

State: Arkansas **Filing Company:** Nationwide Assurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR NSA 3-17-14 NAC
Project Name/Number: AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Filing at a Glance

Company: Nationwide Assurance Company
Product Name: AR NSA 3-17-14 NAC
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate
Date Submitted: 02/24/2014
SERFF Tr Num: NTWP-129367435
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 14NSA-10252AR-KJC

Effective Date 03/17/2014
Requested (New):
Effective Date 03/17/2014
Requested (Renewal):
Author(s): Kelly Clark
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 04/03/2014
Disposition Status: Filed
Effective Date (New): 03/17/2014
Effective Date (Renewal): 03/17/2014

State Filing Description:

State: Arkansas **Filing Company:** Nationwide Assurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR NSA 3-17-14 NAC
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General Information

Project Name: AR NSA 3-17-14 NAC Status of Filing in Domicile:
 Project Number: 14NSA-10252AR-KJC Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/03/2014
 State Status Changed: Deemer Date:
 Created By: Kelly Clark Submitted By: Kelly Clark
 Corresponding Filing Tracking Number:

Filing Description:

We are making the following revisions to non-standard automobile policies in the Nationwide Assurance Company effective March 17, 2014. The changes include:

- Territorial Base Rates
- Minor Coverages Base Rates
- Coverage Expense Fees
- Limit Factors
- Deductible Factors
- Model Year Factors

The attached Filing Memorandum provides additional details.

Company and Contact

Filing Contact Information

Kelly Clark, State Filing Specialist clarkk42@nationwide.com
 Three Nationwide Plaza 614-677-2963 [Phone]
 Columbus, OH 43215 614-677-4630 [FAX]

Filing Company Information

Nationwide Assurance Company	CoCode: 10723	State of Domicile: Wisconsin
One Nationwide Plaza	Group Code: 140	Company Type: Property and
Columbus, OH 43215	Group Name: Nationwide	Casualty
(614) 249-7022 ext. [Phone]	Insurance	State ID Number:
	FEIN Number: 95-0639970	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 per rate filing.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Nationwide Assurance Company	\$100.00	02/24/2014	79637913

SERFF Tracking #:

NTWP-129367435

State Tracking #:

Company Tracking #:

14NSA-10252AR-KJC

State: Arkansas

Filing Company: Nationwide Assurance Company

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/03/2014	04/03/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	03/06/2014	03/06/2014

Response Letters

Responded By	Created On	Date Submitted
Kelly Clark	03/19/2014	03/19/2014

State: Arkansas

Filing Company: Nationwide Assurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR NSA 3-17-14 NAC

Project Name/Number: AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Disposition

Disposition Date: 04/03/2014

Effective Date (New): 03/17/2014

Effective Date (Renewal): 03/17/2014

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Assurance Company	3.900%	3.900%	\$125,250	1,724	\$3,211,539	15.800%	-3.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Memorandum and Supporting Exhibits	Filed	Yes
Supporting Document	Response Letter	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes

State: Arkansas **Filing Company:** Nationwide Assurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR NSA 3-17-14 NAC
Project Name/Number: AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/06/2014
Submitted Date 03/06/2014
Respond By Date

Dear Kelly Clark,

Introduction:

This will acknowledge receipt of the captioned filing. It appears there are a few territories that have only one zip code in them; this is unacceptable. The filing must be amended so that no territory is composed of only one zip code.

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

SERFF Tracking #:

NTWP-129367435

State Tracking #:

Company Tracking #:

14NSA-10252AR-KJC

State: Arkansas

Filing Company: Nationwide Assurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR NSA 3-17-14 NAC

Project Name/Number: AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/19/2014
Submitted Date 03/19/2014

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

3-19-14 Response to 3-6-14 Objection Letter

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter
Comments:	
Attachment(s):	AR Response 1.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Kelly Clark

SERFF Tracking #:

NTWP-129367435

State Tracking #:**Company Tracking #:**

14NSA-10252AR-KJC

State:

Arkansas

Filing Company:

Nationwide Assurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR NSA 3-17-14 NAC

Project Name/Number:

AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Rate Information

Rate data applies to filing.

Filing Method:

File & Use

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

2.700%

Effective Date of Last Rate Revision:

05/14/2013

Filing Method of Last Filing:

File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Assurance Company	3.900%	3.900%	\$125,250	1,724	\$3,211,539	15.800%	-3.500%

SERFF Tracking #:

NTWP-129367435

State Tracking #:**Company Tracking #:**

14NSA-10252AR-KJC

State: Arkansas**Filing Company:**

Nationwide Assurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** AR NSA 3-17-14 NAC**Project Name/Number:** AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 04/03/2014	Rate/Rule Manual		Replacement	13NSA-9600AR-KJC2	ARNS_14121_pfp_chng_rpt_final.pdf ARNS031714 Marked-Up.pdf ARNS031714.pdf

Arkansas Non-Standard Automobile
 Nationwide Assurance-Colonial Company
 Rate Review: 14121 Effective: Mar 17, 2014

Synopsis of Rate Revision

- Chart: COMP Base Rate [NS03TA01](#)
- Chart: COLL Base Rate [NS03TA02](#)
- Chart: BI Base Rate [NS03TA03](#)
- Chart: PD Base Rate [NS03TA04](#)
- Chart: UMBICL Base Rate [NS03TA07](#)
- Chart: UMPD Base Rate [NS03TA08](#)
- Chart: UIMBI Base Rate [NS03TA09](#)
- Chart: MDCL Base Rate [NS03TA36](#)
- Chart: LOI Base Rate [NS03TA37](#)
- Chart: AD Base Rate [NS03TA41](#)
- Chart: TL Base Rate [NS03TA51](#)
- Chart: LOU Base Rate [NS03TA52](#)
- Chart: COMP Vehicle Model Year Factor [NS03TC11](#)
- Chart: COLL Vehicle Model Year Factor [NS03TC12](#)
- Chart: BI Vehicle Model Year Factor [NS03TC13](#)
- Chart: PD Vehicle Model Year Factor [NS03TC14](#)
- Chart: MDCL Vehicle Model Year Factor [NS03TC15](#)
- Chart: COMP Limit/Deductible Factor [NS03TD01](#)
- Chart: COLL Limit/Deductible Factor [NS03TD02](#)
- Chart: BI Limit/Deductible Factor [NS03TD03](#)
- Chart: PD Limit/Deductible Factor [NS03TD04](#)
- Chart: PLCY Coverage Expense Fee [NS03TF78](#)

* Change Legend: A - Added, C - Changed, D - Deleted

NS03TA01: COMP Base Rate **

Effective Date: MAR-17-2014

* Territory	New: Base Rate	Old: Base Rate
C 25	168.90	168.40
C 35	143.20	142.80
C 38	253.30	252.60
C 39	189.10	188.60
C 44	99.00	98.70
C 47	265.60	264.90
C 50	211.70	211.10
C 51	238.40	237.70
C 52	220.50	219.90
C 53	163.70	163.20
C 54	224.30	223.70
C 55	146.40	146.00
C 56	182.60	182.10
C 57	131.60	131.20
C 58	179.10	178.60
C 61	221.10	220.50
C 62	175.60	175.10
C 63	203.30	202.70
C 64	148.50	148.10
C 65	110.70	110.40
C 66	181.20	180.70
C 68	140.20	139.80
C 69	127.20	126.80
C 71	112.70	112.40
C 72	162.20	161.70
C 73	235.70	235.00
C 74	152.40	152.00
C 75	227.30	226.70
C 76	122.40	122.10
C 77	202.00	201.40
C 78	190.50	190.00
C 79	94.50	94.20
C 80	77.60	77.40
C 81	96.60	96.30

* Territory	New: Base Rate	Old: Base Rate
C 82	70.90	70.70
C 83	182.90	182.40
C 84	220.00	219.40
C 85	177.50	177.00
C 87	92.60	92.30
C 88	293.50	292.70
C 90	112.10	111.80
C 91	116.90	116.60
C 92	212.70	212.10
C 93	147.70	147.30
C 94	194.80	194.30
C 95	192.20	191.70
C 96	215.70	215.10
C 97	175.80	175.30
C 98	117.70	117.40
C 99	162.40	161.90
C 100	156.80	156.40
C 101	126.80	126.40
C 102	141.60	141.20
C 103	140.40	140.00
C 104	96.70	96.40
C 105	175.10	174.60
C 106	132.50	132.10
C 107	115.10	114.80
C 108	102.50	102.20
C 109	139.10	138.70
C 110	98.90	98.60
C 111	87.70	87.50
C 112	107.50	107.20
C 113	175.90	175.40
C 114	181.40	180.90
C 115	136.90	136.50
C 999	294.00	293.20

Rate Symbol 10; Model Year 2008

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

NS03TA02: COLL Base Rate **

Effective Date: MAR-17-2014

* Territory	New: Base Rate	Old: Base Rate
C 25	439.90	434.70
C 35	557.90	551.30
C 38	435.70	430.50
C 39	290.70	287.30
C 44	311.40	307.70
C 47	492.30	486.50
C 50	420.10	415.10
C 51	436.90	431.70
C 52	476.40	470.80
C 53	541.60	535.20
C 54	410.70	405.80
C 55	327.40	323.50
C 56	532.80	526.50
C 57	486.00	480.20
C 58	474.00	468.40
C 61	389.40	384.80
C 62	334.60	330.60
C 63	551.50	545.00
C 64	358.60	354.30

* Territory	New: Base Rate	Old: Base Rate
C 65	473.80	468.20
C 66	369.80	365.40
C 68	479.30	473.60
C 69	446.50	441.20
C 71	318.90	315.10
C 72	451.50	446.10
C 73	404.80	400.00
C 74	445.40	440.10
C 75	502.70	496.70
C 76	387.30	382.70
C 77	406.30	401.50
C 78	400.30	395.60
C 79	339.30	335.30
C 80	401.00	396.20
C 81	379.10	374.60
C 82	412.10	407.20
C 83	401.90	397.10
C 84	421.90	416.90
C 85	416.30	411.40
C 87	386.70	382.10
C 88	431.80	426.70
C 90	365.60	361.30
C 91	406.20	401.40
C 92	470.80	465.20
C 93	418.20	413.20
C 94	456.70	451.30
C 95	446.40	441.10
C 96	468.50	462.90
C 97	396.70	392.00
C 98	518.50	512.40
C 99	448.00	442.70
C 100	412.70	407.80
C 101	438.70	433.50
C 102	503.40	497.40
C 103	492.80	487.00
C 104	360.60	356.30
C 105	432.40	427.30
C 106	378.50	374.00
C 107	392.00	387.40
C 108	387.60	383.00
C 109	373.00	368.60
C 110	411.00	406.10
C 111	419.60	414.60
C 112	272.20	269.00
C 113	393.60	388.90
C 114	394.30	389.60
C 115	412.00	407.10
C 999	537.40	531.00

Rate Symbol 10; Model Year 2008

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

NS03TA03: BI Base Rate **

Effective Date: MAR-17-2014

* Territory	New: Base Rate	Old: Base Rate
C 25	246.00	216.90
C 35	236.80	208.80
C 38	288.90	254.80
C 39	208.30	183.70

* Territory	New: Base Rate	Old: Base Rate
C 44	208.80	184.10
C 47	294.40	259.60
C 50	208.50	183.90
C 51	200.90	177.20
C 52	211.00	186.10
C 53	233.00	205.50
C 54	202.20	178.30
C 55	219.40	193.50
C 56	237.00	209.00
C 57	178.30	157.20
C 58	176.00	155.20
C 61	177.50	156.50
C 62	246.40	217.30
C 63	240.10	211.70
C 64	180.30	159.00
C 65	283.40	249.90
C 66	251.30	221.60
C 68	252.30	222.50
C 69	232.80	205.30
C 71	198.80	175.30
C 72	180.40	159.10
C 73	177.50	156.50
C 74	244.90	216.00
C 75	214.20	188.90
C 76	175.70	154.90
C 77	216.60	191.00
C 78	288.90	254.80
C 79	282.10	248.80
C 80	221.40	195.20
C 81	252.20	222.40
C 82	188.00	165.80
C 83	244.90	216.00
C 84	222.60	196.30
C 85	170.10	150.00
C 87	210.70	185.80
C 88	217.40	191.70
C 90	343.00	302.50
C 91	212.60	187.50
C 92	200.50	176.80
C 93	192.30	169.60
C 94	239.70	211.40
C 95	308.90	272.40
C 96	225.80	199.10
C 97	175.80	155.00
C 98	267.10	235.50
C 99	280.80	247.60
C 100	306.60	270.40
C 101	319.30	281.60
C 102	310.50	273.80
C 103	319.40	281.70
C 104	218.50	192.70
C 105	191.80	169.10
C 106	263.10	232.00
C 107	306.00	269.80
C 108	368.10	324.60
C 109	383.10	337.80
C 110	270.30	238.40
C 111	289.30	255.10

* Territory	New: Base Rate	Old: Base Rate
C 112	244.70	215.80
C 113	256.90	226.50
C 114	287.80	253.80
C 115	350.00	308.60
C 999	389.80	343.70

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

NS03TA04: PD Base Rate **

Effective Date: MAR-17-2014

* Territory	New: Base Rate	Old: Base Rate
C 25	173.00	158.10
C 35	212.10	193.90
C 38	153.30	140.10
C 39	150.20	137.30
C 44	179.60	164.20
C 47	190.80	174.40
C 50	158.30	144.70
C 51	141.00	128.90
C 52	180.10	164.60
C 53	205.50	187.80
C 54	147.40	134.70
C 55	187.50	171.40
C 56	188.80	172.60
C 57	131.00	119.70
C 58	166.90	152.60
C 61	150.60	137.70
C 62	192.00	175.50
C 63	186.40	170.40
C 64	173.50	158.60
C 65	255.80	233.80
C 66	146.20	133.60
C 68	210.30	192.20
C 69	201.20	183.90
C 71	180.30	164.80
C 72	141.00	128.90
C 73	146.60	134.00
C 74	235.50	215.30
C 75	156.20	142.80
C 76	179.30	163.90
C 77	154.80	141.50
C 78	130.70	119.50
C 79	228.30	208.70
C 80	210.60	192.50
C 81	220.10	201.20
C 82	220.40	201.50
C 83	166.20	151.90
C 84	136.10	124.40
C 85	180.80	165.30
C 87	200.40	183.20
C 88	130.00	118.80
C 90	235.20	215.00
C 91	195.50	178.70
C 92	170.00	155.40
C 93	143.50	131.20
C 94	167.40	153.00
C 95	193.70	177.10
C 96	180.40	164.90
C 97	153.80	140.60

* Territory	New: Base Rate	Old: Base Rate
C 98	244.50	223.50
C 99	179.60	164.20
C 100	167.90	153.50
C 101	231.60	211.70
C 102	191.30	174.90
C 103	197.60	180.60
C 104	186.90	170.80
C 105	149.40	136.60
C 106	181.70	166.10
C 107	222.20	203.10
C 108	248.30	227.00
C 109	288.60	263.80
C 110	266.90	244.00
C 111	269.50	246.30
C 112	185.00	169.10
C 113	170.20	155.60
C 114	184.30	168.50
C 115	218.50	199.70
C 999	285.60	261.10

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

NS03TA07: UMBI Base Rate **

Effective Date: MAR-17-2014

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

Sub-chart	* First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
MULTI-FIRST-UMBI	C		25000	50000	72.00	68.60
	C		25000	100000	86.40	80.10
	C		30000	60000	86.40	80.10
	C		40000	80000	86.40	80.10
	C		50000	50000	86.40	80.10
	C		50000	100000	86.40	80.10
	C		50000	200000	100.10	91.10
	C		100000	100000	100.10	91.10
	C		100000	150000	100.10	91.10
	C		100000	200000	100.10	91.10
	C		100000	250000	105.10	94.40
	C		100000	300000	105.10	94.40
	C		100000	400000	118.80	103.00
	C		100000	500000	118.80	103.00
	C		150000	200000	114.50	100.90
	C		150000	250000	114.50	100.90
	C		150000	300000	114.50	100.90
	C		150000	400000	118.80	103.00
	C		150000	500000	118.80	103.00
	C		200000	200000	114.50	100.90
	C		200000	250000	114.50	100.90
	C		200000	300000	114.50	100.90
	C		200000	400000	118.80	103.00
	C		200000	500000	118.80	103.00
	C		200000	750000	136.80	110.60
	C		250000	250000	114.50	100.90

Sub-chart	*	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C			250000	300000	114.50	100.90
	C			250000	400000	118.80	103.00
	C			250000	500000	118.80	103.00
	C			250000	750000	136.80	110.60
	C			250000	1000000	136.80	110.60
	C			300000	300000	114.50	100.90
	C			300000	400000	131.00	107.20
	C			300000	500000	131.00	107.20
	C			300000	750000	136.80	110.60
	C			300000	1000000	136.80	110.60
	C			400000	400000	131.00	107.20
	C			400000	500000	131.00	107.20
	C			400000	750000	136.80	110.60
	C			400000	1000000	136.80	110.60
	C			500000	500000	131.00	107.20
	C			500000	750000	136.80	110.60
	C			500000	1000000	136.80	110.60
	C			1000000	1000000	144.00	114.60
SINGLE-FIRST-UMBI	C			25000	50000	37.50	35.80
	C			25000	100000	45.00	42.00
	C			30000	60000	45.00	42.00
	C			40000	80000	45.00	42.00
	C			50000	50000	45.00	42.00
	C			50000	100000	45.00	42.00
	C			50000	200000	52.10	47.90
	C			100000	100000	52.10	47.90
	C			100000	150000	52.10	47.90
	C			100000	200000	52.10	47.90
	C			100000	250000	54.80	49.90
	C			100000	300000	54.80	49.90
	C			100000	400000	61.90	54.20
	C			100000	500000	61.90	54.20
	C			150000	200000	59.60	53.00
	C			150000	250000	59.60	53.00
	C			150000	300000	59.60	53.00
	C			150000	400000	61.90	54.20
	C			150000	500000	61.90	54.20
	C			200000	200000	59.60	53.00
	C			200000	250000	59.60	53.00
	C			200000	300000	59.60	53.00
	C			200000	400000	61.90	54.20
	C			200000	500000	61.90	54.20
	C			200000	750000	71.30	58.30
	C			250000	250000	59.60	53.00
	C			250000	300000	59.60	53.00
	C			250000	400000	61.90	54.20
	C			250000	500000	61.90	54.20
	C			250000	750000	71.30	58.30
	C			250000	1000000	71.30	58.30
	C			300000	300000	59.60	53.00
	C			300000	400000	68.30	56.40
	C			300000	500000	68.30	56.40
	C			300000	750000	71.30	58.30
	C			300000	1000000	71.30	58.30
	C			400000	400000	68.30	56.40
	C			400000	500000	68.30	56.40
	C			400000	750000	71.30	58.30

Sub-chart	*	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C			400000	1000000	71.30	58.30
	C			500000	500000	68.30	56.40
	C			500000	750000	71.30	58.30
	C			500000	1000000	71.30	58.30
	C			1000000	1000000	75.00	60.00
MULTI-NOT-FIRST-UMBI		No Changes					
SINGLE-NOT-FIRST-UMBI		No Changes					

NS03TA08: UMPD Base Rate **

Effective Date: MAR-17-2014

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

Sub-chart	*	Coverage Single Limit	New: Base Rate	Old: Base Rate
Per Occ / With COLL		25000	3.50	3.50
		30000	3.50	3.50
		35000	3.50	3.50
		40000	3.50	3.50
		45000	3.50	3.50
		50000	3.50	3.50
		60000	3.50	3.50
		70000	3.50	3.50
		75000	3.50	3.50
		80000	3.50	3.50
		90000	3.50	3.50
		100000	3.50	3.50
	C	110000	66.00	63.30
	C	120000	67.00	63.30
	C	130000	68.00	63.30
	C	140000	69.00	63.30
	C	150000	70.00	63.30
	C	175000	71.00	63.30
	C	200000	72.00	63.30
	C	225000	73.00	63.30
	C	250000	74.00	63.30
	C	275000	75.00	68.50
	C	300000	76.00	68.50
	C	350000	77.00	68.50
	C	400000	78.00	68.50
	C	450000	79.00	68.50
	C	500000	80.00	68.50
	C	1000000	90.00	76.80
Per Occ / Without COLL	C	25000	52.00	50.80
	C	30000	54.00	54.10
	C	35000	56.00	54.10
	C	40000	58.00	54.10
	C	45000	59.00	54.10
	C	50000	60.00	54.10
	C	60000	61.00	57.40
	C	70000	62.00	57.40
	C	75000	62.50	57.40
	C	80000	63.00	60.00
	C	90000	64.00	60.00
	C	100000	65.00	60.00
	C	110000	66.00	63.30
	C	120000	67.00	63.30

Sub-chart	*	Coverage Single Limit	New: Base Rate	Old: Base Rate
	C	130000	68.00	63.30
	C	140000	69.00	63.30
	C	150000	70.00	63.30
	C	175000	71.00	63.30
	C	200000	72.00	63.30
	C	225000	73.00	63.30
	C	250000	74.00	63.30
	C	275000	75.00	68.50
	C	300000	76.00	68.50
	C	350000	77.00	68.50
	C	400000	78.00	68.50
	C	450000	79.00	68.50
	C	500000	80.00	68.50
	C	1000000	90.00	76.80

All PD limits are subject to a \$200 deductible.
If the Insured carries COLL coverage, any UMPD limit of \$100,000 or less may be purchased for \$2.50.

