit VII. Fixed expenses represent those expenses that the insurance group is contractually obligated to pay to the management company. They make up the majority of commission, other acquisition, general, and unallocated expenses. The remainder of these expenses is paid for by the insurance group and varies as a function of premium volume. These expenses along with premium tax, reinsurance and miscellaneous are offset by investment income (Exhibit VIII) to produce total variable expenses.

Column (17) shows the resulting indicated rate level change for each coverage, with an all-coverage combined indication of +25.1%.

A list of the enclosed exhibits is as follows:

Exhibit I **Automobile - Rate Level Indications**

Exhibit II **Automobile - Rate Change History**

Exhibit III **Current Level Factor**

Exhibit IV **Calculation of Symbol and Model Year Trend Factors**

Exhibit V **Selected Loss Development Factors**

Exhibit VI **Loss Trend Selections**

Exhibit VII **Expense Allocation**

Exhibit VIII **Derivation of Underwriting Profit Load Reflecting Investment Income**

FILED CHANGES

With this filing, California Casualty proposes revisions to the Base Rates, Increased Limit Factors, Model Year Factors, Symbol/Deductible Factors, Driver Class Factors, Good Student Discount (GSD) Factors, Driver Training Discount (DTD) Factors, College Graduate Scholastic Achievement Discount (CGR) Factors, Multicar Discount Factors, Driving Record Surcharge Factors, Gold Star Financial Responsibility Factors, Package Discount Factors, and Zone Factors. Additionally, Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors and Vehicle Age Factors are introduced and the High Value Vehicle Symbol/Deductible Factor Rule and the Model Year Factor Rule are modified.

Changes also include the refinement of Towing and Labor Rates with several new rating factors. Driver Class (age) Factors, Gold Star Factors, Vehicle Age Factors, and Group

Rating Factors are introduced into the T&L rating plan for vehicle types PP, PU, VN, PH, and CL. Gold Star Factors, Vehicle Age Factors, and Group Rating Factors are also introduced for vehicle type MH.

The overall premium impact of these changes is +5.0% as shown in Exhibit A. A list of the enclosed exhibits for filed changes and premium impact is as follows:

Exhibit A **Summary of Premium Impact**

Exhibit B **Base Rates** The current and filed base rates as well as the filed changes by coverage are shown.

Exhibit C **Increased Limit Factors** Pages 1 through 6 show the development of the proposed increased limit factors for BI, PD, MED, UM, UIM, and UMPD. When selecting the proposed factors, the factors from State Farm, Southern Farm Bureau, and Shelter Mutual are considered.

Exhibit D **Model Year Factors** State Farm, Southern Farm Bureau, and Shelter Mutual model year factors are used for reference. The competitors' factors are rebased using model year 2000 as the base year. Columns (3), (4), and (5) show the "rebased" factors of the competitors. Column (6) shows the average factors of the competitors. Columns (8) and (9) present the filed factors and changes.

Exhibit E **Symbol/Deductible Factors** The development of symbol/deductible factors for comprehensive and collision for model year prior to 1990 are presented on CMP89 and COL89, factors for Model Year 1990 to 2010 are shown on CMP1990 and COL1990, and factors for Model Year 2011 and later are displayed on CMP2011 and COL2011.

The average State Farm IRG factors in California Casualty (CCG) Symbol definition (price range) are shown. New cost price range is used and uniform distribution is assumed to map and calculate the average factors. State Farm Average Factors in California Casualty (CCG) symbol definition are rebased using CCG "base level," i.e. Symbol 11 Deductible 500 and Model Year 2000. The ISO symbol/deductible factors which are the ISO symbol factors multiplied by the ISO deductible factors are shown. Even though California Casualty adopts ISO symbol, ISO and California Casualty have different symbol "base." The "base" for ISO is symbol 8 but the "base" for California Casualty is symbol 11. Therefore, ISO symbol/deductible factors are also rebased to CCG "base level." The weighted average of State Farm and ISO symbol/deductible factors are calculated using 90% weight for State Farm and 10% for ISO. Less emphasis is placed on ISO factors because they do not vary by state. The filed factors are proposed based on the State Farm, ISO and CCG current factors.

The State Farm, ISO, CCG current and filed factors, and filed changes are displayed in the following order on the pages indicated:

	MY<2011	MY>=2011
Average State Farm Factors	Page 1	Page 1
Rebased Average State Farm	Page 1	Page 2
ISO Factors	Page 2	Page 3
Rebased ISO Factors	Page 2	Page 4
Average State Farm and ISO	Page 3	Page 5
Current CCG Factors	Page 3	Page 6
Filed CCG Factors	Page 4	Page 7
Filed Changes	Page 4	Page 8

The last page, labeled High Value, details the current, indicated and filed factor and changes of the factors for high value vehicles. The high value indicated factors are also developed using both State Farm IRG factors and ISO symbol factors.