NS03TA09: UIMBI Base Rate **

Effective Date: MAR-17-2014

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

Sub-chart	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
MULTI-FIRST-UIMBI	C			25000	50000	55.00	52.40
	C			25000	100000	91.90	85.90
	C			30000	60000	91.90	85.90
	C			40000	80000	91.90	85.90
	C			50000	50000	91.90	85.90
	C			50000	100000	91.90	85.90
	C			50000	200000	140.30	127.60
	C			100000	100000	140.30	127.60
	C			100000	150000	140.30	127.60
	C			100000	200000	140.30	127.60
	C			100000	250000	160.60	144.70
	C			100000	300000	160.60	144.70
	C			100000	400000	221.10	191.90
	C			100000	500000	221.10	191.90
	C			150000	200000	204.10	180.50
	C			150000	250000	204.10	180.50
	C			150000	300000	204.10	180.50
	C			150000	400000	221.10	191.90
	C			150000	500000	221.10	191.90
	C			200000	200000	204.10	180.50
	C			200000	250000	204.10	180.50
	C			200000	300000	204.10	180.50
	C			200000	400000	221.10	191.90
	C			200000	500000	221.10	191.90
	C			200000	750000	291.50	240.70
	C			250000	250000	204.10	180.50
	C			250000	300000	204.10	180.50
	C			250000	400000	221.10	191.90
	C			250000	500000	221.10	191.90
	C			250000	750000	291.50	240.70

Sub-chart	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C			250000	1000000	291.50	240.70
	C			300000	300000	204.10	180.50
	C			300000	400000	261.30	217.50
	C			300000	500000	261.30	217.50
	C			300000	750000	291.50	240.70
	C			300000	1000000	291.50	240.70
	C			400000	400000	261.30	217.50
	C			400000	500000	261.30	217.50
	C			400000	750000	291.50	240.70
	C			400000	1000000	291.50	240.70
	C			500000	500000	261.30	217.50
	C			500000	750000	291.50	240.70
	C			500000	1000000	291.50	240.70
	C			1000000	1000000	324.50	264.50
SINGLE-FIRST-UIMBI	C			25000	50000	29.30	28.00
	C			25000	100000	48.10	44.90
	C			30000	60000	48.10	44.90
	C			40000	80000	48.10	44.90
	C			50000	50000	48.10	44.90
	C			50000	100000	48.10	44.90
	C			50000	200000	74.10	67.30
	C			100000	100000	74.10	67.30
	C			100000	150000	74.10	67.30
	C			100000	200000	74.10	67.30
	C			100000	250000	85.00	75.80
	C			100000	300000	85.00	75.80
	C			100000	400000	117.20	100.80
	C			100000	500000	117.20	100.80
	C			150000	200000	108.40	94.90
	C			150000	250000	108.40	94.90
	C			150000	300000	108.40	94.90
	C			150000	400000	117.20	100.80
	C			150000	500000	117.20	100.80
	C			200000	200000	108.40	94.90
	C			200000	250000	108.40	94.90
	C			200000	300000	108.40	94.90
	C			200000	400000	117.20	100.80
	C			200000	500000	117.20	100.80
	C			200000	750000	155.30	126.40
	C			250000	250000	108.40	94.90
	C			250000	300000	108.40	94.90
	C			250000	400000	117.20	100.80
	C			250000	500000	117.20	100.80
	C			250000	750000	155.30	126.40
	C			250000	1000000	155.30	126.40
	C			300000	300000	108.40	94.90
	C			300000	400000	138.60	113.70
	C			300000	500000	138.60	113.70
	C			300000	750000	155.30	126.40
	C			300000	1000000	155.30	126.40
	C			400000	400000	138.60	113.70
	C			400000	500000	138.60	113.70
	C			400000	750000	155.30	126.40
	C			400000	1000000	155.30	126.40
	C			500000	500000	138.60	113.70
	C			500000	750000	155.30	126.40
	C			500000	1000000	155.30	126.40

Sub-chart	*	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C			1000000	1000000	172.90	139.10
MULTI-NOT-FIRST-UIMBI		No Changes					
SINGLE-NOT-FIRST-UIMBI		No Changes					

NS03TA36: MDCL Base Rate **

Effective Date: MAR-17-2014

*	Territory	New: Base Rate	Old: Base Rate
C	25	201.50	196.00
C	35	206.80	201.20
C	38	231.30	225.00
C	39	206.70	201.10
C	44	188.10	183.00
C	47	183.90	178.90
C	50	205.50	199.90
C	51	209.20	203.50
C	52	207.00	201.40
C	53	182.90	177.90
C	54	182.10	177.10
C	55	195.70	190.40
C	56	187.10	182.00
C	57	220.40	214.40
C	58	203.70	198.20
C	61	191.70	186.50
C	62	189.20	184.00
C	63	216.20	210.30
C	64	184.10	179.10
C	65	206.70	201.10
C	66	192.20	187.00
C	68	187.40	182.30
C	69	193.20	187.90
C	71	187.70	182.60
C	72	206.00	200.40
C	73	196.70	191.30
C	74	196.50	191.10
C	75	223.00	216.90
C	76	189.80	184.60
C	77	206.70	201.10
C	78	184.30	179.30
C	79	191.20	186.00
C	80	192.30	187.10
C	81	201.50	196.00
C	82	178.30	173.40
C	83	184.10	179.10
C	84	187.00	181.90
C	85	177.30	172.50
C	87	192.00	186.80
C	88	199.10	193.70
C	90	193.60	188.30
C	91	187.10	182.00
C	92	183.90	178.90
C	93	178.20	173.30
C	94	190.30	185.10
C	95	202.80	197.30
C	96	216.40	210.50
C	97	193.70	188.40
C	98	205.60	200.00
C	99	207.80	202.10

* Territory	New: Base Rate	Old: Base Rate
C 100	193.40	188.10
C 101	218.70	212.70
C 102	197.80	192.40
C 103	193.40	188.10
C 104	183.60	178.60
C 105	198.60	193.20
C 106	196.50	191.10
C 107	190.70	185.50
C 108	246.20	239.50
C 109	230.90	224.60
C 110	196.20	190.90
C 111	186.50	181.40
C 112	193.80	188.50
C 113	222.70	216.60
C 114	242.40	235.80
C 115	187.90	182.80
C 999	296.80	288.70

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

NS03TA37: LOI Base Rate **

Effective Date: MAR-17-2014

* Option Amount	New: Base Rate	Old: Base Rate
C 140	2.50	2.30

NS03TA41: AD Base Rate **

Effective Date: MAR-17-2014

* Coverage Single Limit	New: Base Rate	Old: Base Rate
C 5000	1.00	0.90

NS03TA51: TL Base Rate **

Effective Date: MAR-17-2014

* Coverage	Vehicle Type	New: Base Rate	Old: Base Rate
C TL	Automobile(01), Classic(09), Motorhome(06)	3.50	2.80

NS03TA52: LOU Base Rate **

Effective Date: MAR-17-2014

* Option Code	Vehicle Type	New: Base Rate	Old: Base Rate
C \$20 per day \$400 total	not Motorhome(06)	25.50	24.30
C \$30 per day \$600 total	not Motorhome(06)	38.40	36.60
C \$40 per day \$800 total	not Motorhome(06)	51.00	48.60
C \$50 per day \$1000 total	not Motorhome(06)	63.80	60.80
C \$60 per day \$1200 total	not Motorhome(06)	76.50	72.90
C \$25 per day \$500	Motorhome	11.30	10.80

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: MAR-17-2014

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2020	1.311	0.000
A 2019	1.285	0.000
A 2018	1.259	0.000
A 2017	1.233	0.000
A 2016	1.207	0.000
A 2015	1.181	0.000
2014	1.155	1.155
2013	1.129	1.129
2012	1.103	1.103

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
2011	1.077	1.077
2010	1.051	1.051
2009	1.026	1.026
2008	1.000	1.000
2007	0.974	0.974
2006	0.949	0.949
2005	0.923	0.923
2004	0.898	0.898
2003	0.873	0.873
2002	0.848	0.848
2001	0.823	0.823
2000	0.797	0.797
1999	0.771	0.771
1998	0.746	0.746
1997	0.720	0.720
1996	0.695	0.695
1995	0.669	0.669
1994	0.645	0.645
1993	0.619	0.619
1992	0.619	0.619
1991	0.619	0.619
1990	0.619	0.619
1989	0.619	0.619
1988	0.619	0.619
<1988	0.619	0.619

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

Effective Date: MAR-17-2014

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2020	1.541	0.000
A 2019	1.496	0.000
A 2018	1.451	0.000
A 2017	1.406	0.000
A 2016	1.361	0.000
A 2015	1.316	0.000
2014	1.271	1.271
2013	1.226	1.226
2012	1.181	1.181
2011	1.136	1.136
2010	1.091	1.091
2009	1.045	1.045
2008	1.000	1.000
2007	0.955	0.955
2006	0.909	0.909
2005	0.864	0.864
2004	0.817	0.817
2003	0.772	0.772
2002	0.726	0.726
2001	0.680	0.680
2000	0.635	0.635
1999	0.588	0.588
1998	0.544	0.544
1997	0.498	0.498
1996	0.452	0.452
1995	0.406	0.406

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
1994	0.361	0.361
1993	0.344	0.344
1992	0.344	0.344
1991	0.344	0.344
1990	0.344	0.344
1989	0.344	0.344
1988	0.344	0.344
<1988	0.344	0.344

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: MAR-17-2014

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2020	1.155	0.000
A 2019	1.142	0.000
A 2018	1.129	0.000
A 2017	1.116	0.000
A 2016	1.103	0.000
A 2015	1.090	0.000
2014	1.077	1.077
2013	1.064	1.064
2012	1.051	1.051
2011	1.038	1.038
2010	1.025	1.025
2009	1.013	1.013
2008	1.000	1.000
2007	0.987	0.987
2006	0.975	0.975
2005	0.962	0.962
2004	0.950	0.950
2003	0.938	0.938
2002	0.925	0.925
2001	0.911	0.911
2000	0.899	0.899
1999	0.886	0.886
1998	0.873	0.873
1997	0.860	0.860
1996	0.847	0.847
1995	0.834	0.834
1994	0.822	0.822
1993	0.822	0.822
1992	0.822	0.822
1991	0.822	0.822
1990	0.822	0.822
1989	0.822	0.822
1988	0.822	0.822
<1988	0.822	0.822

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: MAR-17-2014

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2020	1.108	0.000
A 2019	1.099	0.000
A 2018	1.090	0.000

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2017	1.081	0.000
A 2016	1.072	0.000
A 2015	1.063	0.000
2014	1.054	1.054
2013	1.045	1.045
2012	1.036	1.036
2011	1.027	1.027
2010	1.018	1.018
2009	1.009	1.009
2008	1.000	1.000
2007	0.991	0.991
2006	0.982	0.982
2005	0.973	0.973
2004	0.965	0.965
2003	0.956	0.956
2002	0.948	0.948
2001	0.939	0.939
2000	0.930	0.930
1999	0.922	0.922
1998	0.914	0.914
1997	0.904	0.904
1996	0.897	0.897
1995	0.888	0.888
1994	0.888	0.888
1993	0.888	0.888
1992	0.888	0.888
1991	0.888	0.888
1990	0.888	0.888
1989	0.888	0.888
1988	0.888	0.888
<1988	0.888	0.888

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: MAR-17-2014

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A 2020	1.264	0.000
A 2019	1.242	0.000
A 2018	1.220	0.000
A 2017	1.198	0.000
A 2016	1.176	0.000
A 2015	1.154	0.000
C 2014	1.132	1.330
2013	1.110	1.110
2012	1.088	1.088
2011	1.066	1.066
2010	1.044	1.044
2009	1.022	1.022
2008	1.000	1.000
2007	0.978	0.978
2006	0.956	0.956
2005	0.934	0.934
2004	0.912	0.912
2003	0.890	0.890
2002	0.869	0.869
2001	0.847	0.847

* Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
2000	0.826	0.826
1999	0.804	0.804
1998	0.782	0.782
1997	0.760	0.760
1996	0.738	0.738
1995	0.738	0.738
1994	0.738	0.738
1993	0.738	0.738
1992	0.738	0.738
1991	0.738	0.738
1990	0.738	0.738
1989	0.738	0.738
1988	0.738	0.738
<1988	0.738	0.738

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TD01: COMP Limit/Deductible Factor **

Effective Date: MAR-17-2014

* Deductible	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
100	0.930	0.930
250	0.750	0.750
C 500	0.500	0.450
1000	0.400	0.400

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor **

Effective Date: MAR-17-2014

* Deductible	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
C 100	1.100	1.000
250	0.980	0.980
500	0.800	0.800
1000	0.650	0.650

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor **

Effective Date: MAR-17-2014

* Per Claimant Limit	Per Occurrence Limit	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
25000	50000	1.000	1.000
C 25000	100000	1.230	1.180
30000	60000	1.090	1.090
C 40000	80000	1.270	1.190
C 100000	100000	1.670	1.480
C 50000	100000	1.450	1.430
C 50000	200000	1.610	1.460
C 100000	150000	1.710	1.480
C 100000	200000	1.750	1.520
C 100000	250000	1.790	1.570
C 100000	300000	1.830	1.750
C 250000	500000	2.120	1.780
C 300000	300000	1.930	1.740

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor **

Effective Date: MAR-17-2014

* Coverage Single Limit	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
25000	1.000	1.000
50000	1.150	1.150
C 100000	1.250	1.156

* Coverage Single Limit	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
C 150000	1.330	1.210
C 200000	1.400	1.230
C 250000	1.460	1.250
C 300000	1.510	1.280
30000	1.100	1.100
C 45000	1.140	1.122
C 60000	1.170	1.151
C 70000	1.190	1.152
C 75000	1.200	1.153
C 80000	1.210	1.154
C 90000	1.230	1.155
C 110000	1.266	1.157
C 120000	1.282	1.160
C 130000	1.298	1.180
C 40000	1.130	1.121
35000	1.120	1.120
C 140000	1.314	1.190
C 175000	1.365	1.220
C 225000	1.430	1.240
C 275000	1.485	1.270
C 350000	1.555	1.290
C 400000	1.595	1.310
C 450000	1.630	1.320
C 500000	1.660	1.330
C 1000000	1.780	1.420

For additional limits, refer to Underwriting.

NS03TF78: PLCY Coverage Expense Fee **

Effective Date: MAR-17-2014

* Coverage	Vehicle Type	Vehicle Use	New: Coverage Expense Fee	Old: Coverage Expense Fee
C BI	Automobile		38.00	48.20
C PD	Automobile		39.00	45.20
C MDCL	Automobile		13.00	10.70
C COLL	Automobile		76.00	77.50
C COMP	Automobile		30.00	38.70
BI	Motorcycle		0.00	0.00
PD	Motorcycle		0.00	0.00
MDCL	Motorcycle		0.00	0.00
COLL	Motorcycle		0.00	0.00
COMP	Motorcycle		0.00	0.00
BI	Motorhome		0.00	0.00
PD	Motorhome		0.00	0.00
MDCL	Motorhome		0.00	0.00
COLL	Motorhome		0.00	0.00
COMP	Motorhome		0.00	0.00
BI	Named Non Owner		0.00	0.00
PD	Named Non Owner		0.00	0.00
MDCL	Named Non Owner		0.00	0.00
COLL	Named Non Owner		0.00	0.00
COMP	Named Non Owner		0.00	0.00
C BI	Classics	Not Restricted	38.00	48.20
C PD	Classics	Not Restricted	39.00	45.20
C MDCL	Classics	Not Restricted	13.00	10.70
COLL	Classics	Not Restricted	0.00	0.00
COMP	Classics	Not Restricted	0.00	0.00
C BI	Antique	Not Restricted	38.00	48.20
C PD	Antique	Not Restricted	39.00	45.20
C MDCL	Antique	Not Restricted	13.00	10.70

* Coverage	Vehicle Type	Vehicle Use	New: Coverage Expense Fee	Old: Coverage Expense Fee
COLL	Antique	Not Restricted	0.00	0.00
COMP	Antique	Not Restricted	0.00	0.00
BI	Classics	Restricted	0.00	0.00
PD	Classics	Restricted	0.00	0.00
MDCL	Classics	Restricted	0.00	0.00
COMP	Classics	Restricted	0.00	0.00
COLL	Classics	Restricted	0.00	0.00
BI	Antique	Restricted	0.00	0.00
PD	Antique	Restricted	0.00	0.00
MDCL	Antique	Restricted	0.00	0.00
COMP	Antique	Restricted	0.00	0.00
COLL	Antique	Restricted	0.00	0.00

No expense fees are applicable on Annual Policies

ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – ~~May 14, 2013~~ March 17, 2014

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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

DEFINITIONS

This section includes the definitions of key terms and designations used throughout this manual.

PREMIUM MODIFICATION RULES

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in "Rating Charts" section (refer to the "Rating Calculations" section to determine applicable "Rating Chart").

AVERAGE DRIVER CLASS FACTOR

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in "Rating Charts" section (refer to the "Rating Calculations" section to determine applicable "Rating Chart").

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and the Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the "Quick Reference" provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The "Calculations" section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also includes the appropriate reference to the applicable "Rating Chart" that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the "Calculations" sections to determine the applicable "Rating Chart" for a given step in the development of the coverage premium for a particular vehicle/risk.

DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.
2. A van or pickup truck used solely for:
 - a. Pleasure, OR
 - b. Driving to and from a primary place of employment, OR
 - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR
 - d. Incidental hauling of:
 - (1) Equipment, OR
 - (2) Merchandise, OR
 - (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy:

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
NNO	Named Non-Owner Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 6-19-10

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three “prior insurance” categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.
2. Policies will be assigned to a “prior BI limits” category based on the lower of the BI limits carried with the Insured’s most recent prior carrier or the BI limits selected on the Nationwide policy.
3. To be considered as “multi-product” within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered “multi-product” if a resident relative of the household is the owner of a Nationwide Financial Services’ Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered “multi-product.”
4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as “multi-vehicle” within the Matrix. For the “multi-vehicle” factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer’s tier will only improve. A policy may be re-tiered if the following criteria are met:
 - a. No accidents or violations in the last two years.
 - b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):
 - a. If the Insured adds a vehicle and now qualifies for a “multi-vehicle” sub-tier, OR
 - b. If the Insured deletes a vehicle and no longer qualifies for a “multi-vehicle” sub-tier, OR
 - c. If the Insured purchases another product or deletes a policy which changes their qualification for a “multi-product” sub-tier.

[Rating Chart](#)

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be "current" and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

[COMP Rating Chart](#)

[COLL Rating Chart](#)

NEW VEHICLE DISCOUNT

Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

[BI Rating Chart](#)

[PD Rating Chart](#)

[ME Rating Chart](#)

[COMP Rating Chart](#)

[COLL Rating Chart](#)

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a car-pool or other “share-the-ride” arrangement.

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

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

Exceptions —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for “Farm Use” on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than “Farm Use.”
- b. If a member of the Policyholder’s household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as “Farm Use.”

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

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as “Pleasure,” “Work,” or “Farm Use.”
2. An automobile owned by a member of the clergy is not considered as used for business.

[Rating Chart](#)

HOUSEHOLD COMPOSITION FACTOR

Eff. 3-22-08

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.
2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.
4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

[Rating Chart](#)

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

[Rating Chart](#)

ADVANCE QUOTE DISCOUNT

Eff. 9-15-06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

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

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

Eff. 6-19-10

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

[Rating Chart](#)

HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

[Rating Chart](#)

AUTO FINANCIAL DISCOUNT

If the policy does not qualify for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

[Rating Chart](#)

INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

[Rating Chart](#)

TERMS WITH PRIOR CARRIER DISCOUNT

Eff. 5-14-13

This discount is based on a combination of the number of terms with prior carrier, prior carrier group, terms with Nationwide, and lapse, and it applies to Bodily Injury, Property Damage, Medical Expense, Comprehensive and Collision for Private Passenger Automobiles.

Prior Carrier Company Groups are defined as follows:

Group A: Companies that are not in Group B.

Group B: Nationwide, Progressive (Minimum Limits), Nationwide Mutual Fire Company, Nationwide Assurance Company, Nationwide Property & Casualty Company, Nationwide NSA, Nationwide CPM NSA, Nationwide Insurance Company of America, Nationwide Affinity Company of America.

[Rating Chart](#)

AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.
- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

Eff. 5-14-03

1. "Married" means a married person living with his or her spouse and includes a person widowed.

Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE – Such an operator must not have access to the vehicle while away at school.

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

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

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

- a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

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

- (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

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

DRIVER CLASSIFICATION — Factors

Eff. 6-19-09

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR

Eff. 12-1-08

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:
 - a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
 - b. Failure to submit to a chemical test, OR
 - c. Failure to stop and report when involved in an accident, OR
 - d. Falsification of an accident report, OR
 - e. Homicide or assault arising out of the operation of a motor vehicle, OR
 - f. Driving without a valid license or while license is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR
 - j. Speeding in excess of 30 miles per hour over the speed limit, OR
 - k. Fleeing or attempting to elude a police officer with an auto, OR

- I. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR
 - q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations.
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.
2. Chargeable Accident Definition.

New Business — An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury (BI) or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property (PD), including his or her own, in which Nationwide has paid in excess of \$1.

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury (BI) or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property (PD), including his or her own, in which Nationwide has paid in excess of \$1.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

- a. Lawfully parked, OR
- b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR
- c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR
- d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR

- e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR
- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR
- i. Involved in an accident in which the responsible party was protected by sovereign immunity.
- j. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent seat belt violation waived under this rule.

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.
2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	1
2	4
3	7
4	10

Each Additional	+5
-----------------	----

Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

Violation surcharges decrease as the time since the latest violation increases. The "time since the latest violation" is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the "time since the latest violation".

[Applicable Additive Violation Surcharges](#)

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.
2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

Accident surcharges decrease as the time since the latest chargeable accident increases. The "time since the latest chargeable accident" is defined to be the number of months between the

chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

[Applicable Additive Accident Surcharges](#)

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver class factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT

Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge, AND
3. Driver is free from major and DUI violations for the most recent five years, AND
4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND
5. Driver is free of chargeable accidents for the most recent five years.*

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

[Rating Chart](#)

UNVERIFIABLE DRIVER RECORD SURCHARGE

Eff. 5-14-13

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

[Rating Chart](#)

FINANCIAL RESPONSIBILITY RATE FACTOR

Eff. 6-19-09

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

[Rating Chart](#)

New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

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

Renewal Scoring

The following rules are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.
5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.
6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

Move policies to a better credit class upon renewal if:

- a. It is the annual renewal date for the policy, AND
- b. The policy satisfies the requirements of the better credit class, AND

- c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse credit class upon renewal if:

- a. It is the annual renewal date of the policy, AND
- b. The policy satisfies the requirements of the worse credit class, AND
- c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception

Policies where all drivers were prior “no-hits” or exclusions are subject to the New Business Scoring Rules above.

Terms

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

Added/Deleted Drivers

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

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

1. A credit report shall be ordered for the added driver.
2. Apply the New Business Scoring Rules.

OR

If the policy’s credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

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

1. The policy retains the current credit class.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

SPIN-OFF POLICIES

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

[Rating Chart](#)

BASE RATES***Eff. ~~5-14-13~~ 5-17-14*

Please refer to the Rating Charts portion of this manual.

| [BI Base Rates**](#)

| [PD Base Rates**](#)

| [ME Base Rates**](#)

| [COMP Base Rates**](#)

| [COLL Base Rates**](#)

EXPENSE FEES***Eff. ~~5-14-13~~ 5-17-14*

Please refer to the Rating Charts portion of this manual.

| [Rating Chart**](#)

RATE SYMBOLS*Eff. 9-27-06*

Please refer to the Rating Charts portion of this manual.

| [BI Rate Symbol](#)

| [PD Rate Symbol](#)

| [ME Rate Symbol](#)

| [COMP Rate Symbol](#)

| [COLL Rate Symbol](#)

MODEL YEAR FACTORS***Eff. ~~6-20-13~~ 6-17-14*

Please refer to the Rating Charts portion of this manual.

| [BI Model Year Factors**](#)

| [PD Model Year Factors**](#)

| [ME Model Year Factors**](#)

| [COMP Model Year Factors**](#)

| [COLL Model Year Factors**](#)

OTHER LIMITS AND DEDUCTIBLES**

Eff. ~~5-14-13~~3-17-14

[BI Limits**](#)

[PD Limits**](#)

[ME Limits](#)

[COMP Deductible**](#)

[COLL Deductible**](#)

RATING TABLES**

Eff. ~~9-15-05~~3-17-14

[BI Increased Limits Table**](#)

[PD Increased Limits Table**](#)

TERRITORY

Eff. 3-15-07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County.....	96
2	Ashley	ASHLEY - Entire County.....	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County.....	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County.....	104
5	Boone	BOONE - Entire County.....	57
6	Bradley	BRADLEY - Entire County.....	50
7	Calhoun	CALHOUN - Entire County.....	50
8	Carroll	CARROLL - Entire County.....	57
9	Chicot	CHICOT - Entire County.....	51
10	Clark	CLARK - Entire County.....	50
11	Clay	CLAY - Entire County.....	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County.....	96
13	Cleveland	CLEVELAND - Entire County.....	51
14	Columbia	COLUMBIA - Entire County.....	50
15	Conway	CONWAY - Entire County.....	57
16	Craighead	CRAIGHEAD - Entire County.....	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County.....	104
18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62

		Zip: 72301	74
		Zip: 72331	83
		Remainder of County.....	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County.....	55
20	Dallas	DALLAS - Entire County.....	50
21	Desha	DESHA - Entire County.....	51
22	Drew	DREW - Entire County.....	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County.....	102
24	Franklin	FRANKLIN - Entire County.....	57
25	Fulton	FULTON - Entire County.....	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County.....	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County.....	103
28	Greene	GREENE - Entire County.....	55
29	Hempstead	HEMPSTEAD - Entire County.....	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County.....	53
31	Howard	HOWARD - Entire County.....	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County.....	96
33	Izard	IZARD - Entire County.....	54
34	Jackson	Zip: 72020	75
		Remainder of County.....	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County.....	99
36	Johnson	JOHNSON - Entire County.....	57
37	Lafayette	LAFAYETTE - Entire County.....	51
38	Lawrence	LAWRENCE - Entire County.....	54
39	Lee	LEE - Entire County.....	38
40	Lincoln	LINCOLN - Entire County.....	51
41	Little River	LITTLE RIVER - Entire County.....	50
42	Logan	LOGAN - Entire County.....	57
43	Lonoke	Zip: 72046, 72072	113

		Remainder of County.....	112
44	Madison	MADISON - Entire County.....	57
45	Marion	MARION - Entire County.....	57
46	Miller	MILLER - Entire County.....	25
47	Mississippi	MISSISSIPPI - Entire County.....	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County.....	96
49	Montgomery	MONTGOMERY - Entire County.....	50
50	Nevada	NEVADA - Entire County.....	50
51	Newton	NEWTON - Entire County.....	57
52	Ouachita	OUACHITA - Entire County.....	50
53	Perry	PERRY - Entire County.....	57
54	Phillips	PHILLIPS - Entire County.....	47
55	Pike	PIKE - Entire County.....	52
56	Poinsett	POINSETT - Entire County.....	55
57	Polk	POLK - Entire County.....	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County.....	97
59	Prairie	PRAIRIE - Entire County.....	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County.....	101
61	Randolph	Zip: 72460	75
		Remainder of County.....	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County.....	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County.....	103
64	Scott	Zip: 71953	72
		Remainder of County.....	97
65	Searcy	SEARCY - Entire County.....	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-	44

		72919	
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County.....	104
67	Sevier	Zip: 71841	72
		Remainder of County.....	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County.....	96
69	Stone	STONE - Entire County.....	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County.....	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County.....	97
72	Washington	WASHINGTON - Entire County.....	104
73	White	Zip: 72020	75
		Remainder of County.....	56
74	Woodruff	WOODRUFF - Entire County.....	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County.....	97
999		All Other	999

MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

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

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

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

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

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

COVERAGE

See Policy or Endorsement.

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

Eff. ~~5-14-13~~ 5-17-14

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

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

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

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

Basic limits: 25/50 BI; \$25,000 PD with \$200 deductible.

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

| [UMBI**](#)

| [UIMBI**](#)

| [UMPD**](#)

| **TOWING AND LABOR COSTS****

| *Eff. ~~5-14-13~~ 5-17-14*

Please see the charts portion of this manual for coverage details.

LIMITS

\$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

| [Rating Chart**](#)

| **LOSS OF USE****

| *Eff. ~~6-11-13~~ 6-17-14*

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

| [Rating Chart**](#)

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the \$750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available if the OEM Loss Settlement Endorsement is also purchased.

[Rating Chart](#)

MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as a living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB UM, UIM whenever applicable from his/her automobile insured with our Company is \$1.00 with a minimum per rental period premium of \$10.00. Full COMP and \$100 deductible COLL coverages are provided for the daily premium of \$1.00 and again a \$10.00 minimum premium per rental period. Contents coverage in the amount of \$500 is provided for the flat charge of \$1.00 if desired.

[Motor Home Calculation Charts](#)

TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and \$100 deductible COLL coverage is \$1.00 with a per rental period minimum of \$10.00. Contents coverage of \$500 is provided for the flat charge of \$1.00 if desired.

[Trailer Calculation Charts](#)

TRUCK CAMPERS

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

[Truck Camper Calculation Charts](#)

ANTIQUE AND CLASSIC AUTOMOBILES

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained or preserved by a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular use applies if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

[Antique and Classic Automobile Calculation Charts](#)

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

[Motorcycle Calculation Charts](#)

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

[Recreational Vehicles Calculation Charts](#)

MISCELLANEOUS RISKS**NAMED NON-OWNER POLICY (NNO)***Eff. 9-15-05*

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR
2. Presence in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Persons operating a public or livery conveyance, including school bus drivers.
2. Chauffeurs and truck drivers.
3. Persons operating vehicles for the federal or state government or any political subdivision.
4. Persons operating emergency vehicles.
5. Automobiles used in the business or occupation of the insured.
6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME— Apply percent shown below to the private passenger automobile base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25	71%	188%
b. No male operator under age 25.....	47%	134%

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

NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

[NNO Calculation Charts](#)

GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

CANCELLATIONS

A. REQUESTS

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

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorated basis when:

1. Initiated by the Company.
2. The automobile is destroyed or stolen.
3. The Policyholder has died.
4. The Policyholder has other specified automobile insurance in the Company.
5. Only part of the coverages are cancelled.
6. The Policyholder enters the Armed Services.
7. The automobile is repossessed under the terms of a financing agreement.

In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.
2. Coverage was in force six months or more, BUT
 - a. The vehicle was stolen, destroyed, sold, or junked, OR
 - b. The Policyholder has died, OR
 - c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

PAYMENT OPTIONS*Eff. 4-1-07***A. FULL PAYMENT**

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of \$8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

A late payment fee of \$10.00 will be assessed for any payment received five or more days past the billing due date. The \$10.00 late payment fee will be added to the next billing.

PRORATE & SHORT RATE TABLES**PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES**

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.5	6	47	25.8	36	93	51.1	61	138	75.8	81
2	1.1	7	48	26.4	37	94	51.6	62	139	76.4	81
3	1.6	8	49	26.9	37	95	52.2	62	140	76.9	82
4	2.2	9	50	27.5	38	96	52.7	63	141	77.5	82
5	2.7	10	51	28	38	97	53.3	63	142	78	83
6	3.3	11	52	28.6	39	98	53.8	63	143	78.6	83
7	3.8	12	53	29.1	40	99	54.4	64	144	79.1	84
8	4.4	13	54	29.7	40	100	54.9	64	145	79.7	84
9	4.9	14	55	30.2	41	101	55.5	65	146	80.2	85
10	5.5	15	56	30.8	41	102	56	65	147	80.8	85
11	6	16	57	31.3	42	103	56.6	66	148	81.3	85
12	6.6	17	58	31.9	42	104	57.1	66	149	81.9	86
13	7.1	18	59	32.4	43	105	57.7	67	150	82.4	86
14	7.7	18	60	33	43	106	58.2	67	151	83	87
15	8.2	19	61	33.5	44	107	58.8	67	152	83.5	87
16	8.8	19	62	34.1	44	108	59.3	68	153	84.1	88
17	9.3	20	63	34.6	45	109	59.9	68	154	84.6	88
18	9.9	20	64	35.2	46	110	60.4	69	155	85.2	88
19	10.4	21	65	35.7	46	111	61	69	156	85.7	89
20	11	21	66	36.3	47	112	61.5	70	157	86.3	89
21	11.5	22	67	36.8	47	113	62.1	70	158	86.8	90
22	12.1	23	68	37.4	48	114	62.6	70	159	87.4	90
23	12.6	23	69	37.9	48	115	63.2	71	160	87.9	91
24	13.2	24	70	38.5	49	116	63.7	71	161	88.5	91
25	13.7	24	71	39	49	117	64.3	72	162	89	92
26	14.3	25	72	39.6	50	118	64.8	72	163	89.6	92
27	14.8	25	73	40.1	50	119	65.4	73	164	90.1	92
28	15.4	26	74	40.7	51	120	65.9	73	165	90.7	93
29	15.9	26	75	41.2	52	121	66.5	74	166	91.2	93
30	16.5	27	76	41.8	52	122	67	74	167	91.8	94
31	17	27	77	42.3	53	123	67.6	74	168	92.3	94
32	17.6	28	78	42.9	53	124	68.1	75	169	92.9	95
33	18.1	29	79	43.4	54	125	68.7	76	170	93.4	95
34	18.7	29	80	44	54	126	69.2	76	171	94	95
35	19.2	30	81	44.5	55	127	69.8	76	172	94.5	96
36	19.8	30	82	45.1	55	128	70.3	77	173	95.1	96
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.3	5	47	12.9	23	93	25.5	36	139	38.1	49
2	0.5	6	48	13.2	24	94	25.8	36	140	38.4	49
3	0.8	7	49	13.4	24	95	26	37	141	38.6	49
4	1.1	7	50	13.7	24	96	26.3	37	142	38.9	49
5	1.4	8	51	14	24	97	26.6	37	143	39.2	50
6	1.6	8	52	14.2	25	98	26.8	37	144	39.5	50
7	1.9	9	53	14.5	25	99	27.1	38	145	39.7	50
8	2.2	9	54	14.8	25	100	27.4	38	146	40	50
9	2.5	10	55	15.1	26	101	27.7	38	147	40.3	51
10	2.7	10	56	15.3	26	102	27.9	38	148	40.5	51
11	3	11	57	15.6	26	103	28.2	39	149	40.8	51
12	3.3	11	58	15.9	26	104	28.5	39	150	41.1	52
13	3.6	12	59	16.2	27	105	28.8	39	151	41.4	52
14	3.8	12	60	16.4	27	106	29	40	152	41.6	52
15	4.1	13	61	16.7	27	107	29.3	40	153	41.9	52
16	4.4	13	62	17	27	108	29.6	40	154	42.2	53
17	4.7	14	63	17.3	28	109	29.9	40	155	42.5	53
18	4.9	14	64	17.5	28	110	30.1	41	156	42.7	53
19	5.2	15	65	17.8	28	111	30.4	41	157	43	54
20	5.5	15	66	18.1	29	112	30.7	41	158	43.3	54
21	5.8	16	67	18.4	29	113	31	41	159	43.6	54
22	6	16	68	18.6	29	114	31.2	42	160	43.8	54
23	6.3	17	69	18.9	29	115	31.5	42	161	44.1	55
24	6.6	17	70	19.2	30	116	31.8	42	162	44.4	55
25	6.8	17	71	19.5	30	117	32.1	43	163	44.7	55
26	7.1	18	72	19.7	30	118	32.3	43	164	44.9	55
27	7.4	18	73	20	30	119	32.6	43	165	45.2	56
28	7.7	18	74	20.3	31	120	32.9	43	166	45.5	56
29	7.9	18	75	20.5	31	121	33.2	44	167	45.8	56
30	8.2	19	76	20.8	31	122	33.4	44	168	46	57
31	8.5	19	77	21.1	32	123	33.7	44	169	46.3	57
32	8.8	19	78	21.4	32	124	34	44	170	46.6	57
33	9	20	79	21.6	32	125	34.2	45	171	46.8	57
34	9.3	20	80	21.9	32	126	34.5	45	172	47.1	58
35	9.6	20	81	22.2	33	127	34.8	45	173	47.4	58
36	9.9	20	82	22.5	33	128	35.1	46	174	47.7	58
37	10.1	21	83	22.7	33	129	35.3	46	175	47.9	58
38	10.4	21	84	23	34	130	35.6	46	176	48.2	59
39	10.7	21	85	23.3	34	131	35.9	46	177	48.5	59
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
185	50.7	61	231	63.3	71	277	75.9	81	323	88.5	91
186	51	61	232	63.6	71	278	76.2	81	324	88.8	92
187	51.2	61	233	63.8	72	279	76.4	82	325	89	92
188	51.5	62	234	64.1	72	280	76.7	82	326	89.3	92
189	51.8	62	235	64.4	72	281	77	82	327	89.6	92
190	52.1	62	236	64.7	72	282	77.3	82	328	89.9	92
191	52.3	62	237	64.9	72	283	77.5	83	329	90.1	93
192	52.6	63	238	65.2	73	284	77.8	83	330	90.4	93
193	52.9	63	239	65.5	73	285	78.1	83	331	90.7	93
194	53.2	63	240	65.8	73	286	78.4	83	332	91	93
195	53.4	63	241	66	73	287	78.6	83	333	91.2	94
196	53.7	63	242	66.3	74	288	78.9	84	334	91.5	94
197	54	64	243	66.6	74	289	79.2	84	335	91.8	94
198	54.2	64	244	66.8	74	290	79.5	84	336	92.1	94
199	54.5	64	245	67.1	74	291	79.7	84	337	92.3	94
200	54.8	64	246	67.4	74	292	80	85	338	92.6	95
201	55.1	65	247	67.7	75	293	80.3	85	339	92.9	95
202	55.3	65	248	67.9	75	294	80.5	85	340	93.2	95
203	55.6	65	249	68.2	75	295	80.8	85	341	93.4	95
204	55.9	65	250	68.5	75	296	81.1	85	342	93.7	95
205	56.2	65	251	68.8	76	297	81.4	86	343	94	96
206	56.4	66	252	69	76	298	81.6	86	344	94.2	96
207	56.7	66	253	69.3	76	299	81.9	86	345	94.5	96
208	57	66	254	69.6	76	300	82.2	86	346	94.8	96
209	57.3	66	255	69.9	76	301	82.5	86	347	95.1	97
210	57.5	67	256	70.1	77	302	82.7	87	348	95.3	97
211	57.8	67	257	70.4	77	303	83	87	349	95.6	97
212	58.1	67	258	70.7	77	304	83.3	87	350	95.9	97
213	58.4	67	259	71	77	305	83.6	87	351	96.2	97
214	58.6	67	260	71.2	77	306	83.8	88	352	96.4	98
215	58.9	68	261	71.5	78	307	84.1	88	353	96.7	98
216	59.2	68	262	71.8	78	308	84.4	88	354	97	98
217	59.5	68	263	72.1	78	309	84.7	88	355	97.3	98
218	59.7	68	264	72.3	78	310	84.9	88	356	97.5	99
219	60	69	265	72.6	79	311	85.2	89	357	97.8	99
220	60.3	69	266	72.9	79	312	85.5	89	358	98.1	99
221	60.5	69	267	73.2	79	313	85.8	89	359	98.4	99
222	60.8	69	268	73.4	79	314	86	89	360	98.6	99
223	61.1	69	269	73.7	79	315	86.3	90	361	98.9	100
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

CALCULATIONS, QUICK REFERENCES, & CHARTS

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**ARKANSAS
NONSTANDARD
AUTOMOBILE
RATING
MANUAL**

NATIONWIDE ASSURANCE COMPANY

Effective – March 17, 2014

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AC 0010 Coverage Premium	97
AC 0015 Coverage Premium	98
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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

DEFINITIONS

This section includes the definitions of key terms and designations used throughout this manual.

PREMIUM MODIFICATION RULES

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in "Rating Charts" section (refer to the "Rating Calculations" section to determine applicable "Rating Chart").

AVERAGE DRIVER CLASS FACTOR

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in "Rating Charts" section (refer to the "Rating Calculations" section to determine applicable "Rating Chart").

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and the Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the "Quick Reference" provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The "Calculations" section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also

includes the appropriate reference to the applicable "Rating Chart" that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the "Calculations" sections to determine the applicable "Rating Chart" for a given step in the development of the coverage premium for a particular vehicle/risk.

DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.
2. A van or pickup truck used solely for:
 - a. Pleasure, OR
 - b. Driving to and from a primary place of employment, OR
 - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR
 - d. Incidental hauling of:
 - (1) Equipment, OR
 - (2) Merchandise, OR
 - (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy:

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
NNO	Named Non-Owner Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 6-19-10

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.
2. Policies will be assigned to a "prior BI limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.
3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."
4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:
 - a. No accidents or violations in the last two years.
 - b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):
 - a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR
 - b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

- c. If the Insured purchases another product or deletes a policy which changes their qualification for a “multi-product” sub-tier.

[Rating Chart](#)

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be “current” and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

[COMP Rating Chart](#)

[COLL Rating Chart](#)

NEW VEHICLE DISCOUNT

Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be “current” and model year 2005 will be one year old).

[BI Rating Chart](#)

[PD Rating Chart](#)

[ME Rating Chart](#)

[COMP Rating Chart](#)

[COLL Rating Chart](#)

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

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

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

Exceptions —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."
- b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

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

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."
2. An automobile owned by a member of the clergy is not considered as used for business.

[Rating Chart](#)

HOUSEHOLD COMPOSITION FACTOR

Eff. 3-22-08

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.
2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.
3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.
4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

[Rating Chart](#)

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

[Rating Chart](#)

ADVANCE QUOTE DISCOUNT

Eff. 9-15-06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

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

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

Eff. 6-19-10

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

[Rating Chart](#)

HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

[Rating Chart](#)

AUTO FINANCIAL DISCOUNT

If the policy does not qualify for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

[Rating Chart](#)

INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

[Rating Chart](#)

TERMS WITH PRIOR CARRIER DISCOUNT

Eff. 5-14-13

This discount is based on a combination of the number of terms with prior carrier, prior carrier group, terms with Nationwide, and lapse, and it applies to Bodily Injury, Property Damage, Medical Expense, Comprehensive and Collision for Private Passenger Automobiles.

Prior Carrier Company Groups are defined as follows:

Group A: Companies that are not in Group B.

Group B: Nationwide, Progressive (Minimum Limits), Nationwide Mutual Fire Company, Nationwide Assurance Company, Nationwide Property & Casualty Company, Nationwide NSA, Nationwide CPM NSA, Nationwide Insurance Company of America, Nationwide Affinity Company of America.

[Rating Chart](#)

AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.
- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

Eff. 5-14-03

1. "Married" means a married person living with his or her spouse and includes a person widowed.

Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE – Such an operator must not have access to the vehicle while away at school.

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

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

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

- a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

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

- (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

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

DRIVER CLASSIFICATION — Factors

Eff. 6-19-09

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR

Eff. 12-1-08

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:
 - a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
 - b. Failure to submit to a chemical test, OR
 - c. Failure to stop and report when involved in an accident, OR
 - d. Falsification of an accident report, OR
 - e. Homicide or assault arising out of the operation of a motor vehicle, OR
 - f. Driving without a valid license or while license is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR

- j. Speeding in excess of 30 miles per hour over the speed limit, OR
 - k. Fleeing or attempting to elude a police officer with an auto, OR
 - l. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR
 - q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations.
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.
2. Chargeable Accident Definition.

New Business — An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury (BI) or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property (PD), including his or her own, in which Nationwide has paid in excess of \$1.

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury (BI) or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property (PD), including his or her own, in which Nationwide has paid in excess of \$1.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

- a. Lawfully parked, OR
- b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

- c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR
- d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR
- e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR
- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR
- i. Involved in an accident in which the responsible party was protected by sovereign immunity.
- j. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent seat belt violation waived under this rule.

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.
2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	1
2	4
3	7
4	10
Each Additional	+5

Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

Violation surcharges decrease as the time since the latest violation increases. The "time since the latest violation" is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the "time since the latest violation".

[Applicable Additive Violation Surcharges](#)**E. ACCIDENT SURCHARGE**

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.
2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

Accident surcharges decrease as the time since the latest chargeable accident increases. The "time since the latest chargeable accident" is defined to be the number of months between the chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

[Applicable Additive Accident Surcharges](#)

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver class factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT

Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge, AND
3. Driver is free from major and DUI violations for the most recent five years, AND
4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND
5. Driver is free of chargeable accidents for the most recent five years.*

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

[Rating Chart](#)

UNVERIFIABLE DRIVER RECORD SURCHARGE

Eff. 5-14-13

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

[Rating Chart](#)

FINANCIAL RESPONSIBILITY RATE FACTOR

Eff. 6-19-09

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

[Rating Chart](#)

New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

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

Renewal Scoring

The following rules are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit “no-hits,” the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver’s age at the time the credit report is ordered.
5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.
6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

Move policies to a better credit class upon renewal if:

- a. It is the annual renewal date for the policy, AND
- b. The policy satisfies the requirements of the better credit class, AND
- c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse credit class upon renewal if:

- a. It is the annual renewal date of the policy, AND
- b. The policy satisfies the requirements of the worse credit class, AND
- c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception

Policies where all drivers were prior “no-hits” or exclusions are subject to the New Business Scoring Rules above.

Terms

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

Added/Deleted Drivers

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

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

1. A credit report shall be ordered for the added driver.
2. Apply the New Business Scoring Rules.

OR

If the policy’s credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

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

1. The policy retains the current credit class.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

SPIN-OFF POLICIES

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

[Rating Chart](#)

BASE RATES***Eff. 3-17-14*

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)

[PD Base Rates**](#)

[ME Base Rates**](#)

[COMP Base Rates**](#)

[COLL Base Rates**](#)

EXPENSE FEES***Eff. 3-17-14*

Please refer to the Rating Charts portion of this manual.

[Rating Chart**](#)

RATE SYMBOLS*Eff. 9-27-06*

Please refer to the Rating Charts portion of this manual.

[BI Rate Symbol](#)

[PD Rate Symbol](#)

[ME Rate Symbol](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTORS***Eff. 3-17-14*

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factors**](#)

[PD Model Year Factors**](#)

[ME Model Year Factors**](#)

[COMP Model Year Factors**](#)

[COLL Model Year Factors**](#)

OTHER LIMITS AND DEDUCTIBLES**

Eff. 3-17-14

[BI Limits**](#)

[PD Limits**](#)

[ME Limits](#)

[COMP Deductible**](#)

[COLL Deductible**](#)

RATING TABLES**

Eff. 3-17-14

[BI Increased Limits Table**](#)

[PD Increased Limits Table**](#)

TERRITORY

Eff. 3-15-07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County.....	96
2	Ashley	ASHLEY - Entire County.....	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County.....	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County.....	104
5	Boone	BOONE - Entire County.....	57
6	Bradley	BRADLEY - Entire County.....	50
7	Calhoun	CALHOUN - Entire County.....	50
8	Carroll	CARROLL - Entire County.....	57
9	Chicot	CHICOT - Entire County.....	51
10	Clark	CLARK - Entire County.....	50
11	Clay	CLAY - Entire County.....	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County.....	96
13	Cleveland	CLEVELAND - Entire County.....	51
14	Columbia	COLUMBIA - Entire County.....	50
15	Conway	CONWAY - Entire County.....	57
16	Craighead	CRAIGHEAD - Entire County.....	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County.....	104

18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62
		Zip: 72301	74
		Zip: 72331	83
		Remainder of County.....	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County.....	55
20	Dallas	DALLAS - Entire County.....	50
21	Desha	DESHA - Entire County.....	51
22	Drew	DREW - Entire County.....	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County.....	102
24	Franklin	FRANKLIN - Entire County.....	57
25	Fulton	FULTON - Entire County.....	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County.....	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County.....	103
28	Greene	GREENE - Entire County.....	55
29	Hempstead	HEMPSTEAD - Entire County.....	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County.....	53
31	Howard	HOWARD - Entire County.....	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County.....	96
33	Izard	IZARD - Entire County.....	54
34	Jackson	Zip: 72020	75
		Remainder of County.....	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County.....	99
36	Johnson	JOHNSON - Entire County.....	57
37	Lafayette	LAFAYETTE - Entire County.....	51
38	Lawrence	LAWRENCE - Entire County.....	54
39	Lee	LEE - Entire County.....	38
40	Lincoln	LINCOLN - Entire County.....	51
41	Little River	LITTLE RIVER - Entire County.....	50

42	Logan	LOGAN - Entire County.....	57
43	Lonoke	Zip: 72046, 72072	113
		Remainder of County.....	112
44	Madison	MADISON - Entire County.....	57
45	Marion	MARION - Entire County.....	57
46	Miller	MILLER - Entire County.....	25
47	Mississippi	MISSISSIPPI - Entire County.....	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County.....	96
49	Montgomery	MONTGOMERY - Entire County.....	50
50	Nevada	NEVADA - Entire County.....	50
51	Newton	NEWTON - Entire County.....	57
52	Ouachita	OUACHITA - Entire County.....	50
53	Perry	PERRY - Entire County.....	57
54	Phillips	PHILLIPS - Entire County.....	47
55	Pike	PIKE - Entire County.....	52
56	Poinsett	POINSETT - Entire County.....	55
57	Polk	POLK - Entire County.....	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County.....	97
59	Prairie	PRAIRIE - Entire County.....	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
Remainder of County.....	101		
61	Randolph	Zip: 72460	75
		Remainder of County.....	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County.....	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County.....	103
64	Scott	Zip: 71953	72
		Remainder of County.....	97

65	Searcy	SEARCY - Entire County.....	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-72919	44
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County.....	104
67	Sevier	Zip: 71841	72
		Remainder of County.....	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County.....	96
69	Stone	STONE - Entire County.....	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County.....	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County.....	97
72	Washington	WASHINGTON - Entire County.....	104
73	White	Zip: 72020	75
		Remainder of County.....	56
74	Woodruff	WOODRUFF - Entire County.....	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County.....	97
999		All Other	999

MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

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

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

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

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

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

COVERAGE

See Policy or Endorsement.