Exhibit F **Driver Class Factors** This exhibit shows the current factors, filed factors, and filed changes. State Farm and Southern Farm Bureau factors are used for reference for BI/PD, MED, COMP, and COLL. UM/UIM factors are revised based on vehicle annual mileage and T&L class factors by driver age are introduced.

Exhibit G **Good Student Discount (GSD) and Driver Training Discount (DTD) Factors** Current factors, filed factors, and filed changes for good student discount, driver training discount, and both discounts are shown. State Farm and Southern Farm Bureau factors are used for reference.

Note: College graduate scholastic achievement (CGR) discount factors are set equal to good student discount (GSD) factors.

Exhibit H **Multicar Discount Factors** The current CCG, State Farm, Southern Farm Bureau, and filed CCG multicar discount factors as well as indicated and filed changes are shown.

Exhibit I **Driving Record Surcharge Factors** Current factors and filed factors are shown for driving record surcharge 1 and driving record surcharge 2. A combined premium impact of the changes to driving record surcharges 1 and 2 is also shown.

Exhibit J **Gold Star Factors** Current factors, filed factors, and filed changes are shown. Indicated Financial Responsibility Level factors are based on companywide data fitted to an exponential curve. Gold Star factors are introduced for Towing and Labor.

Exhibit K **Vehicle Age Factors** Current factors, filed factors, and filed changes are shown. Proposed factors were developed using companywide CCG experience.

Exhibit L **Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors** ISO LPMP program is implemented for vehicles with model year 2015 and later. ISO symbol assignment and rating factors are used.

Exhibit M **Package Discount Factors** Current factors, filed factors, and filed changes are shown.

Exhibit N **Zone Factors** Current factors, filed factors, and filed changes are shown in columns (2), (10), and (11), respectively. Proposed factors are based on the factors of State Farm, Southern Farm Bureau, and Shelter Mutual.

Exhibit O **Tow Group Rating Factors** Rating factors are introduced for Towing and Labor based on the aggregate limit of the Bodily Injury coverage on the rated vehicle.

PROPOSED RULE CHANGES

The California Casualty Group includes California Casualty Indemnity Exchange ("CCIE"), California Casualty Insurance Company, California Casualty & Fire Insurance Company and California Casualty General Insurance Company of Oregon (CCGIC - OR). In Arkansas, the California Casualty Group writes its Private Passenger Automobile Program only in CCIE.

The Group revised the CCIE Automobile Underwriting Manual in response to this rate/rule filing.

Clean copies of the filed manual pages are attached under the Rate/Rule Schedule; changes are indicated by a "+" sign for additions, a "*" sign for revisions, and a"--" for deletions.

The superseded manual pages are attached under Supporting Documentation for reference.

A summary of the changes to the Manual is shown below:

SECTION 3 – RATING

3AR.1 **Worksheet 1 – Vehicle Type: PP, PU, VN, and PH**

- Added new Liability and PIP/MED Pay Vehicle Rating Factor
- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor

- Changed Gold Star Factor to apply to T&L
- Changed Driver Class Factor to apply to T&L
- Corrected shading on Driver Class Factor to not apply to UMPD, work loss or accidental death.
- Changed Driving Record Surcharge to Driving Record Surcharge 1.
- Updated Table # on Driving Record Surcharge 1
- Added new Driving Record Surcharge 2
- Corrected shading on Loan/Lease Factor to apply to COL
- Added new Towing – Group Rating Factor
- Added Towing Premium cap footnotes

3AR.2 **Worksheet 2 – Vehicle Type: CL, DB**

- Added new Liability and PIP/MED Pay Vehicle Rating Factor
- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor
- Changed Gold Star Factor to apply to T&L
- Changed Driver Class Factor to apply to T&L
- Corrected shading on Driver Class Factor to not apply to UMPD, work loss or accidental death
- Changed Driving Record Surcharge to Driving Record Surcharge 1
- Updated Table # on Driving Record Surcharge 1
- Added new Driving Record Surcharge 2
- Added footnote 2 on ABS Discount
- Added new Towing – Group Rating Factor
- Added Towing Premium cap footnote

3AR.3 **Worksheet 3 – Vehicle Type: MC**

- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor

3AR.4 **Worksheet 4 – Vehicle Type: AN**

- Updated Table # on Gold Star Factor

3AR.5 **Worksheet 5 – Vehicle Type: SN, GO**

- Corrected shading to reflect Base Rate applies to CMP &
- Corrected shading to reflect SN/GO Vehicle Type Factor applies to CMP & COL
- Corrected shading to reflect Physical Damage Base Rate applies to BI & PD
- Updated Table # on Gold Star Factor

3AR.6 **Worksheet 6 – Vehicle Type: MH**

- Added new Vehicle Age Factor
- Updated Table # on Gold Star Factor
- Added new Towing – Group Rating Factor
- Added Towing Premium cap footnote