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

Eff. 3-17-14

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

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

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

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

Basic limits: 25/50 BI; \$25,000 PD with \$200 deductible.

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

[UMBI**](#)

[UIMBI**](#)

[UMPD**](#)

TOWING AND LABOR COSTS**

Eff. 3-17-14

Please see the charts portion of this manual for coverage details.

LIMITS

\$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

[Rating Chart**](#)

LOSS OF USE**

Eff. 3-17-14

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

[Rating Chart**](#)

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the \$750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available of the OEM Loss Settlement Endorsement is also purchased.

[Rating Chart](#)

MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as a living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB UM, UIM whenever applicable from his/her automobile insured with our Company is \$1.00 with a minimum per rental period premium of \$10.00. Full COMP and \$100 deductible COLL coverages are provided for the daily premium of \$1.00 and again a \$10.00 minimum premium per rental period. Contents coverage in the amount of \$500 is provided for the flat charge of \$1.00 if desired.

[Motor Home Calculation Charts](#)

TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and \$100 deductible COLL coverage is \$1.00 with a per rental period minimum of \$10.00. Contents coverage of \$500 is provided for the flat charge of \$1.00 if desired.

[Trailer Calculation Charts](#)

TRUCK CAMPERS

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

[Truck Camper Calculation Charts](#)

ANTIQUÉ AND CLASSIC AUTOMOBILES

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained or preserved by a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular use applies if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

[Antique and Classic Automobile Calculation Charts](#)

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

[Motorcycle Calculation Charts](#)

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

[Recreational Vehicles Calculation Charts](#)

MISCELLANEOUS RISKS**NAMED NON-OWNER POLICY (NNO)***Eff. 9-15-05*

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR
2. Presence in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Persons operating a public or livery conveyance, including school bus drivers.
2. Chauffeurs and truck drivers.
3. Persons operating vehicles for the federal or state government or any political subdivision.
4. Persons operating emergency vehicles.
5. Automobiles used in the business or occupation of the insured.
6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME— Apply percent shown below to the private passenger automobile base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25	71%	188%
b. No male operator under age 25.....	47%	134%

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

NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

[NNO Calculation Charts](#)

GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

CANCELLATIONS

A. REQUESTS

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

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorated basis when:

1. Initiated by the Company.
2. The automobile is destroyed or stolen.
3. The Policyholder has died.
4. The Policyholder has other specified automobile insurance in the Company.
5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.
7. The automobile is repossessed under the terms of a financing agreement.

In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.
2. Coverage was in force six months or more, BUT
 - a. The vehicle was stolen, destroyed, sold, or junked, OR
 - b. The Policyholder has died, OR
 - c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

PAYMENT OPTIONS

Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of \$8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

A late payment fee of \$10.00 will be assessed for any payment received five or more days past the billing due date. The \$10.00 late payment fee will be added to the next billing.

PRORATE & SHORT RATE TABLES**PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES**

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.5	6	47	25.8	36	93	51.1	61	138	75.8	81
2	1.1	7	48	26.4	37	94	51.6	62	139	76.4	81
3	1.6	8	49	26.9	37	95	52.2	62	140	76.9	82
4	2.2	9	50	27.5	38	96	52.7	63	141	77.5	82
5	2.7	10	51	28	38	97	53.3	63	142	78	83
6	3.3	11	52	28.6	39	98	53.8	63	143	78.6	83
7	3.8	12	53	29.1	40	99	54.4	64	144	79.1	84
8	4.4	13	54	29.7	40	100	54.9	64	145	79.7	84
9	4.9	14	55	30.2	41	101	55.5	65	146	80.2	85
10	5.5	15	56	30.8	41	102	56	65	147	80.8	85
11	6	16	57	31.3	42	103	56.6	66	148	81.3	85
12	6.6	17	58	31.9	42	104	57.1	66	149	81.9	86
13	7.1	18	59	32.4	43	105	57.7	67	150	82.4	86
14	7.7	18	60	33	43	106	58.2	67	151	83	87
15	8.2	19	61	33.5	44	107	58.8	67	152	83.5	87
16	8.8	19	62	34.1	44	108	59.3	68	153	84.1	88
17	9.3	20	63	34.6	45	109	59.9	68	154	84.6	88
18	9.9	20	64	35.2	46	110	60.4	69	155	85.2	88
19	10.4	21	65	35.7	46	111	61	69	156	85.7	89
20	11	21	66	36.3	47	112	61.5	70	157	86.3	89
21	11.5	22	67	36.8	47	113	62.1	70	158	86.8	90
22	12.1	23	68	37.4	48	114	62.6	70	159	87.4	90
23	12.6	23	69	37.9	48	115	63.2	71	160	87.9	91
24	13.2	24	70	38.5	49	116	63.7	71	161	88.5	91
25	13.7	24	71	39	49	117	64.3	72	162	89	92
26	14.3	25	72	39.6	50	118	64.8	72	163	89.6	92
27	14.8	25	73	40.1	50	119	65.4	73	164	90.1	92
28	15.4	26	74	40.7	51	120	65.9	73	165	90.7	93
29	15.9	26	75	41.2	52	121	66.5	74	166	91.2	93
30	16.5	27	76	41.8	52	122	67	74	167	91.8	94
31	17	27	77	42.3	53	123	67.6	74	168	92.3	94
32	17.6	28	78	42.9	53	124	68.1	75	169	92.9	95
33	18.1	29	79	43.4	54	125	68.7	76	170	93.4	95
34	18.7	29	80	44	54	126	69.2	76	171	94	95
35	19.2	30	81	44.5	55	127	69.8	76	172	94.5	96
36	19.8	30	82	45.1	55	128	70.3	77	173	95.1	96

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.3	5	47	12.9	23	93	25.5	36	139	38.1	49
2	0.5	6	48	13.2	24	94	25.8	36	140	38.4	49
3	0.8	7	49	13.4	24	95	26	37	141	38.6	49
4	1.1	7	50	13.7	24	96	26.3	37	142	38.9	49
5	1.4	8	51	14	24	97	26.6	37	143	39.2	50
6	1.6	8	52	14.2	25	98	26.8	37	144	39.5	50
7	1.9	9	53	14.5	25	99	27.1	38	145	39.7	50
8	2.2	9	54	14.8	25	100	27.4	38	146	40	50
9	2.5	10	55	15.1	26	101	27.7	38	147	40.3	51
10	2.7	10	56	15.3	26	102	27.9	38	148	40.5	51
11	3	11	57	15.6	26	103	28.2	39	149	40.8	51
12	3.3	11	58	15.9	26	104	28.5	39	150	41.1	52
13	3.6	12	59	16.2	27	105	28.8	39	151	41.4	52
14	3.8	12	60	16.4	27	106	29	40	152	41.6	52
15	4.1	13	61	16.7	27	107	29.3	40	153	41.9	52
16	4.4	13	62	17	27	108	29.6	40	154	42.2	53
17	4.7	14	63	17.3	28	109	29.9	40	155	42.5	53
18	4.9	14	64	17.5	28	110	30.1	41	156	42.7	53
19	5.2	15	65	17.8	28	111	30.4	41	157	43	54
20	5.5	15	66	18.1	29	112	30.7	41	158	43.3	54
21	5.8	16	67	18.4	29	113	31	41	159	43.6	54
22	6	16	68	18.6	29	114	31.2	42	160	43.8	54
23	6.3	17	69	18.9	29	115	31.5	42	161	44.1	55
24	6.6	17	70	19.2	30	116	31.8	42	162	44.4	55
25	6.8	17	71	19.5	30	117	32.1	43	163	44.7	55
26	7.1	18	72	19.7	30	118	32.3	43	164	44.9	55
27	7.4	18	73	20	30	119	32.6	43	165	45.2	56
28	7.7	18	74	20.3	31	120	32.9	43	166	45.5	56
29	7.9	18	75	20.5	31	121	33.2	44	167	45.8	56
30	8.2	19	76	20.8	31	122	33.4	44	168	46	57
31	8.5	19	77	21.1	32	123	33.7	44	169	46.3	57
32	8.8	19	78	21.4	32	124	34	44	170	46.6	57
33	9	20	79	21.6	32	125	34.2	45	171	46.8	57
34	9.3	20	80	21.9	32	126	34.5	45	172	47.1	58
35	9.6	20	81	22.2	33	127	34.8	45	173	47.4	58
36	9.9	20	82	22.5	33	128	35.1	46	174	47.7	58
37	10.1	21	83	22.7	33	129	35.3	46	175	47.9	58
38	10.4	21	84	23	34	130	35.6	46	176	48.2	59
39	10.7	21	85	23.3	34	131	35.9	46	177	48.5	59

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
185	50.7	61	231	63.3	71	277	75.9	81	323	88.5	91
186	51	61	232	63.6	71	278	76.2	81	324	88.8	92
187	51.2	61	233	63.8	72	279	76.4	82	325	89	92
188	51.5	62	234	64.1	72	280	76.7	82	326	89.3	92
189	51.8	62	235	64.4	72	281	77	82	327	89.6	92
190	52.1	62	236	64.7	72	282	77.3	82	328	89.9	92
191	52.3	62	237	64.9	72	283	77.5	83	329	90.1	93
192	52.6	63	238	65.2	73	284	77.8	83	330	90.4	93
193	52.9	63	239	65.5	73	285	78.1	83	331	90.7	93
194	53.2	63	240	65.8	73	286	78.4	83	332	91	93
195	53.4	63	241	66	73	287	78.6	83	333	91.2	94
196	53.7	63	242	66.3	74	288	78.9	84	334	91.5	94
197	54	64	243	66.6	74	289	79.2	84	335	91.8	94
198	54.2	64	244	66.8	74	290	79.5	84	336	92.1	94
199	54.5	64	245	67.1	74	291	79.7	84	337	92.3	94
200	54.8	64	246	67.4	74	292	80	85	338	92.6	95
201	55.1	65	247	67.7	75	293	80.3	85	339	92.9	95
202	55.3	65	248	67.9	75	294	80.5	85	340	93.2	95
203	55.6	65	249	68.2	75	295	80.8	85	341	93.4	95
204	55.9	65	250	68.5	75	296	81.1	85	342	93.7	95
205	56.2	65	251	68.8	76	297	81.4	86	343	94	96
206	56.4	66	252	69	76	298	81.6	86	344	94.2	96
207	56.7	66	253	69.3	76	299	81.9	86	345	94.5	96
208	57	66	254	69.6	76	300	82.2	86	346	94.8	96
209	57.3	66	255	69.9	76	301	82.5	86	347	95.1	97
210	57.5	67	256	70.1	77	302	82.7	87	348	95.3	97
211	57.8	67	257	70.4	77	303	83	87	349	95.6	97
212	58.1	67	258	70.7	77	304	83.3	87	350	95.9	97
213	58.4	67	259	71	77	305	83.6	87	351	96.2	97
214	58.6	67	260	71.2	77	306	83.8	88	352	96.4	98
215	58.9	68	261	71.5	78	307	84.1	88	353	96.7	98
216	59.2	68	262	71.8	78	308	84.4	88	354	97	98
217	59.5	68	263	72.1	78	309	84.7	88	355	97.3	98
218	59.7	68	264	72.3	78	310	84.9	88	356	97.5	99
219	60	69	265	72.6	79	311	85.2	89	357	97.8	99
220	60.3	69	266	72.9	79	312	85.5	89	358	98.1	99
221	60.5	69	267	73.2	79	313	85.8	89	359	98.4	99
222	60.8	69	268	73.4	79	314	86	89	360	98.6	99
223	61.1	69	269	73.7	79	315	86.3	90	361	98.9	100

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

CALCULATIONS, QUICK REFERENCES, & CHARTS**ADF PRIVATE PASSENGER PPA
QUICK REFERENCE**

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA 0006 ADF Individual Coverage Driver Factor

NS03PPABI5936

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0010 ADF Individual Coverage Driver Factor

NS03PPACOLL5937

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962

Step	Description	Chart Name
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0015 ADF Individual Coverage Driver Factor

NS03PPACOMP5938

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0030 ADF Individual Coverage Driver Factor

NS03PPAMDCL10372

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	

Step	Description	Chart Name
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0042 ADF Individual Coverage Driver Factor

NS03PPAPD5941

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating Factor At Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

ADF MOTORCYCLE MC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver's Age Percent	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC 0006 ADF Individual Coverage Driver Factor

NS03MOCYBI5942

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI86
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0010 ADF Individual Coverage Driver Factor

NS03MOCYCOLL5943

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI85
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0015 ADF Individual Coverage Driver Factor

NS03MOCYCOMP5944

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI84
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

Step	Description	Chart Name
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0030 ADF Individual Coverage Driver Factor

NS03MOCYMDCL10373

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI88
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0042 ADF Individual Coverage Driver Factor

NS03MOCYPD5945

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI87
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

Step	Description	Chart Name
14.	If NNO Exists Flag = Yes	
15.	Merit Rating Factor At Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

**ADF NAMED NON OWNER NNO
QUICK REFERENCE**

	PLCY
ADF Individual Coverage Driver Factor	X
At Fault Accidents Factor	X
At Fault Accidents Factor Plus	X
At Fault Plus Factor Add	X
Merit Rating Factor	X
Violation Surcharge Factor	X
Violation Surcharge Factor Plus	X

CALCULATION NNO PLCY Merit Rating Factor

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

ADF ANTIQUE and CLASSICS AC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC 0006 ADF Individual Coverage Driver Factor

NS03ANTQBI5930

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0010 ADF Individual Coverage Driver Factor

NS03ANTQCOLL5931

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

Step	Description	Chart Name
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0015 ADF Individual Coverage Driver Factor

NS03ANTQCOMP5932

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0030 ADF Individual Coverage Driver Factor

NS03ANTQMDCL10371

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0042 ADF Individual Coverage Driver Factor

NS03ANTQPD5935

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor

NS03PPAPLCY5962

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

**PRIVATE PASSENGER PPA
QUICK REFERENCE**

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X					
Coverage Rating Year Plus One										X				
Home and Car Discount Factor										X				
Household Composition Factor		X	X	X				X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
New Vehicle Discount Factor		X	X	X				X	X					
OEM Endorsement Factor			X	X										
Passive Occupant Restraint Discount Factor	X					X		X						
Prior Non-Standard Surcharge Factor								X						
Rate Symbol Factor		X	X	X				X	X	X				
Rate Symbol Plus Factor			X	X						X				
Terms with Prior Carrier Factor		X	X	X				X	X					
Vehicle Model Year Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION PPA 0002 Coverage Premium

NS03PPAAD10270

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0006 Coverage Premium

NS03PPABI1479

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Rate Symbol Factor	NS03TB15
5.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
6.	Determine Vehicle Model Year Factor	NS03TC13
7.	Determine New Vehicle Discount Factor	NS03TC23
8.	Determine Limit/Deductible Factor	NS03TD03
9.	Determine Vehicle Use Factor	NS03TE54
10.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Determine Coverage Expense Fee	NS03TF78
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Determine Terms with Prior Carrier Factor	NS03TF91
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

NS03PPACBR1480

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

Step	Description	Chart Name
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0010 Coverage Premium

NS03PPACOLL1481

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine New Vehicle Discount Factor	NS03TC22
6.	Determine Limit/Deductible Factor	NS03TD02
7.	Determine OEM Endorsement Factor	NS03TE99
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Ineligible Risk Surcharge Factor	NS03TF80
13.	Determine Affinity Discount Factor	NS03TE72
14.	Determine Advance Quote Discount Factor	NS03TM20
15.	Determine Terms with Prior Carrier Factor	NS03TF91
16.	Determine Household Composition Factor	NS03TM06
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* OEM Endorsement Factor (ten cents rounded)	
24.	* Vehicle Use Factor (ten cents rounded)	
25.	* Average Driver Factor (ten cents rounded)	
26.	* Household Composition Factor (ten cents rounded)	
27.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
28.	* Paid In Full Discount Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
32.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0015 Coverage Premium

NS03PPACOMP1482

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Matrix Tier Factor	NS03TM02

Step	Description	Chart Name
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine New Vehicle Discount Factor	NS03TC21
6.	Determine Limit/Deductible Factor	NS03TD01
7.	Determine OEM Endorsement Factor	NS03TE98
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Advance Quote Discount Factor	NS03TM20
14.	Determine Terms with Prior Carrier Factor	NS03TF91
15.	Determine Household Composition Factor	NS03TM06
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* OEM Endorsement Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Terms with Prior Carrier Factor (ten cents rounded)	
29.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
30.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0028 Coverage Premium

NS03PPALO110271

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0029 Coverage Premium

NS03PPALOU1485

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0030 Coverage Premium

NS03PPAMDCL10272

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB17
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC15
6.	Determine New Vehicle Discount Factor	NS03TC25
7.	Determine Limit/Deductible Factor	NS03TD13
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
11.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
12.	Determine Paid In Full Discount Factor	NS03TI80
13.	Determine Coverage Expense Fee	NS03TF78
14.	Determine Affinity Discount Factor	NS03TE72
15.	Determine Ineligible Risk Surcharge Factor	NS03TF80
16.	Determine Advance Quote Discount Factor	NS03TM20
17.	Determine Terms with Prior Carrier Factor	NS03TF91

Step	Description	Chart Name
18.	Determine Household Composition Factor	NS03TM06
19.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
20.	* Matrix Tier Factor (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Household Composition Factor (ten cents rounded)	
28.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
29.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* Paid In Full Discount Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0042 Coverage Premium

NS03PPAPD1488

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB16
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC14
6.	Determine New Vehicle Discount Factor	NS03TC24
7.	Determine Limit/Deductible Factor	NS03TD04
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Determine Terms with Prior Carrier Factor	NS03TF91
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0050 Coverage Premium

NS03PPATL1489

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80

Step	Description	Chart Name
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0051 Coverage Premium

NS03PPAUIMBI5698

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0053 Coverage Premium

NS03PPAUMBI1491

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0054 Coverage Premium

NS03PPAUMPD10370

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA PLCY Rate Symbol Factor

NS03PPAPLCY15010

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Result Cost Class = Rate Symbol	
2.	Result Cost Class = Result Cost Class - 100	
3.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
4.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X
Average Driver Factor		X	X	X		X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X
Coverage Expense Fee		X	X	X		X	X			
Engine Size Percent		X	X	X			X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X	X	X		X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X		X	X			

CALCULATION MC 0002 Coverage Premium

NS03MOCYAD10230

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0006 Coverage Premium

NS03MOCYBI1512

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Rate Factor	NS03TE11
4.	Determine Vehicle Model Year Factor	NS03TC13
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI91
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0010 Coverage Premium

NS03MOCYCOLL1513

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Vehicle Model Year Factor	NS03TC12
3.	Determine Limit/Deductible Factor	NS03TD02
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI90
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0015 Coverage Premium

NS03MOCYCOMP1514

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Vehicle Model Year Factor	NS03TC11
3.	Determine Limit/Deductible Factor	NS03TD01
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI89
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0028 Coverage Premium

NS03MOCYLOI10232

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0030 Coverage Premium

NS03MOCYMDCL10231

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Vehicle Model Year Factor	NS03TC15
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Average Driver Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0042 Coverage Premium

NS03MOCYPD1519

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI92

Step	Description	Chart Name
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0051 Coverage Premium

NS03MOCYUIMBI9634

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0053 Coverage Premium

NS03MOCYUMBI9636

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0054 Coverage Premium

NS03MOCYUMPD10233

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

**RECREATIONAL VEHICLE RV
QUICK REFERENCE**

	BI	COLL	COMP	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Limit/Deductible Factor	X				X			
Rate Factor						X	X	X

CALCULATION RV 0006 Coverage Premium

NS03RVBI1554

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA16
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0010 Coverage Premium

NS03RVCOLL1555

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA55
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0015 Coverage Premium

NS03RVCOMP1556

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA54
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0030 Coverage Premium

NS03RVMDCL10290

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA58
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0042 Coverage Premium

NS03RVPD1560

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA17
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0051 Coverage Premium

NS03RVUIMBI9639

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0053 Coverage Premium

NS03RVUMBI1563

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0054 Coverage Premium

NS03RVUMPD10291

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Affinity Discount Factor	X	X	X	
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Ineligible Risk Surcharge Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV 0010 Coverage Premium

NS03SUPLCOLL1904

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA20
2.	Determine Rate Symbol Factor	NS03TB06
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV 0015 Coverage Premium

NS03SUPLCOMP1905

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA19
2.	Determine Rate Symbol Factor	NS03TB05
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

Step	Description	Chart Name
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV 0036 Coverage Premium

NS03SUPLPE1906

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	If Full Term Policy Months = Annual	
7.	* 02 (ten cents rounded)	
8.	End - If	
9.	* Paid In Full Discount Factor (ten cents rounded)	
10.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PE	PLCY	TL	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X						
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X						
Home and Car Discount Factor		X	X	X				X	X		X				
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Limit/Deductible Factor		X	X	X				X	X						
Passive Occupant Restraint Discount Factor								X							
Rate Factor	X	X	X	X		X		X	X				X	X	X
Rate Symbol Factor			X	X											
Rate Symbol Plus Factor			X	X											
Vehicle Model Year Factor		X	X	X				X	X						

CALCULATION MH 0002 Coverage Premium

NS03MOHMAD10311

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0006 Coverage Premium

NS03MOHMBI1872

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Vehicle Model Year Factor	NS03TC13
4.	Determine Rate Factor	NS03TE07
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Paid In Full Discount Factor	NS03TI80

Step	Description	Chart Name
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

NS03MOHMCBR9641

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0010 Coverage Premium

NS03MOHMCOLL1874

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine Limit/Deductible Factor	NS03TD02
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Paid In Full Discount Factor	NS03TI80
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Coverage Expense Fee	NS03TF78
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Determine Affinity Discount Factor	NS03TE72
12.	Calculate Rate Symbol Factor	NS03MOHMCOLL3576
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	

Step	Description	Chart Name
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0015 Coverage Premium

NS03MOHMCOMP1875

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine Limit/Deductible Factor	NS03TD01
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Calculate Rate Symbol Factor	NS03MOHMCOMP3577
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0028 Coverage Premium

NS03MOHML0110312

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0029 Coverage Premium

NS03MOHML0U1877

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0030 Coverage Premium

NS03MOHMMDCL10313

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Rate Factor	NS03TE07
4.	Determine Vehicle Model Year Factor	NS03TC15
5.	Determine Limit/Deductible Factor	NS03TD13
6.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Paid In Full Discount Factor	NS03TI80
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Vehicle Model Year Factor (ten cents rounded)	
15.	* Limit/Deductible Factor (ten cents rounded)	
16.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
17.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0042 Coverage Premium

NS03MOHMPD1880

Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Rate Factor	NS03TE07
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Paid In Full Discount Factor	NS03TI80
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Affinity Discount Factor	NS03TE72
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0036 Coverage Premium

NS03MOHMPE1879

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0050 Coverage Premium

NS03MOHMTL1881

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0051 Coverage Premium

NS03MOHMUIMBI9640

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0053 Coverage Premium

NS03MOHMUMBI1882

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0054 Coverage Premium

NS03MOHMUMPD10310

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0010 Rate Symbol Factor

NS03MOHMCOLL3576

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH 0015 Rate Symbol Factor

NS03MOHMCOMP3577

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH PLCY Home and Car Discount Factor

NS03PPAPLCY2882

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

**NAMED NON OWNER NNO
QUICK REFERENCE**

	AD	BI	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Coverage Expense Fee		X		X	X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Lapse 1-30 Day Surcharge Factor		X		X	X	X	X	X
Limit/Deductible Factor		X		X	X			
Policy Expense Fee					X			

CALCULATION NNO 0002 Coverage Premium

NS03NNOAD10351

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0006 Coverage Premium

NS03NNOBI1885

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD03
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Matrix Tier Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0028 Coverage Premium

NS03NNOLOI10350

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0030 Coverage Premium

NS03NNOMDCL10331

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Limit/Deductible Factor	NS03TD13
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0042 Coverage Premium

NS03NNOPD1888

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Policy Expense Fee	NS03TF73
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* NNO Type of Risk Factor (ten cents rounded)	
13.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
14.	* Merit Rating Factor for 200 (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Policy Expense Fee (ten cents rounded)	
17.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0051 Coverage Premium

NS03NNOUIMBI9642

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0053 Coverage Premium

NS03NNOUMBI1889

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03

Step	Description	Chart Name
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0054 Coverage Premium

NS03NNOUMPD10352

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X					
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X			X	X	X	X	X		X	X	X	X
Coverage Expense Fee								X	X					
Home and Car Discount Factor		X	X	X				X	X	X				
Household Composition Factor		X	X					X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
Passive Occupant Restraint Discount Factor								X						
Policy Expense Fee									X					
Prior Non-Standard Surcharge Factor		X	X	X				X	X					
Rate Factor		X	X	X				X	X					
Terms with Prior Carrier Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION AC 0002 Coverage Premium

NS03ANTQAD10353

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0006 Coverage Premium

NS03ANTQB11464

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03

Step	Description	Chart Name
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD03
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Determine Coverage Expense Fee	NS03TF78
7.	If Vehicle Use = Restricted	
8.	Determine Rate Factor	NS03TE16
9.	Determine Home and Car Discount Factor	NS03TI35
10.	Determine Auto Financial Discount Factor	NS03TI83
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	Else	
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Determine Household Composition Factor	NS03TM06
27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
39.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

NS03ANTQCBR10355

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0010 Coverage Premium

NS03ANTQCOLL1466

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD07
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Rate Factor	NS03TE16
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Result = Stated Amount / 100 (ten cents rounded)	
27.	* Affinity Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Matrix Tier Factor (ten cents rounded)	

Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
39.	End - If	

CALCULATION AC 0015 Coverage Premium

NS03ANTQCOMP1467

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD06
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Rate Factor	NS03TE16
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
17.	Else	
18.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Vehicle Use Factor	NS03TE54
21.	Determine Matrix Tier Factor	NS03TM02
22.	Determine Household Composition Factor	NS03TM06
23.	Determine Advance Quote Discount Factor	NS03TM20
24.	Determine Terms with Prior Carrier Factor	NS03TF91
25.	Result = Stated Amount / 100 (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	

Step	Description	Chart Name
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
32.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
33.	* Paid In Full Discount Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

CALCULATION AC 0028 Coverage Premium

NS03ANTQLOI10354

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0029 Coverage Premium

NS03ANTQLOU1470

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0030 Coverage Premium

NS03ANTQMDCL10330

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	

Step	Description	Chart Name
19.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
22.	Determine Vehicle Use Factor	NS03TE54
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Household Composition Factor	NS03TM06
25.	Determine Advance Quote Discount Factor	NS03TM20
26.	Determine Terms with Prior Carrier Factor	NS03TF91
27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
36.	* Paid In Full Discount Factor (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	
39.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
40.	+ Coverage Expense Fee (ten cents rounded)	
41.	End - If	

CALCULATION AC 0042 Coverage Premium

NS03ANTQPD1472

Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD04
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

Step	Description	Chart Name
39.	+ Policy Expense Fee (ten cents rounded)	
40.	End - If	

CALCULATION AC 0050 Coverage Premium

NS03ANTQTL9570

Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0051 Coverage Premium

NS03ANTQUIMBI9664

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC 0053 Coverage Premium

NS03ANTQUMBI9571

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC 0054 Coverage Premium

NS03ANTQUMPD10356

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC PLCY Home and Car Discount Factor

NS03PPAPLCY2882

Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	

Step	Description	Chart Name
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

QUICK REFERENCE

	PLCY
Matrix Rating Sub Tier Number	X

CALCULATION PLCY Matrix Tier

NS03PPAPLCY6870

Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Matrix Rating Sub Tier Number	NS03TM01
2.	Determine Matrix Rating Tier Number	NS03TM05
3.	Matrix Rating Sub Tier = Matrix Rating Sub Tier Number	
4.	If Matrix Rating Tier Number = 01	
5.	Matrix Rating Tier = A	
6.	End - If	
7.	If Matrix Rating Tier Number = 02	
8.	Matrix Rating Tier = B	
9.	End - If	
10.	If Matrix Rating Tier Number = 03	
11.	Matrix Rating Tier = C	
12.	End - If	
13.	If Matrix Rating Tier Number = 04	
14.	Matrix Rating Tier = D	
15.	End - If	
16.	If Matrix Rating Tier Number = 05	
17.	Matrix Rating Tier = E	
18.	End - If	

NS03TA01: COMP Base Rate **

Effective Date: MAR-17-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	168.90	35	143.20	38	253.30
39	189.10	44	99.00	47	265.60
50	211.70	51	238.40	52	220.50
53	163.70	54	224.30	55	146.40
56	182.60	57	131.60	58	179.10
61	221.10	62	175.60	63	203.30
64	148.50	65	110.70	66	181.20
68	140.20	69	127.20	71	112.70
72	162.20	73	235.70	74	152.40
75	227.30	76	122.40	77	202.00
78	190.50	79	94.50	80	77.60
81	96.60	82	70.90	83	182.90
84	220.00	85	177.50	87	92.60
88	293.50	90	112.10	91	116.90
92	212.70	93	147.70	94	194.80

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
95	192.20	96	215.70	97	175.80
98	117.70	99	162.40	100	156.80
101	126.80	102	141.60	103	140.40
104	96.70	105	175.10	106	132.50
107	115.10	108	102.50	109	139.10
110	98.90	111	87.70	112	107.50
113	175.90	114	181.40	115	136.90
999	294.00				

Rate Symbol 10; Model Year 2008

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

NS03TA02: COLL Base Rate **

Effective Date: MAR-17-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	439.90	35	557.90	38	435.70
39	290.70	44	311.40	47	492.30
50	420.10	51	436.90	52	476.40
53	541.60	54	410.70	55	327.40
56	532.80	57	486.00	58	474.00
61	389.40	62	334.60	63	551.50
64	358.60	65	473.80	66	369.80
68	479.30	69	446.50	71	318.90
72	451.50	73	404.80	74	445.40
75	502.70	76	387.30	77	406.30
78	400.30	79	339.30	80	401.00
81	379.10	82	412.10	83	401.90
84	421.90	85	416.30	87	386.70
88	431.80	90	365.60	91	406.20
92	470.80	93	418.20	94	456.70
95	446.40	96	468.50	97	396.70
98	518.50	99	448.00	100	412.70
101	438.70	102	503.40	103	492.80
104	360.60	105	432.40	106	378.50
107	392.00	108	387.60	109	373.00
110	411.00	111	419.60	112	272.20
113	393.60	114	394.30	115	412.00
999	537.40				

Rate Symbol 10; Model Year 2008

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

NS03TA03: BI Base Rate **

Effective Date: MAR-17-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	246.00	35	236.80	38	288.90
39	208.30	44	208.80	47	294.40
50	208.50	51	200.90	52	211.00
53	233.00	54	202.20	55	219.40

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
56	237.00	57	178.30	58	176.00
61	177.50	62	246.40	63	240.10
64	180.30	65	283.40	66	251.30
68	252.30	69	232.80	71	198.80
72	180.40	73	177.50	74	244.90
75	214.20	76	175.70	77	216.60
78	288.90	79	282.10	80	221.40
81	252.20	82	188.00	83	244.90
84	222.60	85	170.10	87	210.70
88	217.40	90	343.00	91	212.60
92	200.50	93	192.30	94	239.70
95	308.90	96	225.80	97	175.80
98	267.10	99	280.80	100	306.60
101	319.30	102	310.50	103	319.40
104	218.50	105	191.80	106	263.10
107	306.00	108	368.10	109	383.10
110	270.30	111	289.30	112	244.70
113	256.90	114	287.80	115	350.00
999	389.80				

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

NS03TA04: PD Base Rate **

Effective Date: MAR-17-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	173.00	35	212.10	38	153.30
39	150.20	44	179.60	47	190.80
50	158.30	51	141.00	52	180.10
53	205.50	54	147.40	55	187.50
56	188.80	57	131.00	58	166.90
61	150.60	62	192.00	63	186.40
64	173.50	65	255.80	66	146.20
68	210.30	69	201.20	71	180.30
72	141.00	73	146.60	74	235.50
75	156.20	76	179.30	77	154.80
78	130.70	79	228.30	80	210.60
81	220.10	82	220.40	83	166.20
84	136.10	85	180.80	87	200.40
88	130.00	90	235.20	91	195.50
92	170.00	93	143.50	94	167.40
95	193.70	96	180.40	97	153.80
98	244.50	99	179.60	100	167.90
101	231.60	102	191.30	103	197.60
104	186.90	105	149.40	106	181.70
107	222.20	108	248.30	109	288.60
110	266.90	111	269.50	112	185.00
113	170.20	114	184.30	115	218.50
999	285.60				

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

NS03TA07: UMBI Base Rate **

Effective Date: MAR-17-2014

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

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UMBI			25000	50000	72.00
			25000	100000	86.40
			30000	60000	86.40
			40000	80000	86.40
			50000	50000	86.40
			50000	100000	86.40
			50000	200000	100.10
			100000	100000	100.10
			100000	150000	100.10
			100000	200000	100.10
			100000	250000	105.10
			100000	300000	105.10
			100000	400000	118.80
			100000	500000	118.80
			150000	200000	114.50
			150000	250000	114.50
			150000	300000	114.50
			150000	400000	118.80
			150000	500000	118.80
			200000	200000	114.50
			200000	250000	114.50
			200000	300000	114.50
			200000	400000	118.80
			200000	500000	118.80
			200000	750000	136.80
			250000	250000	114.50
			250000	300000	114.50
			250000	400000	118.80
			250000	500000	118.80
			250000	750000	136.80
			250000	1000000	136.80
			300000	300000	114.50
			300000	400000	131.00
			300000	500000	131.00
			300000	750000	136.80

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			300000	1000000	136.80
			400000	400000	131.00
			400000	500000	131.00
			400000	750000	136.80
			400000	1000000	136.80
			500000	500000	131.00
			500000	750000	136.80
			500000	1000000	136.80
			1000000	1000000	144.00
SINGLE-FIRST-UMBI			25000	50000	37.50
			25000	100000	45.00
			30000	60000	45.00
			40000	80000	45.00
			50000	50000	45.00
			50000	100000	45.00
			50000	200000	52.10
			100000	100000	52.10
			100000	150000	52.10
			100000	200000	52.10
			100000	250000	54.80
			100000	300000	54.80
			100000	400000	61.90
			100000	500000	61.90
			150000	200000	59.60
			150000	250000	59.60
			150000	300000	59.60
			150000	400000	61.90
			150000	500000	61.90
			200000	200000	59.60
			200000	250000	59.60
			200000	300000	59.60
			200000	400000	61.90
			200000	500000	61.90
			200000	750000	71.30
			250000	250000	59.60
			250000	300000	59.60
			250000	400000	61.90
			250000	500000	61.90
			250000	750000	71.30
			250000	1000000	71.30
			300000	300000	59.60
			300000	400000	68.30
			300000	500000	68.30
			300000	750000	71.30
			300000	1000000	71.30
			400000	400000	68.30

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			400000	500000	68.30
			400000	750000	71.30
			400000	1000000	71.30
			500000	500000	68.30
			500000	750000	71.30
			500000	1000000	71.30
			1000000	1000000	75.00
MULTI-NOT-FIRST-UMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UMBI	No	No			0.00

NS03TA08: UMPD Base Rate **

Effective Date: MAR-17-2014

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	3.50	30000	3.50	35000	3.50
	40000	3.50	45000	3.50	50000	3.50
	60000	3.50	70000	3.50	75000	3.50
	80000	3.50	90000	3.50	100000	3.50
	110000	66.00	120000	67.00	130000	68.00
	140000	69.00	150000	70.00	175000	71.00
	200000	72.00	225000	73.00	250000	74.00
	275000	75.00	300000	76.00	350000	77.00
	400000	78.00	450000	79.00	500000	80.00
	1000000	90.00				
Per Occ / Without COLL	25000	52.00	30000	54.00	35000	56.00
	40000	58.00	45000	59.00	50000	60.00
	60000	61.00	70000	62.00	75000	62.50
	80000	63.00	90000	64.00	100000	65.00
	110000	66.00	120000	67.00	130000	68.00
	140000	69.00	150000	70.00	175000	71.00
	200000	72.00	225000	73.00	250000	74.00
	275000	75.00	300000	76.00	350000	77.00
	400000	78.00	450000	79.00	500000	80.00
	1000000	90.00				

All PD limits are subject to a \$200 deductible.

If the Insured carries COLL coverage, any UMPD limit of \$100,000 or less may be purchased for \$2.50.

NS03TA09: UIMBI Base Rate **

Effective Date: MAR-17-2014

Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-FIRST-UIMBI	Yes	Yes
SINGLE-FIRST-UIMBI	Yes	No

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

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UIMBI			25000	50000	55.00
			25000	100000	91.90
			30000	60000	91.90
			40000	80000	91.90
			50000	50000	91.90
			50000	100000	91.90
			50000	200000	140.30
			100000	100000	140.30
			100000	150000	140.30
			100000	200000	140.30
			100000	250000	160.60
			100000	300000	160.60
			100000	400000	221.10
			100000	500000	221.10
			150000	200000	204.10
			150000	250000	204.10
			150000	300000	204.10
			150000	400000	221.10
			150000	500000	221.10
			200000	200000	204.10
			200000	250000	204.10
			200000	300000	204.10
			200000	400000	221.10
			200000	500000	221.10
			200000	750000	291.50
			250000	250000	204.10
			250000	300000	204.10
			250000	400000	221.10
			250000	500000	221.10
			250000	750000	291.50
			250000	1000000	291.50
			300000	300000	204.10
			300000	400000	261.30
			300000	500000	261.30
			300000	750000	291.50
			300000	1000000	291.50
			400000	400000	261.30
			400000	500000	261.30
			400000	750000	291.50
			400000	1000000	291.50
			500000	500000	261.30

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			500000	750000	291.50
			500000	1000000	291.50
			1000000	1000000	324.50
SINGLE-FIRST-UIMBI			25000	50000	29.30
			25000	100000	48.10
			30000	60000	48.10
			40000	80000	48.10
			50000	50000	48.10
			50000	100000	48.10
			50000	200000	74.10
			100000	100000	74.10
			100000	150000	74.10
			100000	200000	74.10
			100000	250000	85.00
			100000	300000	85.00
			100000	400000	117.20
			100000	500000	117.20
			150000	200000	108.40
			150000	250000	108.40
			150000	300000	108.40
			150000	400000	117.20
			150000	500000	117.20
			200000	200000	108.40
			200000	250000	108.40
			200000	300000	108.40
			200000	400000	117.20
			200000	500000	117.20
			200000	750000	155.30
			250000	250000	108.40
			250000	300000	108.40
			250000	400000	117.20
			250000	500000	117.20
			250000	750000	155.30
			250000	1000000	155.30
			300000	300000	108.40
			300000	400000	138.60
			300000	500000	138.60
			300000	750000	155.30
			300000	1000000	155.30
			400000	400000	138.60
			400000	500000	138.60
			400000	750000	155.30
			400000	1000000	155.30
			500000	500000	138.60
			500000	750000	155.30
			500000	1000000	155.30

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			1000000	1000000	172.90
MULTI-NOT-FIRST-UIMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UIMBI	No	No			0.00

NS03TA16: BI Base Rate

Effective Date: DEC-13-2002

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

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

NS03TA17: PD Base Rate

Effective Date: DEC-13-2002

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

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

NS03TA19: COMP Base Rate

Effective Date: SEP-30-2005

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

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	1.70	2	3.80	3	5.70
	4	7.70	5	12.20	6	16.40
	7	20.40	8	24.40	9	26.80
	10	29.10	11	31.60	12	33.90
	13	36.40	14	38.70	15	41.20
	16	43.50	17	46.00	18	48.30
	19	50.80	20	53.20	21	55.70
	22	58.10	23	60.60	24	63.10
	25	65.50	26	68.00	27	70.50
	28	72.90	29	75.40	30	77.90
	31	80.30	32	82.80	33	85.30
	34	87.70	35	90.20	36	92.70
	37	95.10	38	97.60	39	100.10
	40	102.50				
SUPL-TRAVEL-TRAILER-50	1	1.20	2	2.60	3	3.90
	4	5.30	5	8.40	6	11.30
	7	14.10	8	16.80	9	18.50
	10	20.10	11	21.80	12	23.40
	13	25.10	14	26.70	15	28.40
	16	30.00	17	31.70	18	33.30
	19	35.00	20	36.70	21	38.40
	22	40.10	23	41.80	24	43.50
	25	45.20	26	46.90	27	48.60
	28	50.30	29	52.00	30	53.70
	31	55.40	32	57.10	33	58.80
	34	60.50	35	62.20	36	63.90
	37	65.60	38	67.30	39	69.00
	40	70.70				
SUPL-PICKUP-CAMPER-FULL	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
SUPL-PICKUP-CAMPER-50	1	2.20	2	3.90	3	5.50
	4	7.20	5	9.40	6	11.60
	7-20	13.80				

Trailers Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,500
 3 = \$1,501-2,250 4 = \$2,251-3,000
 5 = \$3,001-4,500 6 = \$4,501-6,000
 7 = \$6,001-7,500 8 = \$7,501-9,000
 9 = \$9,001-10,000 10 = \$10,001-11,000
 11 = \$11,001-12,000 12 = \$12,001-13,000
 13 = \$13,001-14,000 14 = \$14,001-15,000
 15 = \$15,001-16,000 16 = \$16,001-17,000
 17 = \$17,001-18,000 18 = \$18,001-19,000
 19 = \$19,001-20,000 20 = \$20,001-21,000

Each additional \$1,000 = +1 Rate Symbol

Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL \$2.50 COMP 50 \$1.70

COLL 50 \$2.50 COLL 100 \$1.90

COLL 250 \$1.40

Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.

Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.

Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.

Truck Camper Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,400

3 = \$1,401-2,200 4 = \$2,201-3,000

5 = \$3,001-4,000 6 = \$4,001-5,000

7 = \$5,001-6,000

For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each \$1,000, or fraction thereof, in excess of \$6,000 original F.O.B. list price.

NS03TA20: COLL Base Rate

Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	3.40	2	5.30	3	7.20
	4	9.10	5	12.70	6	16.60
	7	20.40	8	24.20	9	26.70
	10	29.10	11	31.60	12	34.10
	13	36.50	14	39.00	15	41.50
	16	43.90	17	46.40	18	48.90
	19	51.40	20	53.80	21	56.30
	22	58.80	23	61.20	24	63.70
	25	66.20	26	68.60	27	71.10
	28	73.60	29	76.10	30	78.50
SUPL-PICKUP-CAMPER-50	31	81.00	32	83.50	33	85.90
	34	88.40	35	90.90	36	93.30
	37	95.80	38	98.30	39	100.80
	40	103.20				
	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
	SUPL-TRAVEL-TRAILER-100	1	2.60	2	4.10	3

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	7.00	5	9.80	6	12.80
	7	15.70	8	18.60	9	20.50
	10	22.40	11	24.30	12	26.20
	13	28.10	14	30.00	15	31.90
	16	33.80	17	35.70	18	37.60
	19	39.50	20	41.40	21	43.30
	22	45.20	23	47.10	24	49.00
	25	50.90	26	52.80	27	54.70
	28	56.60	29	58.50	30	60.40
	31	62.30	32	64.20	33	66.10
	34	68.00	35	69.90	36	71.80
	37	73.70	38	75.60	39	77.50
	40	79.40				
SUPL-TRAVEL-TRAILER-250	1	2.00	2	3.10	3	4.10
	4	5.30	5	7.40	6	9.60
	7	11.80	8	14.00	9	15.40
	10	16.80	11	18.20	12	19.70
	13	21.10	14	22.50	15	23.90
	16	25.40	17	26.80	18	28.20
	19	29.60	20	31.10	21	32.50
	22	33.90	23	35.30	24	36.80
	25	38.20	26	39.60	27	41.00
	28	42.50	29	43.90	30	45.30
	31	46.70	32	48.20	33	49.60
	34	51.00	35	52.40	36	53.90
	37	55.30	38	56.70	39	58.10
	40	59.60				
SUPL-PICKUP-CAMPER-100	1	2.80	2	4.40	3	6.10
	4	7.70	5	10.50	6	13.20
	7-20	16.00				
SUPL-PICKUP-CAMPER-250	1	2.00	2	3.10	3	4.30
	4	5.40	5	7.40	6	9.20
	7-20	11.20				

Trailers Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,500
3 = \$1,501-2,250 4 = \$2,251-3,000
5 = \$3,001-4,500 6 = \$4,501-6,000
7 = \$6,001-7,500 8 = \$7,501-9,000
9 = \$9,001-10,000 10 = \$10,001-11,000
11 = \$11,001-12,000 12 = \$12,001-13,000
13 = \$13,001-14,000 14 = \$14,001-15,000
15 = \$15,001-16,000 16 = \$16,001-17,000
17 = \$17,001-18,000 18 = \$18,001-19,000
19 = \$19,001-20,000 20 = \$20,001-21,000

Each additional \$1,000 = +1 Rate Symbol

Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL \$2.50 COMP 50 \$1.70

COLL 50 \$2.50 COLL 100 \$1.90

COLL 250 \$1.40

Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper

unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.

Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.

Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.