3AR.7 **Worksheet 7 – Vehicle Type: TR, CP**

- Updated Table # on Gold Star Factor

3AR.8 **Worksheet 8 – Vehicle Type: NN**

- Updated Table # on Gold Star Factor
- Changed Driving Record Surcharge to Driving Record Surcharge 1
- Updated Table # on Driving Record Surcharge 1
- Added new Driving Record Surcharge 2
- Added footnote for Round to two decimals. Changed '*' to 1 on GSD
- Added Note regarding GV

3AR.14 **Driving Record Surcharge**

- Updated Table # from 9 to 9A and 9B

3AR.19 **Extended Non-Owner (GV) Coverage Rates**

- Revised description to clarify the GV vehicles cannot be on a stand –alone policy

3AR.19 **Gold Star Factors**

- Revised description as we expanded to ungroup FR scores

3AR.20 **Liability and PIP/Med Pay (LPMP) Vehicle Rating Factors**

- Added this new factor description

3AR.25 **Symbol/Deductible Factors**

- Revised factors for 2011 and Subsequent Model years
- Revised factors for 1990 – 2010
- Revised factors for 1981 – 1989
- Revised factors for 1976 – 1980
- Revised factors for Prior to 1976

3AR.25 **Towing – Group Rating Factors**

- Added this new factors description

3AR.26 **Vehicle Age Factor**

- Added this new factors description

3AR.20-26 **Change in lettering due to above listed changes**

3AR.27 **Table 1: Base Rates**
Revised factors

3AR.28 **Table 2: Increased Limit Factors**
- Revised factors
- Added (000) to Limit heading under Property Damage
- Updated Excess Elec. Equip. name
- Updated Optional Transportation Expenses
- Revised Towing and Labor format
- Removed Age of Vehicle footnote

3AR.29-30 **Table 3: Symbol/Deductible Factors – Other than Coll**
Revised factors for:
- Model Year 2011 and Subsequent
- Model Year 1990 to 2010
- Model Year 1989 and Prior

3AR.31-32 **Table 3: Symbol/Deductible Factors – Coll**
Revised factors for:
- Model Year 2011 and Subsequent
- Model Year 1990 to 2010
- Model Year 1989 and Prior

3AR.33 **Table 4: Model Year Factors**
- Added Model Years 2012 through 2017+
- Revised factors

3AR.33 **Table 5: Rate Level Factors**
Removed Table 5 and replaced it with Table 5A and 5B

3AR.33 **Table 5A: Rate Level Factors**
Added new table for Rate Level Factors

3AR.33-40 **Table 5B: Financial Responsibility (FR) Factors**
Added new table for Financial Responsibility Factors for Ungrouping of FR scores

3AR.42 **Table 8A: Class Factors – BI/PD**
Revised factors

3AR.43 **Table 8A: Class Factors – MED**
Revised factors

3AR.44 **Table 8A: Class Factors – UM and UIM**
Revised factors

3AR.45 **Table 8A: Class Factors – CMP**
Revised factors

3AR.46 **Table 8A: Class Factors – COL**
Revised factors

3AR.47 **Table 8A: Class Factors – TOW**
Added to new table for TOW

3AR.48 **Table 8B: GSD and DTD – BI/PD**
Revised factors

3AR.49 **Table 8B: GSD and DTD – MED**
Revised factors

3AR.51 **Table 8B: GSD and DTD – CMP**
Revised factors

3AR.52 **Table 8B: GSD and DTD – COL**
Revised factors

3AR.53 **Table 8C: College Graduate Scholastic Achievement Discount**
Revised factors

3AR.54 **Table 9A: Driving Record Surcharge 1**
- Changed title from Table 9: Driving Record Surcharge to Table 9A: Driving Record Surcharge 1
- Revised factors

3AR.54 **Table 9B: Driving Record Surcharge 2**
Added new table for new Surcharge 2

3AR.55 **Table 11: Multi Car Discount**
Revised factors

3AR.56 **Table 16: Package Discount**
Revised factors

3AR.58	**Table 18B: Snowmobile ("SN") Physical Damage Base Rates** Added Age of Vehicle footnote
3AR.59	**Table 19B: Golf Cart ("GO") Physical Damage Base Rates** Added Age of Vehicle footnote
3AR.60	**Table 21: Trailer ("TR") Base Rates** Added Age of Vehicle footnote
3AR.63	**Table 25: Zone Factors** Revised factors
3AR.64	**Table 31: Vehicle Age Factors** Added new table for new Vehicle Age Factor
3AR.65	**Table 32: Liability and PIP/MED (LPMP) Vehicle Rating Factor - BI** Added new table for new factor
3AR.66	**Table 32: Liability and PIP/MED (LPMP) Vehicle Rating Factor - PD** Added new table for new factor
3AR.67	**Table 32: Liability and PIP/MED (LPMP) Vehicle Rating Factor - MED** Added new table for new factor
3AR.67	**Table 33: Towing – Group Rating Factors** Added new table for new factor
3AR.19-73	**Change in pagination due to above listed changes**