Truck Camper Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,400

3 = \$1,401-2,200 4 = \$2,201-3,000

5 = \$3,001-4,000 6 = \$4,001-5,000

7 = \$5,001-6,000

For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each \$1,000, or fraction thereof, in excess of \$6,000 original F.O.B. list price.

NS03TA36: MDCL Base Rate **

Effective Date: MAR-17-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	201.50	35	206.80	38	231.30
39	206.70	44	188.10	47	183.90
50	205.50	51	209.20	52	207.00
53	182.90	54	182.10	55	195.70
56	187.10	57	220.40	58	203.70
61	191.70	62	189.20	63	216.20
64	184.10	65	206.70	66	192.20
68	187.40	69	193.20	71	187.70
72	206.00	73	196.70	74	196.50
75	223.00	76	189.80	77	206.70
78	184.30	79	191.20	80	192.30
81	201.50	82	178.30	83	184.10
84	187.00	85	177.30	87	192.00
88	199.10	90	193.60	91	187.10
92	183.90	93	178.20	94	190.30
95	202.80	96	216.40	97	193.70
98	205.60	99	207.80	100	193.40
101	218.70	102	197.80	103	193.40
104	183.60	105	198.60	106	196.50
107	190.70	108	246.20	109	230.90
110	196.20	111	186.50	112	193.80
113	222.70	114	242.40	115	187.90
999	296.80				

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

NS03TA37: LOI Base Rate **

Effective Date: MAR-17-2014

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.50				

NS03TA41: AD Base Rate **

Effective Date: MAR-17-2014

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	1.00				

NS03TA51: TL Base Rate **

Effective Date: MAR-17-2014

Coverage	Vehicle Type	Base Rate	Coverage	Vehicle Type	Base Rate
TL	Automobile(01), Classic(09), Motorhome(06)	3.50			

NS03TA52: LOU Base Rate **

Effective Date: MAR-17-2014

Option Code	Vehicle Type	Base Rate	Option Code	Vehicle Type	Base Rate
\$20 per day \$400 total	not Motorhome(06)	25.50	\$30 per day \$600 total	not Motorhome(06)	38.40
\$40 per day \$800 total	not Motorhome(06)	51.00	\$50 per day \$1000 total	not Motorhome(06)	63.80
\$60 per day \$1200 total	not Motorhome(06)	76.50	\$25 per day \$500	Motorhome	11.30

NS03TA53: EEC Base Rate

Effective Date: SEP-15-2004

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Without OEM	250	7.30	500	14.50	750	21.80
	1000	29.00	1250	36.30	1500	43.50
	1750	50.80	2000	58.00	2250	65.30
	2500	72.50	2750	79.80	3000	87.00
	3250	94.30	3500	101.50	3750	108.80
	4000	116.00	4250	123.30	4500	130.50
	4750	137.80	5000	145.00		

NS03TA54: COMP Base Rate

Effective Date: DEC-13-2002

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30

Note: Rate Symbol = Original Cost New

1 = \$0 - 500

2 = \$501-1,000

3 = \$1,001-1,500

4 = \$1,501-2,000

5 = \$2,001-2,500

6 = \$2,501-3,000

7 = \$3,001-3,500

8 = \$3,501-4,000

9 = \$4,001-4,500

10 = \$4,501-5,000

11 = \$5,001-6,000

12 = \$6,001-7,000

13 = \$7,001-8,000

14 = \$8,001-10,000

15 = Over \$10,000

Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA55: COLL Base Rate

Effective Date: DEC-13-2002

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20

Note: Rate Symbol = Original Cost New

1 = \$0 - 500

2 = \$501-1,000

3 = \$1,001-1,500

4 = \$1,501-2,000

5 = \$2,001-2,500

6 = \$2,501-3,000

7 = \$3,001-3,500

8 = \$3,501-4,000

9 = \$4,001-4,500

10 = \$4,501-5,000

11 = \$5,001-6,000

12 = \$6,001-7,000

13 = \$7,001-8,000

14 = \$8,001-10,000

15 = Over \$10,000

Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA58: MDCL Base Rate

Effective Date: DEC-13-2002

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA61: PE Base Rate

Effective Date: DEC-13-2002

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

NS03TB01: COMP Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
27	15.090	0.000	28	16.280	0.000	
29	17.470	0.000	>29	17.470	1.190	
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
27	3.360	0.000	28	3.500	0.000	

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).

NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).

NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB05: COMP Rate Symbol Factor

Effective Date: DEC-13-2002

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB06: COLL Rate Symbol Factor

Effective Date: DEC-13-2002

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB15: BI Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	6	1.040	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB16: PD Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	6	1.200	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB17: MDCL Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	6	0.770	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: MAR-17-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.311	2019	1.285	2018	1.259
2017	1.233	2016	1.207	2015	1.181
2014	1.155	2013	1.129	2012	1.103
2011	1.077	2010	1.051	2009	1.026
2008	1.000	2007	0.974	2006	0.949
2005	0.923	2004	0.898	2003	0.873
2002	0.848	2001	0.823	2000	0.797
1999	0.771	1998	0.746	1997	0.720
1996	0.695	1995	0.669	1994	0.645
1993	0.619	1992	0.619	1991	0.619
1990	0.619	1989	0.619	1988	0.619
<1988	0.619				

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

Effective Date: MAR-17-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.541	2019	1.496	2018	1.451
2017	1.406	2016	1.361	2015	1.316
2014	1.271	2013	1.226	2012	1.181
2011	1.136	2010	1.091	2009	1.045
2008	1.000	2007	0.955	2006	0.909
2005	0.864	2004	0.817	2003	0.772
2002	0.726	2001	0.680	2000	0.635
1999	0.588	1998	0.544	1997	0.498
1996	0.452	1995	0.406	1994	0.361
1993	0.344	1992	0.344	1991	0.344
1990	0.344	1989	0.344	1988	0.344
<1988	0.344				

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: MAR-17-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.155	2019	1.142	2018	1.129
2017	1.116	2016	1.103	2015	1.090
2014	1.077	2013	1.064	2012	1.051
2011	1.038	2010	1.025	2009	1.013
2008	1.000	2007	0.987	2006	0.975
2005	0.962	2004	0.950	2003	0.938
2002	0.925	2001	0.911	2000	0.899
1999	0.886	1998	0.873	1997	0.860
1996	0.847	1995	0.834	1994	0.822
1993	0.822	1992	0.822	1991	0.822
1990	0.822	1989	0.822	1988	0.822
<1988	0.822				

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: MAR-17-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.108	2019	1.099	2018	1.090
2017	1.081	2016	1.072	2015	1.063
2014	1.054	2013	1.045	2012	1.036
2011	1.027	2010	1.018	2009	1.009
2008	1.000	2007	0.991	2006	0.982
2005	0.973	2004	0.965	2003	0.956
2002	0.948	2001	0.939	2000	0.930
1999	0.922	1998	0.914	1997	0.904

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
1996	0.897	1995	0.888	1994	0.888
1993	0.888	1992	0.888	1991	0.888
1990	0.888	1989	0.888	1988	0.888
<1988	0.888				

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: MAR-17-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.264	2019	1.242	2018	1.220
2017	1.198	2016	1.176	2015	1.154
2014	1.132	2013	1.110	2012	1.088
2011	1.066	2010	1.044	2009	1.022
2008	1.000	2007	0.978	2006	0.956
2005	0.934	2004	0.912	2003	0.890
2002	0.869	2001	0.847	2000	0.826
1999	0.804	1998	0.782	1997	0.760
1996	0.738	1995	0.738	1994	0.738
1993	0.738	1992	0.738	1991	0.738
1990	0.738	1989	0.738	1988	0.738
<1988	0.738				

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC21: COMP New Vehicle Discount Factor

Effective Date: SEP-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.746	0	0.746	1	0.854
2	0.910	3	0.946	4	0.975
>4	1.000				

NS03TC22: COLL New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

NS03TC23: BI New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

NS03TC24: PD New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

NS03TC25: MDCL New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

NS03TD01: COMP Limit/Deductible Factor **

Effective Date: MAR-17-2014

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	0.930	250	0.750	500	0.500
1000	0.400				

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor **

Effective Date: MAR-17-2014

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	1.100	250	0.980	500	0.800
1000	0.650				

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor **

Effective Date: MAR-17-2014

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.230
30000	60000	1.090	40000	80000	1.270
100000	100000	1.670	50000	100000	1.450
50000	200000	1.610	100000	150000	1.710
100000	200000	1.750	100000	250000	1.790
100000	300000	1.830	250000	500000	2.120
300000	300000	1.930			

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor **

Effective Date: MAR-17-2014

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.150	100000	1.250
150000	1.330	200000	1.400	250000	1.460
300000	1.510	30000	1.100	45000	1.140

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
60000	1.170	70000	1.190	75000	1.200
80000	1.210	90000	1.230	110000	1.266
120000	1.282	130000	1.298	40000	1.130
35000	1.120	140000	1.314	175000	1.365
225000	1.430	275000	1.485	350000	1.555
400000	1.595	450000	1.630	500000	1.660
1000000	1.780				

For additional limits, refer to Underwriting.

NS03TD06: COMP Limit/Deductible Factor

Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD07: COLL Limit/Deductible Factor

Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD13: MDCL Limit/Deductible Factor

Effective Date: SEP-15-2004

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
5000	1.000				

For additional limits, refer to Underwriting.

NS03TE07: PLCY Rate Factor

Effective Date: MAR-15-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	0.81	0.00	BI	0.35	0.00
PD	0.37	0.00	COMP	0.35	0.00
COLL	0.33	0.00	UMPD	0.45	0.00
MDCL	0.31	0.00	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	0.55	0.00

NS03TE11: PLCY Rate Factor

Effective Date: MAR-15-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
MDCL	Motorcycle	1.31	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
UIMBI, UMBI, UMPD	Motorcycle	1.62	0.00

NS03TE16: PLCY Rate Factor

Effective Date: DEC-13-2002

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

NS03TE20: PLCY Lapse 1-30 Day Surcharge Factor

Effective Date: SEP-15-2004

Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	Not Applicable/Previously Insured (0)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00

Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.05
	C, D, E, X		1.00

NS03TE24: PLCY Rate Factor

Effective Date: DEC-13-2002

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

NS03TE31: PLCY Prior Non-Standard Surcharge Factor

Effective Date: DEC-13-2002

Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor
N/A	1.00	00	1.00	10	1.00
11	1.00	12	1.00	20	1.00
21	1.00	22	1.00		

NS03TE54: PLCY Vehicle Use Factor

Effective Date: MAR-15-2004

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.98	not Farm , not Individual Business	1.00

NS03TE72: PLCY Affinity Discount Factor

Effective Date: DEC-13-2002

Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Direct	Customer Solution Center	1.00	Exclusive Agent	Customer Solution Center	1.00

Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Independent Agent	Customer Solution Center	1.00	Internet	Customer Solution Center	1.00
Affinity Group	Customer Solution Center	1.00	Bank	Customer Solution Center	1.00
Worksite	Customer Solution Center	1.00	Direct	Exclusive Agent	1.00
Exclusive Agent	Exclusive Agent	1.00	Independent Agent	Exclusive Agent	1.00
Internet	Exclusive Agent	1.00	Affinity Group	Exclusive Agent	1.00
Bank	Exclusive Agent	1.00	Worksite	Exclusive Agent	1.00
Direct	Independent Agent	1.00	Exclusive Agent	Independent Agent	1.00
Independent Agent	Independent Agent	1.00	Internet	Independent Agent	1.00
Affinity Group	Independent Agent	1.00	Bank	Independent Agent	1.00
Worksite	Independent Agent	1.00	Direct	Internet	1.00
Exclusive Agent	Internet	1.00	Independent Agent	Internet	1.00
Internet	Internet	1.00	Affinity Group	Internet	1.00
Bank	Internet	1.00	Worksite	Internet	1.00
Not Affinity Group, Not Bank, Not Direct, Not Exclusive Agent, Not Independent Agent, Not Internet, Not Worksite	Not Customer Solution Center, Not Exclusive Agent, Not Independent Agent, Not Internet	1.00			

NS03TE80: BI Driver Factor

Effective Date: MAY-14-2013

Sub-chart - High Level	Driver Age	Marital Status Code	Student Away Indicator
ADULT-MARRIED		Married, Widowed	
	<25	Divorced, N/A, Separated, Single	College Student
ADULT-SINGLE	<25	Divorced, N/A, Separated, Single	Not College Student
	>24	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	21	Female		1.30
	22	Female		1.15
	23	Female		1.00
	24	Female		0.98
	25	Female		0.95
	26	Female		0.90
	27	Female		0.90
	28	Female		0.90
	29	Female		0.90
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.15
	26	Male		1.12
	27	Male		1.12
	28	Male		1.09
	29	Male		1.09
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.20
	26-27	Female		1.18
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE81: PD Driver Factor

Effective Date: MAY-14-2013

Sub-chart - High Level	Driver Age	Marital Status Code	Student Away Indicator
ADULT-SINGLE	<25	Divorced, N/A, Separated, Single	Not College Student
	>24	Divorced, N/A, Separated, Single	
ADULT-MARRIED		Married, Widowed	
	<25	Divorced, N/A, Separated, Single	College Student

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.30
	22	Female		1.10
	23	Female		1.09
	24	Female		1.00
	25	Female		1.00
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.80
	21	Male	Applies	1.79
	22	Male	Does Not Apply	1.50
	22	Male	Applies	1.49
	23	Male	Does Not Apply	1.38
	23	Male	Applies	1.37
	24	Male	Does Not Apply	1.25
	24	Male	Applies	1.24
	25	Male		1.20
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE82: COMP Driver Factor

Effective Date: MAY-14-2013

Sub-chart - High Level	Driver Age	Marital Status Code	Student Away Indicator
ADULT-MARRIED		Married, Widowed	

Sub-chart - High Level	Driver Age	Marital Status Code	Student Away Indicator
	<25	Divorced, N/A, Separated, Single	College Student
ADULT-SINGLE	<25	Divorced, N/A, Separated, Single	Not College Student
	>24	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		1.45
	19	Female		1.45
	20	Female		1.45
	21	Female		1.40
	22	Female		1.40
	23	Female		1.35
	24	Female		1.30
	25	Female		1.20
	26	Female		1.15
	27	Female		1.15
	28	Female		1.10
	29	Female		1.10
	30-34	Female		1.00
	35-39	Female		0.95
	40	Female		0.95
	41	Female		0.89
	42-43	Female		0.89
	44-49	Female		0.89
	50-54	Female		0.82
	55-59	Female		0.76
	60-64	Female		0.68
	65-69	Female		0.60
	70-72	Female		0.58
	73-74	Female		0.52
	75	Female		0.52
	76-79	Female		0.47
	>79	Female		0.40
	0-18	Male	Does Not Apply	1.70
	0-18	Male	Applies	1.69
	19	Male	Does Not Apply	1.70
	19	Male	Applies	1.69
	20	Male	Does Not Apply	1.70
	20	Male	Applies	1.69
	21	Male	Does Not Apply	1.68
	21	Male	Applies	1.67
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.57
	23	Male	Applies	1.56

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Male	Does Not Apply	1.50
	24	Male	Applies	1.49
	25	Male		1.43
	26	Male		1.33
	27	Male		1.33
	28	Male		1.22
	29	Male		1.22
	30-34	Male		1.14
	35-39	Male		1.00
	40	Male		1.00
	41	Male		0.91
	42-43	Male		0.91
	44-49	Male		0.91
	50-54	Male		0.81
	55-59	Male		0.78
	60-64	Male		0.74
	65-69	Male		0.63
	70-72	Male		0.63
	73-74	Male		0.55
	75	Male		0.55
	76-79	Male		0.47
	>79	Male		0.47
ADULT-SINGLE	0-18	Female	Does Not Apply	1.40
	0-18	Female	Applies	1.39
	19	Female	Does Not Apply	1.40
	19	Female	Applies	1.39
	20	Female	Does Not Apply	1.40
	20	Female	Applies	1.39
	21	Female	Does Not Apply	1.35
	21	Female	Applies	1.34
	22	Female	Does Not Apply	1.35
	22	Female	Applies	1.34
	23	Female	Does Not Apply	1.35
	23	Female	Applies	1.34
	24	Female	Does Not Apply	1.35
	24	Female	Applies	1.34
	25	Female		1.26
	26	Female		1.23
	27	Female		1.23
	28	Female		1.20
	29	Female		1.20
	30-34	Female		1.20
	35-39	Female		1.12
	40	Female		1.12
	41	Female		1.01
	42-43	Female		1.01
	44-49	Female		1.01

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	50-54	Female		1.00
	55-59	Female		0.90
	60-64	Female		0.80
	65-69	Female		0.70
	70-72	Female		0.65
	73-74	Female		0.60
	75	Female		0.60
	76-79	Female		0.50
	>79	Female		0.45
	0-18	Male	Does Not Apply	2.00
	0-18	Male	Applies	1.99
	19	Male	Does Not Apply	2.00
	19	Male	Applies	1.99
	20	Male	Does Not Apply	2.00
	20	Male	Applies	1.99
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.80
	22	Male	Applies	1.79
	23	Male	Does Not Apply	1.80
	23	Male	Applies	1.79
	24	Male	Does Not Apply	1.75
	24	Male	Applies	1.74
	25	Male		1.66
	26	Male		1.63
	27	Male		1.63
	28	Male		1.60
	29	Male		1.60
	30-34	Male		1.35
	35-39	Male		1.21
	40	Male		1.21
	41	Male		1.11
	42-43	Male		1.11
	44-49	Male		1.11
	50-54	Male		1.00
	55-59	Male		0.95
	60-64	Male		0.90
	65-69	Male		0.85
	70-72	Male		0.80
	73-74	Male		0.75
	75	Male		0.75
	76-79	Male		0.71
	>79	Male		0.67

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE83: COLL Driver Factor

Effective Date: MAY-14-2013

Sub-chart - High Level	Driver Age	Marital Status Code	Student Away Indicator
ADULT-MARRIED		Married, Widowed	
	<25	Divorced, N/A, Separated, Single	College Student
ADULT-SINGLE	<25	Divorced, N/A, Separated, Single	Not College Student
	>24	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE85: MDCL Driver Factor

Effective Date: MAY-14-2013

Sub-chart - High Level	Driver Age	Marital Status Code	Student Away Indicator
ADULT-MARRIED		Married, Widowed	
	<25	Divorced, N/A, Separated, Single	College Student
ADULT-SINGLE	<25	Divorced, N/A, Separated, Single	Not College Student
	>24	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

NS03TE87: PLCY Financial Responsibility Rate Factor

Effective Date: JUN-19-2009

Sub-chart - High Level	Coverage
MP	MDCL
BI,COLL,PD	BI, COLL, PD
COMP	COMP

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
MP	1	A		0.43
	1	B		0.43
	1	C		0.43
	1	D		0.43
	1	E		0.43
	2	A		0.50
	2	B		0.50
	2	C		0.50
	2	D		0.50
	2	E		0.50
	3	A		0.52
	3	B		0.52
	3	C		0.52
	3	D		0.52
	3	E		0.52
	4	A		0.53
	4	B		0.53
	4	C		0.53
	4	D		0.53
	4	E		0.53
	5	A		0.62
	5	B		0.62
	5	C		0.62
	5	D		0.62
	5	E		0.62
	6	A		0.67
	6	B		0.67
	6	C		0.67
	6	D		0.67

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	6	E		0.67
	7	A		0.73
	7	B		0.73
	7	C		0.73
	7	D		0.73
	7	E		0.73
	8	A		0.79
	8	B		0.79
	8	C		0.79
	8	D		0.79
	8	E		0.79
	9	A		0.86
	9	B		0.86
	9	C		0.86
	9	D		0.86
	9	E		0.86
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.15
	11	B		1.15
	11	C		1.15
	11	D		1.15
	11	E		1.15
	99	A	15-29	0.73
	99	A	30-50	0.60
	99	A	51-99	0.60
	99	B	15-29	0.73
	99	B	30-50	0.60
	99	B	51-99	0.60
	99	C	15-29	0.73
	99	C	30-50	0.60
	99	C	51-99	0.60
	99	D	15-29	0.73
	99	D	30-50	0.60
	99	D	51-99	0.60
	99	E	15-29	0.73
	99	E	30-50	0.60
	99	E	51-99	0.60
	106	A		1.20
	106	B		1.20
	106	C		1.20
	106	D		1.20
	106	E		1.20

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
		X		1.00
BI,COLL,PD	1	A		0.65
	1	B		0.65
	1	C		0.65
	1	D		0.65
	1	E		0.65
	2	A		0.68
	2	B		0.68
	2	C		0.68
	2	D		0.68
	2	E		0.68
	3	A		0.70
	3	B		0.70
	3	C		0.70
	3	D		0.70
	3	E		0.70
	4	A		0.74
	4	B		0.74
	4	C		0.74
	4	D		0.74
	4	E		0.74
	5	A		0.77
	5	B		0.77
	5	C		0.77
	5	D		0.77
	5	E		0.77
	6	A		0.81
	6	B		0.81
	6	C		0.81
	6	D		0.81
	6	E		0.81
	7	A		0.86
	7	B		0.86
	7	C		0.86
	7	D		0.86
	7	E		0.86
	8	A		0.90
	8	B		0.90
	8	C		0.90
	8	D		0.90
	8	E		0.90
	9	A		0.96
	9	B		0.96
	9	C		0.96
	9	D		0.96
	9	E		0.96

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	10	A		1.01
	10	B		1.01
	10	C		1.01
	10	D		1.01
	10	E		1.01
	11	A		1.07
	11	B		1.07
	11	C		1.07
	11	D		1.07
	11	E		1.07
	99	A	15-29	1.04
	99	A	30-50	0.99
	99	A	51-99	0.82
	99	B	15-29	1.04
	99	B	30-50	0.99
	99	B	51-99	0.82
	99	C	15-29	1.04
	99	C	30-50	0.99
	99	C	51-99	0.82
	99	D	15-29	1.04
	99	D	30-50	0.99
	99	D	51-99	0.82
	99	E	15-29	1.04
	99	E	30-50	0.99
	99	E	51-99	0.82
	106	A		1.07
	106	B		1.07
	106	C		1.07
	106	D		1.07
	106	E		1.07
		X		1.00
COMP	1	A		0.50
	1	B		0.50
	1	C		0.50
	1	D		0.50
	1	E		0.50
	2	A		0.60
	2	B		0.60
	2	C		0.60
	2	D		0.60
	2	E		0.60
	3	A		0.63
	3	B		0.63
	3	C		0.63
	3	D		0.63
	3	E		0.63

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	4	A		0.65
	4	B		0.65
	4	C		0.65
	4	D		0.65
	4	E		0.65
	5	A		0.72
	5	B		0.72
	5	C		0.72
	5	D		0.72
	5	E		0.72
	6	A		0.76
	6	B		0.76
	6	C		0.76
	6	D		0.76
	6	E		0.76
	7	A		0.81
	7	B		0.81
	7	C		0.81
	7	D		0.81
	7	E		0.81
	8	A		0.85
	8	B		0.85
	8	C		0.85
	8	D		0.85
	8	E		0.85
	9	A		0.89
	9	B		0.89
	9	C		0.89
	9	D		0.89
	9	E		0.89
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.10
	11	B		1.10
	11	C		1.10
	11	D		1.10
	11	E		1.10
	99	A	15-29	0.69
	99	A	30-50	0.63
	99	A	51-99	0.49
	99	B	15-29	0.69
	99	B	30-50	0.63
	99	B	51-99	0.49

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	99	C	15-29	0.69
	99	C	30-50	0.63
	99	C	51-99	0.49
	99	D	15-29	0.69
	99	D	30-50	0.63
	99	D	51-99	0.49
	99	E	15-29	0.69
	99	E	30-50	0.63
	99	E	51-99	0.49
	106	A		1.05
	106	B		1.05
	106	C		1.05
	106	D		1.05
	106	E		1.05
		X		1.00

NS03TE88: PLCY At Fault Accidents Factor

Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Accident
Time Since Last Accident is 0-12 Months	0-12
Time Since Last Accident is 13-24 Months	013-024
Time Since Last Accident is 25-35 Months	25-35

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months	0	No	0.00	0.00
	1	No	0.47	0.00
	2	No	1.10	0.00
	3	No	1.99	0.00
	4	No	3.04	0.00
	>4	No	3.04	1.05
	Time Since Last Accident is 13-24 Months	0	Yes	1.00
1		Yes	1.39	0.00
2		Yes	1.92	0.00
3		Yes	2.66	0.00
4		Yes	3.53	0.00
>4		Yes	3.53	0.88
Time Since Last Accident is 13-24 Months		0	No	0.00
	1	No	0.40	0.00
	2	No	1.00	0.00
	3	No	1.85	0.00
	4	No	2.85	0.00
	>4	No	2.85	1.00

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
	0	Yes	1.00	0.00
	1	Yes	1.33	0.00
	2	Yes	1.83	0.00
	3	Yes	2.54	0.00
	4	Yes	3.38	0.00
	>4	Yes	3.38	0.83
Time Since Last Accident is 25-35 Months				
	0	No	0.00	0.00
	1	No	0.33	0.00
	2	No	0.90	0.00
	3	No	1.71	0.00
	4	No	2.66	0.00
	>4	No	2.66	0.95
	0	Yes	1.00	0.00
	1	Yes	1.28	0.00
	2	Yes	1.75	0.00
	3	Yes	2.43	0.00
	4	Yes	3.22	0.00
	>4	Yes	3.22	0.79

NS03TE89: PLCY Violation Surcharge Factor

Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Incident
Time Since Last Incident is 0-12 Months	0-12
Time Since Last Incident is 13-24 Months	013-024
Time Since Last Incident is 25-35 Months	25-35

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	No	0	0.00	0.00
	No	1	0.15	0.00
	No	2	0.26	0.00
	No	3	0.36	0.00
	No	4	0.47	0.00
	No	5	0.57	0.00
	No	6	0.68	0.00
	No	7	0.78	0.00
	No	8	0.89	0.00
	No	9	0.99	0.00
	No	10	1.10	0.00
	No	11	1.20	0.00
	No	12	1.31	0.00
	No	13	1.41	0.00
	No	14	1.52	0.00

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	15	1.62	0.00
	No	16	1.73	0.00
	No	17	1.83	0.00
	No	18	1.94	0.00
	No	19	2.04	0.00
	No	20	2.15	0.00
	No	21	2.25	0.00
	No	22	2.36	0.00
	No	23	2.46	0.00
	No	24	2.57	0.00
	No	>24	2.57	0.11
	Yes	0	1.00	0.00
	Yes	1	1.13	0.00
	Yes	2	1.22	0.00
	Yes	3	1.30	0.00
	Yes	4	1.39	0.00
	Yes	5	1.48	0.00
	Yes	6	1.57	0.00
	Yes	7	1.65	0.00
	Yes	8	1.74	0.00
	Yes	9	1.83	0.00
	Yes	10	1.92	0.00
	Yes	11	2.00	0.00
	Yes	12	2.09	0.00
	Yes	13	2.18	0.00
	Yes	14	2.27	0.00
	Yes	15	2.35	0.00
	Yes	16	2.44	0.00
	Yes	17	2.53	0.00
	Yes	18	2.62	0.00
	Yes	19	2.70	0.00
	Yes	20	2.79	0.00
	Yes	21	2.88	0.00
	Yes	22	2.97	0.00
	Yes	23	3.05	0.00
	Yes	24	3.14	0.00
	Yes	>24	3.14	0.10
Time Since Last Incident is 13-24 Months	No	0	0.00	0.00
	No	1	0.10	0.00
	No	2	0.20	0.00
	No	3	0.30	0.00
	No	4	0.40	0.00
	No	5	0.50	0.00
	No	6	0.60	0.00
	No	7	0.70	0.00

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	8	0.80	0.00
	No	9	0.90	0.00
	No	10	1.00	0.00
	No	11	1.10	0.00
	No	12	1.20	0.00
	No	13	1.30	0.00
	No	14	1.40	0.00
	No	15	1.50	0.00
	No	16	1.60	0.00
	No	17	1.70	0.00
	No	18	1.80	0.00
	No	19	1.90	0.00
	No	20	2.00	0.00
	No	21	2.10	0.00
	No	22	2.20	0.00
	No	23	2.30	0.00
	No	24	2.40	0.00
	No	>24	2.40	0.10
	Yes	0	1.00	0.00
	Yes	1	1.08	0.00
	Yes	2	1.17	0.00
	Yes	3	1.25	0.00
	Yes	4	1.33	0.00
	Yes	5	1.42	0.00
	Yes	6	1.50	0.00
	Yes	7	1.58	0.00
	Yes	8	1.67	0.00
	Yes	9	1.75	0.00
	Yes	10	1.83	0.00
	Yes	11	1.92	0.00
	Yes	12	2.00	0.00
	Yes	13	2.08	0.00
	Yes	14	2.17	0.00
	Yes	15	2.25	0.00
	Yes	16	2.33	0.00
	Yes	17	2.42	0.00
	Yes	18	2.50	0.00
	Yes	19	2.58	0.00
	Yes	20	2.67	0.00
	Yes	21	2.75	0.00
	Yes	22	2.83	0.00
	Yes	23	2.92	0.00
	Yes	24	3.00	0.00
	Yes	>24	3.00	0.09
Time Since Last Incident is 25-35 Months	No	0	0.00	0.00

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	1	0.05	0.00
	No	2	0.14	0.00
	No	3	0.24	0.00
	No	4	0.33	0.00
	No	5	0.43	0.00
	No	6	0.52	0.00
	No	7	0.62	0.00
	No	8	0.71	0.00
	No	9	0.81	0.00
	No	10	0.90	0.00
	No	11	1.00	0.00
	No	12	1.09	0.00
	No	13	1.19	0.00
	No	14	1.28	0.00
	No	15	1.38	0.00
	No	16	1.47	0.00
	No	17	1.57	0.00
	No	18	1.66	0.00
	No	19	1.76	0.00
	No	20	1.85	0.00
	No	21	1.95	0.00
	No	22	2.04	0.00
	No	23	2.14	0.00
	No	24	2.23	0.00
	No	>24	2.23	0.09
	Yes	0	1.00	0.00
	Yes	1	1.04	0.00
	Yes	2	1.12	0.00
	Yes	3	1.20	0.00
	Yes	4	1.28	0.00
	Yes	5	1.36	0.00
	Yes	6	1.43	0.00
	Yes	7	1.52	0.00
	Yes	8	1.59	0.00
	Yes	9	1.68	0.00
	Yes	10	1.75	0.00
	Yes	11	1.83	0.00
	Yes	12	1.91	0.00
	Yes	13	1.99	0.00
	Yes	14	2.07	0.00
	Yes	15	2.15	0.00
	Yes	16	2.23	0.00
	Yes	17	2.31	0.00
	Yes	18	2.38	0.00
	Yes	19	2.47	0.00
	Yes	20	2.54	0.00

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	21	2.63	0.00
	Yes	22	2.70	0.00
	Yes	23	2.78	0.00
	Yes	24	2.86	0.00
	Yes	>24	2.86	0.08

See Rules portion of this manual for determination of violation points.

NS03TE98: COMP OEM Endorsement Factor

Effective Date: DEC-13-2002

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

NS03TE99: COLL OEM Endorsement Factor

Effective Date: DEC-13-2002

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

NS03TF73: PLCY Policy Expense Fee

Effective Date: DEC-13-2002

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

NS03TF77: PLCY Unverifiable Driving Record Surcharge Factor

Effective Date: MAY-14-2013

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.20
0-18	Inexperienced	1.00	>18	Inexperienced	1.00
	Experienced	1.00			

NS03TF78: PLCY Coverage Expense Fee **

Effective Date: MAR-17-2014

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		38.00
PD	Automobile		39.00
MDCL	Automobile		13.00
COLL	Automobile		76.00
COMP	Automobile		30.00
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	38.00
PD	Classics	Not Restricted	39.00
MDCL	Classics	Not Restricted	13.00
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	38.00
PD	Antique	Not Restricted	39.00
MDCL	Antique	Not Restricted	13.00
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

NS03TF80: PLCY Ineligible Risk Surcharge Factor

Effective Date: MAR-15-2004

Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor
Yes	1.50	Not Yes	1.00		

NS03TF91: PLCY Terms with Prior Carrier Factor

Effective Date: MAY-14-2013

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20110620	
Group A	>20110619	Not(000, 031, 091, 122, 141, 142, 143, 144, 146, 777, 999)
Group B	>20110619	000, 031, 091, 122, 141, 142, 143, 144, 146, 777, 999

Sub-chart	Policy Insured Term	Pricing-OSU-Eff-Date	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal		<20110620			1.00
Group A			No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6), No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5), No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior In...		1.00
	1			0	1.00
	1			1-5	0.95
	2			0	0.95
	2			1-5	0.93
	3-999			0	1.00
	3			1-5	0.95
	4			1-5	0.95
	5			1-5	0.97
	6			1-5	0.97
	7			1-5	0.99
	8			1-5	1.00
	9			1-5	1.00
	10			1-5	1.00
	11			1-5	1.00
	>11			1-5	1.00
	1			>5	0.90
	2			>5	0.88
	3			>5	0.90
	4			>5	0.90
	5			>5	0.92
	6			>5	0.92
	7			>5	0.94
	8			>5	0.96
	9			>5	0.98
	10			>5	0.99
	11			>5	1.00
	>11			>5	1.00

Sub-chart	Policy Insured Term	Pricing-OSU-Eff-Date	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Group B			No Previous Ins. Surchage - No Prior Insurance 1-30 Days (6), No Previous Ins. Surchage - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5), No Previous Ins. Surchage - 1st Pol. Anniv. - No Prior In...		1.00
	1			0	1.00
	1			1-5	1.00
	2			0	0.97
	2			1-5	0.96
	3-999			0	1.00
	3			1-5	1.00
	4			1-5	1.00
	5			1-5	1.00
	6			1-5	1.00
	7			1-5	1.00
	8			1-5	1.00
	9			1-5	1.00
	10			1-5	1.00
	11			1-5	1.00
	>11			1-5	1.00
	1			>5	1.00
	2			>5	0.95
	3			>5	1.00
	4			>5	1.00
	5			>5	1.00
	6			>5	1.00
	7			>5	1.00
	8			>5	1.00
	9			>5	1.00
	10			>5	1.00
	11			>5	1.00
	>11			>5	1.00

NS03TI12: PLCY Accident Prevention Course Discount Factor

Effective Date: DEC-13-2002

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

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

NS03TI29: PLCY Passive Occupant Restraint Discount Factor

Effective Date: JUN-19-2010

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.88	Air Bag (Driver Side)	0.97
Seat Belt Passive	1.00				

NS03TI35: PLCY Home and Car Discount Factor

Effective Date: DEC-13-2002

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
		Corporate Business	1.00
	Non Nationwide Homeowner		1.00
	Non Nationwide Mobile Homeowner		1.00
	Non Nationwide Condo		1.00
	Non Nationwide Farm		1.00
Remove (at renewal), Yes	Elite		0.90
Remove (at renewal), Yes	Extended		0.90
Remove (at renewal), Yes	Market Value		0.90
Remove (at renewal), Yes	Golden Blanket		0.90
Remove (at renewal), Yes	Homeowner		0.90
Remove (at renewal), Yes	Condo		0.95
Remove (at renewal), Yes	Mobile Home		0.95
Remove (at renewal), Yes	Tenant		0.95
Remove (at renewal), Yes	Farm		1.00
Future (add at renewal), No			1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes			1.00

NS03TI73: PLCY Accident Free Discount Factor

Effective Date: MAR-15-2005

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
			No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	>4	1.00
			No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	>4	1.00
>0				>4	1.00
		>0		>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.95

NS03TI80: PLCY Paid In Full Discount Factor

Effective Date: DEC-13-2002

Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor	Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor
F	REG	1.00	not F	REG	1.00
	Not REG	1.00			

NS03TI83: PLCY Auto Financial Discount Factor

Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Not(Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner)	1.00
Yes	Remove (at renewal), Yes	Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner	0.95
Yes	Future (add at renewal), No		0.95
No			1.00

NS03TI84: COMP Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI85: COLL Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI86: BI Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI87: PD Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI88: MDCL Driver's Age Percent

Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI89: COMP Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.41	201-350	0.69
351-500	0.91	501-650	1.16	651-800	1.42
801-950	1.83	951-99999	2.05		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI90: COLL Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.15	101-200	0.30	201-350	0.46
351-500	0.67	501-650	0.85	651-800	1.00
801-950	1.12	951-99999	1.31		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI91: BI Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.31	101-200	0.41	201-350	0.47
351-500	0.60	501-650	0.75	651-800	0.75
801-950	0.94	951-99999	0.94		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI92: PD Engine Size Percent

Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.33	101-200	0.43	201-350	0.50
351-500	0.63	501-650	0.80	651-800	0.80
801-950	1.00	951-99999	1.00		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TM01: PLCY Matrix Rating Sub Tier Number

Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Homeowner Policy Form Code	Multi-Car Indicator	Matrix Rating Sub Tier Number
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	2
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Applies	3
Yes		Applies	3
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Does Not Apply	4
Yes		Does Not Apply	4
	Non Nationwide Farm, Non-Nationwide Tenant, N/A	Applies	5
	Non Nationwide Farm, Non-Nationwide Tenant, N/A	Does Not Apply	6

NS03TM02: PLCY Matrix Tier Factor

Effective Date: JUN-19-2010

Sub-chart - High Level	Coverage
Comp	COMP
UMBI, UMPD	UIMBI, UMBI, UMPD
MP	MDCL
BI.PD	BI, PD
COLL	COLL

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	
Comp	A01	0.66	A02	0.72	A03	0.73	
	A04	0.80	A05	0.77	A06	0.84	
	B01	0.68	B02	0.76	B03	0.76	
	B04	0.84	B05	0.82	B06	0.94	
	C01	0.68	C02	0.75	C03	0.77	
	C04	0.84	C05	0.81	C06	0.93	
	D01	0.72	D02	0.78	D03	0.80	
	D04	0.86	D05	0.84	D06	0.96	
	E01	0.75	E02	0.83	E03	0.83	
	E04	0.92	E05	0.90	E06	1.01	
	X99	1.00					
	UMBI, UMPD	A01	0.88	A02	0.88	A03	0.88
		A04	0.88	A05	0.88	A06	0.88
B01		0.92	B02	0.92	B03	0.92	
B04		0.92	B05	0.92	B06	0.92	
C01		0.92	C02	0.92	C03	0.92	
C04		0.92	C05	0.92	C06	0.92	
D01		0.96	D02	0.96	D03	0.96	
D04		0.96	D05	0.96	D06	0.96	
E01		1.00	E02	1.00	E03	1.00	
E04		1.00	E05	1.00	E06	1.00	
X99		1.00					
MP		A01	0.61	A02	0.76	A03	0.64
		A04	0.80	A05	0.69	A06	0.86
	B01	0.63	B02	0.79	B03	0.68	
	B04	0.88	B05	0.73	B06	0.99	
	C01	0.63	C02	0.79	C03	0.68	
	C04	0.88	C05	0.73	C06	0.99	
	D01	0.66	D02	0.82	D03	0.69	
	D04	0.90	D05	0.75	D06	1.00	
	E01	0.68	E02	0.86	E03	0.72	
	E04	0.92	E05	0.78	E06	1.01	
	X99	1.00					
	BI.PD	A01	0.61	A02	0.73	A03	0.65
		A04	0.80	A05	0.71	A06	0.84
B01		0.62	B02	0.76	B03	0.67	
B04		0.83	B05	0.72	B06	0.93	
C01		0.63	C02	0.80	C03	0.67	

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
	C04	0.86	C05	0.73	C06	0.96
	D01	0.65	D02	0.84	D03	0.69
	D04	0.90	D05	0.75	D06	0.98
	E01	0.66	E02	0.86	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				
COLL	A01	0.58	A02	0.72	A03	0.64
	A04	0.80	A05	0.67	A06	0.84
	B01	0.60	B02	0.76	B03	0.67
	B04	0.83	B05	0.70	B06	0.93
	C01	0.60	C02	0.76	C03	0.67
	C04	0.84	C05	0.70	C06	0.93
	D01	0.63	D02	0.80	D03	0.69
	D04	0.88	D05	0.73	D06	0.98
	E01	0.65	E02	0.84	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				

NS03TM03: PLCY Matrix Tier Factor

Effective Date: MAR-15-2005

Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
A01	0.88	A02	0.88	A03	0.88
A04	0.88	A05	0.88	A06	0.88
B01	0.92	B02	0.92	B03	0.92
B04	0.92	B05	0.92	B06	0.92
C01	0.92	C02	0.92	C03	0.92
C04	0.92	C05	0.92	C06	0.92
D01	0.96	D02	0.96	D03	0.96
D04	0.96	D05	0.96	D06	0.96
E01	1.00	E02	1.00	E03	1.00
E04	1.00	E05	1.00	E06	1.00
X99	1.00				

NS03TM05: PLCY Matrix Rating Tier Number

Effective Date: SEP-15-2004

Sub-chart - High Level	Matrix Conversion Flag
No NPI Step Down Improvement	No NPI Step Down Improvement
NPI Step Down Improvement	NPI Step Down Improvement

Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
No NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2

Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
		Lapse 1-30 Days	G, H	3
		Lapse 1-30 Days	K, O	4
		Lapse > 30 Days		5
NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	2
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	G, H	3
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	K, O	4
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	3
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	4
		No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)		5
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	K, O	2
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)		5

NS03TM06: PLCY Household Composition Factor

Effective Date: MAR-22-2008

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	0.98
BI, PD	Applies	1	2	>24	0.95
BI, PD	Applies	1	3	>24	0.91
BI, PD	Applies	1	>3	>24	0.91

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		2	<2	>24	1.01
BI, PD	Applies	2	2	>24	0.98
BI, PD	Applies	2	3	>24	0.95
BI, PD	Applies	2	>3	>24	0.91
BI, PD		3	<2	>24	1.01
BI, PD	Applies	3	2	>24	1.02
BI, PD	Applies	3	3	>24	0.98
BI, PD	Applies	3	>3	>24	0.95
BI, PD		>3	<2	>24	1.01
BI, PD	Applies	>3	2	>24	1.02
BI, PD	Applies	>3	3	>24	1.01
BI, PD	Applies	>3	>3	>24	0.98
BI, PD		1	<2	<25	1.04
BI, PD	Applies	1	2	<25	0.99
BI, PD	Applies	1	3	<25	0.96
BI, PD	Applies	1	>3	<25	0.96
BI, PD		2	<2	<25	1.05
BI, PD	Applies	2	2	<25	1.04
BI, PD	Applies	2	3	<25	0.99
BI, PD	Applies	2	>3	<25	0.96
BI, PD		3	<2	<25	1.03
BI, PD	Applies	3	2	<25	1.05
BI, PD	Applies	3	3	<25	1.04
BI, PD	Applies	3	>3	<25	0.99
BI, PD		>3	<2	<25	1.03
BI, PD	Applies	>3	2	<25	1.04
BI, PD	Applies	>3	3	<25	1.05
BI, PD	Applies	>3	>3	<25	1.04
COLL		1	<2	>24	0.97
COLL	Applies	1	2	>24	0.97
COLL	Applies	1	3	>24	0.97
COLL	Applies	1	>3	>24	0.97
COLL		2	<2	>24	0.97
COLL	Applies	2	2	>24	0.97
COLL	Applies	2	3	>24	0.97
COLL	Applies	2	>3	>24	0.97
COLL		3	<2	>24	0.97
COLL	Applies	3	2	>24	0.97
COLL	Applies	3	3	>24	0.97
COLL	Applies	3	>3	>24	0.97
COLL		>3	<2	>24	0.97
COLL	Applies	>3	2	>24	0.97
COLL	Applies	>3	3	>24	0.97
COLL	Applies	>3	>3	>24	0.97
COLL		1	<2	<25	1.04
COLL	Applies	1	2	<25	1.04

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL	Applies	1	3	<25	1.04
COLL	Applies	1	>3	<25	1.04
COLL		2	<2	<25	1.04
COLL	Applies	2	2	<25	1.04
COLL	Applies	2	3	<25	1.04
COLL	Applies	2	>3	<25	1.04
COLL		3	<2	<25	1.04
COLL	Applies	3	2	<25	1.04
COLL	Applies	3	3	<25	1.04
COLL	Applies	3	>3	<25	1.04
COLL		>3	<2	<25	1.04
COLL	Applies	>3	2	<25	1.04
COLL	Applies	>3	3	<25	1.04
COLL	Applies	>3	>3	<25	1.04
COMP		1	<2	>24	0.97
COMP	Applies	1	2	>24	1.02
COMP	Applies	1	3	>24	1.02
COMP	Applies	1	>3	>24	1.02
COMP		2	<2	>24	0.95
COMP	Applies	2	2	>24	0.97
COMP	Applies	2	3	>24	1.02
COMP	Applies	2	>3	>24	1.02
COMP		3	<2	>24	0.95
COMP	Applies	3	2	>24	0.95
COMP	Applies	3	3	>24	0.97
COMP	Applies	3	>3	>24	1.02
COMP		>3	<2	>24	0.95
COMP	Applies	>3	2	>24	0.95
COMP	Applies	>3	3	>24	0.95
COMP	Applies	>3	>3	>24	0.97
COMP		1	<2	<25	1.00
COMP	Applies	1	2	<25	1.05
COMP	Applies	1	3	<25	1.10
COMP	Applies	1	>3	<25	1.10
COMP		2	<2	<25	0.98
COMP	Applies	2	2	<25	1.00
COMP	Applies	2	3	<25	1.05
COMP	Applies	2	>3	<25	1.10
COMP		3	<2	<25	0.95
COMP	Applies	3	2	<25	0.98
COMP	Applies	3	3	<25	1.00
COMP	Applies	3	>3	<25	1.05
COMP		>3	<2	<25	0.95
COMP	Applies	>3	2	<25	0.95
COMP	Applies	>3	3	<25	0.98
COMP	Applies	>3	>3	<25	1.00

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL		1	<2	>24	0.99
MDCL	Applies	1	2	>24	0.91
MDCL	Applies	1	3	>24	0.84
MDCL	Applies	1	>3	>24	0.84
MDCL		2	<2	>24	1.09
MDCL	Applies	2	2	>24	0.99
MDCL	Applies	2	3	>24	0.91
MDCL	Applies	2	>3	>24	0.84
MDCL		3	<2	>24	1.19
MDCL	Applies	3	2	>24	1.09
MDCL	Applies	3	3	>24	1.09
MDCL	Applies	3	>3	>24	0.91
MDCL		>3	<2	>24	1.19
MDCL	Applies	>3	2	>24	1.14
MDCL	Applies	>3	3	>24	1.14
MDCL	Applies	>3	>3	>24	1.09
MDCL		1	<2	<25	1.05
MDCL	Applies	1	2	<25	0.96
MDCL	Applies	1	3	<25	0.90
MDCL	Applies	1	>3	<25	0.90
MDCL		2	<2	<25	1.12
MDCL	Applies	2	2	<25	1.05
MDCL	Applies	2	3	<25	0.96
MDCL	Applies	2	>3	<25	0.90
MDCL		3	<2	<25	1.20
MDCL	Applies	3	2	<25	1.12
MDCL	Applies	3	3	<25	1.10
MDCL	Applies	3	>3	<25	0.96
MDCL		>3	<2	<25	1.20
MDCL	Applies	>3	2	<25	1.15
MDCL	Applies	>3	3	<25	1.15
MDCL	Applies	>3	>3	<25	1.12
BI, PD	Does Not Apply	1	2	>24	0.98
BI, PD	Does Not Apply	1	3	>24	0.98
BI, PD	Does Not Apply	1	>3	>24	0.98
BI, PD	Does Not Apply	2	2	>24	1.01
BI, PD	Does Not Apply	2	3	>24	1.01
BI, PD	Does Not Apply	2	>3	>24	1.01
BI, PD	Does Not Apply	3	2	>24	1.01
BI, PD	Does Not Apply	3	3	>24	1.01
BI, PD	Does Not Apply	3	>3	>24	1.01
BI, PD	Does Not Apply	>3	2	>24	1.01
BI, PD	Does Not Apply	>3	3	>24	1.01
BI, PD	Does Not Apply	>3	>3	>24	1.01
BI, PD	Does Not Apply	1	2	<25	1.02
BI, PD	Does Not Apply	1	3	<25	1.03

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Does Not Apply	1	>3	<25	1.03
BI, PD	Does Not Apply	2	2	<25	1.07
BI, PD	Does Not Apply	2	3	<25	1.05
BI, PD	Does Not Apply	2	>3	<25	1.07
BI, PD	Does Not Apply	3	2	<25	1.04
BI, PD	Does Not Apply	3	3	<25	1.07
BI, PD	Does Not Apply	3	>3	<25	1.05
BI, PD	Does Not Apply	>3	2	<25	1.03
BI, PD	Does Not Apply	>3	3	<25	1.05
BI, PD	Does Not Apply	>3	>3	<25	1.07
COLL	Does Not Apply	1	2	>24	0.97
COLL	Does Not Apply	1	3	>24	0.97
COLL	Does Not Apply	1	>3	>24	0.97
COLL	Does Not Apply	2	2	>24	0.97
COLL	Does Not Apply	2	3	>24	0.97
COLL	Does Not Apply	2	>3	>24	0.97
COLL	Does Not Apply	3	2	>24	0.97
COLL	Does Not Apply	3	3	>24	0.97
COLL	Does Not Apply	3	>3	>24	0.97
COLL	Does Not Apply	>3	2	>24	0.97
COLL	Does Not Apply	>3	3	>24	0.97
COLL	Does Not Apply	>3	>3	>24	0.97
COLL	Does Not Apply	1	2	<25	1.04
COLL	Does Not Apply	1	3	<25	1.04
COLL	Does Not Apply	1	>3	<25	1.04
COLL	Does Not Apply	2	2	<25	1.04
COLL	Does Not Apply	2	3	<25	1.04
COLL	Does Not Apply	2	>3	<25	1.04
COLL	Does Not Apply	3	2	<25	1.04
COLL	Does Not Apply	3	3	<25	1.04
COLL	Does Not Apply	3	>3	<25	1.04
COLL	Does Not Apply	>3	2	<25	1.04
COLL	Does Not Apply	>3	3	<25	1.04
COLL	Does Not Apply	>3	>3	<25	1.04
COMP	Does Not Apply	1	2	>24	0.97
COMP	Does Not Apply	1	3	>24	0.97
COMP	Does Not Apply	1	>3	>24	0.97
COMP	Does Not Apply	2	2	>24	0.95
COMP	Does Not Apply	2	3	>24	0.95
COMP	Does Not Apply	2	>3	>24	0.95
COMP	Does Not Apply	3	2	>24	0.95
COMP	Does Not Apply	3	3	>24	0.95
COMP	Does Not Apply	3	>3	>24	0.95
COMP	Does Not Apply	>3	2	>24	0.95
COMP	Does Not Apply	>3	3	>24	0.95
COMP	Does Not Apply	>3	>3	>24	0.95

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Does Not Apply	1	2	<25	1.00
COMP	Does Not Apply	1	3	<25	1.05
COMP	Does Not Apply	1	>3	<25	1.05
COMP	Does Not Apply	2	2	<25	0.98
COMP	Does Not Apply	2	3	<25	0.98
COMP	Does Not Apply	2	>3	<25	1.02
COMP	Does Not Apply	3	2	<25	0.98
COMP	Does Not Apply	3	3	<25	0.98
COMP	Does Not Apply	3	>3	<25	0.98
COMP	Does Not Apply	>3	2	<25	0.95
COMP	Does Not Apply	>3	3	<25	0.98
COMP	Does Not Apply	>3	>3	<25	0.98
MDCL	Does Not Apply	1	2	>24	0.99
MDCL	Does Not Apply	1	3	>24	0.99
MDCL	Does Not Apply	1	>3	>24	0.99
MDCL	Does Not Apply	2	2	>24	1.09
MDCL	Does Not Apply	2	3	>24	1.09
MDCL	Does Not Apply	2	>3	>24	1.09
MDCL	Does Not Apply	3	2	>24	1.19
MDCL	Does Not Apply	3	3	>24	1.19
MDCL	Does Not Apply	3	>3	>24	1.19
MDCL	Does Not Apply	>3	2	>24	1.19
MDCL	Does Not Apply	>3	3	>24	1.19
MDCL	Does Not Apply	>3	>3	>24	1.19
MDCL	Does Not Apply	1	2	<25	1.04
MDCL	Does Not Apply	1	3	<25	1.06
MDCL	Does Not Apply	1	>3	<25	1.06
MDCL	Does Not Apply	2	2	<25	1.16
MDCL	Does Not Apply	2	3	<25	1.15
MDCL	Does Not Apply	2	>3	<25	1.17
MDCL	Does Not Apply	3	2	<25	1.22
MDCL	Does Not Apply	3	3	<25	1.20
MDCL	Does Not Apply	3	>3	<25	1.26
MDCL	Does Not Apply	>3	2	<25	1.20
MDCL	Does Not Apply	>3	3	<25	1.20
MDCL	Does Not Apply	>3	>3	<25	1.22

NS03TM20: PLCY Advance Quote Discount Factor

Effective Date: SEP-15-2006

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
<20060915			1.000
	Nationwide Prior Carriers incl Titan		1.000
	156(Amco Insurance Company), 157(Colonial County Mutual Company)		1.000

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	0-7	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>899	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	8	0.950
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>8	0.950

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR NSA 3-17-14 NAC
Project Name/Number: AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Filing Company: Nationwide Assurance Company

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	Form A-1.pdf
Item Status:	Filed
Status Date:	04/03/2014

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR 3-17-2014 PPA Survey FORM APCS.pdf AR 3-17-2014 PPA Survey FORM APCS.xls
Item Status:	Filed
Status Date:	04/03/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	Form RF-1.pdf
Item Status:	Filed
Status Date:	04/03/2014

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	Filed
Status Date:	04/03/2014

Satisfied - Item:	Memorandum and Supporting Exhibits
Comments:	
Attachment(s):	AR 3-17-2014 Memo.pdf AR 3-17-2014 Filing Exhibits.pdf
Item Status:	Filed
Status Date:	04/03/2014

Satisfied - Item:	Response Letter
Comments:	
Attachment(s):	AR Response 1.pdf

SERFF Tracking #:

NTWP-129367435

State Tracking #:

Company Tracking #:

14NSA-10252AR-KJC

State:

Arkansas

Filing Company:

Nationwide Assurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR NSA 3-17-14 NAC

Project Name/Number:

AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Item Status:

Filed

Status Date:

04/03/2014

SERFF Tracking #:

NTWP-129367435

State Tracking #:

Company Tracking #:

14NSA-10252AR-KJC

State:

Arkansas

Filing Company:

Nationwide Assurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR NSA 3-17-14 NAC

Project Name/Number:

AR NSA 3-17-14 NAC/14NSA-10252AR-KJC

Attachment AR 3-17-2014 PPA Survey FORM APCS.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 Nationwide Assurance Company
 NAIC # (including group #) 10723 (0140)

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: N/A

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

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

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

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

- | | | |
|----------------------------|------|---|
| a. Driver over 55 | 0-5 | % |
| b. Good Student Discount | 0-1 | % |
| c. Multi-car Discount | 9-26 | % |
| d. Accident Free Discount* | 5 | % |

Please Specify Qualification for Discount:

Driver has five years or more driving experience, and Driver is not receiving the "unverifiable driving record surcharge," and Driver is free from major and DUI violations for the most recent five years, and Driver has no lapse in coverage in the past year or continuous coverage for six months of new business, and Driver is free of chargeable accidents for the most recent five years.

- | | | |
|--|------|---|
| e. Anti-Theft Discount | 0 | % |
| f. Other (specify) | | |
| New Vehicle Discount | 0-30 | % |
| Full Front Seat Air Bag | 12 | % |
| Driver Side Only Air Bag | 3 | % |
| Matrix Tier Factor | 0-42 | % |
| Accident Prevention Discount (i.e. Defensive Driver) | 5 | % |
| Financial Responsibility Rate Factor | 0-57 | % |
| Farm Use Discount | 2 | % |
| Advance Quote Discount | 5 | % |
| Terms with Prior Carrier Discount | 0-12 | % |

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

If so, what is the fee for installment payments? \$8.00

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: N/A

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

Kelly J. Clark

 Signature
 Kelly J. Clark
 Printed Name
 State Filings Specialist
 Title
 614-677-2963
 Telephone Number
 Clarkk42@nationwide.com
 Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 10723
Company Name: Nationwide Assurance Company
Contact Person: Kelly Clark
Telephone No.: 614-677-2963
Email Address: clarkk42@nationwide.com
Effective Date: 3/17/2014

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 to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 12% Dual/3% Dr %
 AUTO/HOMEOWNERS 5% or 10% %
 GOOD STUDENT Within Driver Cla %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. COMP \$250=25 %

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability	\$1,277	\$1,549	\$641	\$641	\$1,291	\$1,567	\$647	\$647	\$1,905	\$2,338	\$904	\$904	\$1,151	\$1,390	\$589	\$589	\$1,464	\$1,784
	Minimum Liability with Comprehensive and Collision	\$2,851	\$3,522	\$1,428	\$1,391	\$2,843	\$3,525	\$1,464	\$1,409	\$3,605	\$4,479	\$1,776	\$1,723	\$3,270	\$4,084	\$1,712	\$1,621	\$3,322	\$4,134	\$1,691	\$1,622		
	100/300/50 Liability with Comprehensive and Collision	\$3,374	\$4,157	\$1,683	\$1,646	\$3,368	\$4,163	\$1,720	\$1,665	\$4,446	\$5,514	\$2,163	\$2,110	\$3,746	\$4,660	\$1,947	\$1,857	\$3,961	\$4,916	\$1,994	\$1,925		
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$1,268	\$1,538	\$638	\$638	\$1,282	\$1,556	\$644	\$644	\$1,884	\$2,311	\$895	\$895	\$1,147	\$1,385	\$588	\$588	\$1,455	\$1,772	\$717	\$717		
	Minimum Liability with Comprehensive and Collision	\$2,428	\$2,985	\$1,233	\$1,206	\$2,427	\$2,992	\$1,260	\$1,220	\$3,135	\$3,878	\$1,551	\$1,513	\$2,698	\$3,348	\$1,423	\$1,358	\$2,818	\$3,488	\$1,442	\$1,393		
	100/300/50 Liability with Comprehensive and Collision	\$2,936	\$3,601	\$1,481	\$1,455	\$2,936	\$3,611	\$1,510	\$1,470	\$3,950	\$4,881	\$1,927	\$1,890	\$3,159	\$3,907	\$1,653	\$1,588	\$3,439	\$4,247	\$1,738	\$1,689		
2010 Honda Odyssey "EX"	Minimum Liability	\$1,098	\$1,325	\$567	\$567	\$1,112	\$1,342	\$573	\$573	\$1,611	\$1,969	\$781	\$781	\$1,005	\$1,208	\$529	\$529	\$1,264	\$1,533	\$637	\$637		
	Minimum Liability with Comprehensive and Collision	\$2,242	\$2,751	\$1,158	\$1,130	\$2,245	\$2,764	\$1,188	\$1,146	\$2,847	\$3,519	\$1,435	\$1,395	\$2,545	\$3,158	\$1,366	\$1,298	\$2,615	\$3,235	\$1,363	\$1,311		
	100/300/50 Liability with Comprehensive and Collision	\$2,683	\$3,284	\$1,379	\$1,351	\$2,688	\$3,299	\$1,410	\$1,368	\$3,549	\$4,379	\$1,764	\$1,725	\$2,948	\$3,644	\$1,571	\$1,503	\$3,153	\$3,889	\$1,624	\$1,573		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability	\$1,188	\$1,438	\$605	\$605	\$1,204	\$1,457	\$612	\$612	\$1,749	\$2,141	\$839	\$839	\$1,090	\$1,315	\$565	\$565	\$1,374	\$1,671	\$684	\$684		
	Minimum Liability with Comprehensive and Collision	\$2,657	\$3,273	\$1,330	\$1,302	\$2,634	\$3,253	\$1,351	\$1,309	\$3,321	\$4,115	\$1,632	\$1,592	\$3,026	\$3,763	\$1,567	\$1,498	\$3,082	\$3,821	\$1,558	\$1,505		
	100/300/50 Liability with Comprehensive and Collision	\$3,130	\$3,845	\$1,564	\$1,536	\$3,108	\$3,827	\$1,586	\$1,543	\$4,077	\$5,042	\$1,984	\$1,944	\$3,457	\$4,283	\$1,784	\$1,715	\$3,660	\$4,526	\$1,836	\$1,783		
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability	\$1,041	\$1,253	\$543	\$543	\$1,055	\$1,270	\$549	\$549	\$1,517	\$1,850	\$742	\$742	\$957	\$1,148	\$509	\$509	\$1,198	\$1,450	\$609	\$609		
	Minimum Liability with Comprehensive and Collision	\$2,936	\$3,635	\$1,481	\$1,435	\$2,927	\$3,640	\$1,527	\$1,457	\$3,568	\$4,441	\$1,786	\$1,720	\$3,525	\$4,418	\$1,863	\$1,750	\$3,443	\$4,298	\$1,775	\$1,689		
	100/300/50 Liability with Comprehensive and Collision	\$3,347	\$4,130	\$1,690	\$1,644	\$3,340	\$4,136	\$1,736	\$1,666	\$4,217	\$5,236	\$2,094	\$2,028	\$3,901	\$4,870	\$2,058	\$1,944	\$3,943	\$4,904	\$2,021	\$1,934		
2010 Hyundai Santa Fe SE 4X2	Minimum Liability	\$1,223	\$1,482	\$619	\$619	\$1,238	\$1,500	\$626	\$626	\$1,811	\$2,219	\$865	\$865	\$1,112	\$1,342	\$574	\$574	\$1,407	\$1,712	\$697	\$697		
	Minimum Liability with Comprehensive and Collision	\$2,706	\$3,341	\$1,370	\$1,332	\$2,710	\$3,358	\$1,412	\$1,355	\$3,418	\$4,245	\$1,701	\$1,647	\$3,126	\$3,904	\$1,657	\$1,564	\$3,168	\$3,941	\$1,630	\$1,560		
	100/300/50 Liability with Comprehensive and Collision	\$3,195	\$3,934	\$1,611	\$1,573	\$3,201	\$3,953	\$1,654	\$1,597	\$4,201	\$5,207	\$2,064	\$2,010	\$3,572	\$4,442	\$1,880	\$1,787	\$3,765	\$4,671	\$1,917	\$1,846		

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	14NSA-10252AR-KJC
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
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3.	A.	Company Name Nationwide Assurance Company	B.	Company NAIC Number 10723
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4.	A.	Product Coding Matrix Line of Business (i.e., Type of Insurance) 19.0 Personal Auto	B.	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) 19.0001 Private Passenger Automobile (PPA)
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(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	5.8%	5.8%					
Property Damage	4.2%	4.2%					
Medical Benefits	5.5%	5.5%					
UM/UIM-Bodily Injury	5.5%	5.5%					
UIM-Property Damage	2.5%	2.5%					
Comprehensive	0.8%	0.8%					
Collision	0.7%	0.7%					
Towing and Labor	17.0%	25.0%					
Loss of Use	5.4%	5.0%					
TOTAL OVERALL EFFECT	3.9%	3.9%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2013	1,724	2.7	5/14/13	3,245	1,794	55.3%	58.4%
2012	1,911	0.0	6/11/12	3,158	1,432	45.3%	47.5%
2011	1,968	0.9	6/20/11	3,398	1,851	54.5%	50.8%
2010	2,508	5.3	6/19/10	4,540	2,275	50.1%	58.1%
2009	3,413	0.0	6/19/09	5,790	3,243	56.0%	59.2%
2008	4,376	1.2 0.7	12/1/08 3/22/08	7,295	3,648	50.0%	54.3%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	
B. General Expense	
C. Taxes, License & Fees	
D. Underwriting Profit & Contingencies	
E. Other (explain)	
F. TOTAL	

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -3.5% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

**ARKANSAS NON-STANDARD AUTOMOBILE
NATIONWIDE ASSURANCE COMPANY**

FILING MEMORANDUM

Outlined herein are details and supporting data related to changes in Non-Standard Automobile rates.

OVERALL RATE LEVEL CHANGES

We have based the indications developed in this filing on an assumed effective date of March 17, 2014. Exhibit I shows the Non-Standard Automobile experience by coverage for the Nationwide Assurance Company ending June 30, 2013. We have adjusted earned premiums to current rate levels, and losses are on an accident year basis, developed to ultimate and projected to the average date of loss during the effective period of the new rates.

INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I, the following summarizes the indicated and proposed changes by coverage. Indications are based on 3 years of experience.

Coverage	Indicated Change	Proposed Change
Bodily Injury	5.8%	5.8%
Property Damage	4.2%	4.2%
Medical Benefits	5.5%	5.5%
Underinsured/Uninsured Motorists - Bodily Injury	5.5%	5.5%
Uninsured Motorists - Property Damage	2.5%	2.5%
Comprehensive	0.8%	0.8%
Collision	0.7%	0.7%
Towing and Labor	17.0%	25.0%
Loss of Use	5.4%	5.0%
Total	3.9%	3.9%

Territorial Base Rates

We are revising territorial base rates for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages. Our current and proposed rates are shown in Exhibit II.

Other Coverages Base Rates

Other coverages with changing base rates that do not vary by territory are shown in Exhibit III. Current and proposed base rates are provided for Uninsured and Underinsured Motorists – Bodily Injury, Uninsured Motorists – Property Damage, Loss of Use, Towing and Labor, Loss of Income, and Accidental Death coverages.

Limit Factors

We are revising increased limit factors for Bodily Injury and Property Damage. Current and proposed factors are shown in Exhibit IV.

Deductible Factors

We are revising Comprehensive and Collision deductible factors. Current and proposed factors are shown in Exhibit V.

Coverage Expense Fees

Coverage expense fees for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision are revised as shown in Exhibit VI.

Model Year Factors

Factors have been provided for model years 2015 through 2020. Additionally, the 2014 model year factor for Medical Benefits is revised. The new factors shown in Exhibit VII apply to Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages.

**Arkansas Personal Auto
Non-Standard Class M
Nationwide Assurance Company
Assumed Effective Date of March 17, 2014
Table of Contents**

Exhibit I	Indications
Exhibit II	Territorial Base Rates
Exhibit III	Minor Coverages Base Rates
Exhibit IV	Limit Factors
Exhibit V	Deductible Factors
Exhibit VI	Expense Fees
Exhibit VII	Model Year Factors

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Bodily Injury**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	1,397,752	1,109,661	1,106,439	
2. Premium Projection Factor	1.020	1.015	1.010	
3. Projected Current Level Earned Premium = (1) × (2)	1,425,707	1,126,306	1,117,503	3,669,516
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	627,051	493,457	681,948	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	627,051	493,457	681,948	
6. Loss Projection Factor	0.967	1.008	1.050	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	606,358	497,405	716,045	2,014,564
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	42.5%	44.2%	64.1%	54.9%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				15.1%
11. Trended Permissible Loss and DCC Expense Ratio				51.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				51.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				1,897,140
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	240,784	194,251	197,168	
15. Estimated Adjusting and Other Loss Adjustment Expenses	147,446	118,951	120,738	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected General and Other Acquisition Expenses = (14) × (16)	269,678	211,345	208,604	689,627
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	165,140	129,419	127,741	422,300
19. Projected Total Fixed Expenses = (17) + (18)	434,818	340,764	336,345	1,111,927
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				3,009,067
21. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
22. Required Premium = (20) ÷ (21)				3,882,667
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				5.8%
24. Selected Overall Rate Change				5.8%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				48.20
27. Indicated Expense Fee Per Vehicle				38.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				-21.2%
29. Selected Expense Fee Per Vehicle				38.00
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				-21.2%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2011/2)				1,117,503
32. Latest Year Fixed Current Level Earned Premium				260,858
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				856,645
34. Required Total Premium = (31) × [1 + (23)]				1,182,318
35. Required Fixed Premium				205,656
36. Required Variable Premium = (34) - (35)				976,662
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				14.0%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				14.0%
39. Selected Indicated Expense Fee Change = (30)				-21.2%
40. Selected Overall Rate Level Change = (24)				5.8%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Property Damage**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	1,325,937	1,038,193	1,030,026	
2. Premium Projection Factor	1.000	1.000	1.000	
3. Projected Current Level Earned Premium = (1) × (2)	1,325,937	1,038,193	1,030,026	3,394,156
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	603,102	451,475	524,862	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	603,102	451,475	524,862	
6. Loss Projection Factor	1.034	1.037	1.040	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	623,607	468,180	545,856	1,686,896
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	47.0%	45.1%	53.0%	49.7%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				48.3%
11. Trended Permissible Loss and DCC Expense Ratio				51.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				50.4%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				1,710,655
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	228,543	180,266	176,696	
15. Estimated Adjusting and Other Loss Adjustment Expenses	139,950	110,388	108,201	
16. Fixed Expense Projection Factor	112.0%	108.8%	105.8%	
17. Projected General and Other Acquisition Expenses = (14) × (16)	255,968	196,129	186,944	639,041
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	156,744	120,102	114,477	391,323
19. Projected Total Fixed Expenses = (17) + (18)	412,712	316,231	301,421	1,030,364
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				2,741,019
21. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
22. Required Premium = (20) ÷ (21)				3,536,799
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				4.2%
24. Selected Overall Rate Change				4.2%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				45.20
27. Indicated Expense Fee Per Vehicle				39.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				-13.7%
29. Selected Expense Fee Per Vehicle				39.00
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				-13.7%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2011/2)				1,030,026
32. Latest Year Fixed Current Level Earned Premium				244,622
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				785,404
34. Required Total Premium = (31) × [1 + (23)]				1,073,287
35. Required Fixed Premium				205,656
36. Required Variable Premium = (34) - (35)				867,631
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				10.5%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				10.5%
39. Selected Indicated Expense Fee Change = (30)				-13.7%
40. Selected Overall Rate Level Change = (24)				4.2%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Medical Benefits**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	78,295	61,442	69,439	
2. Premium Projection Factor	1.000	1.000	1.000	
3. Projected Current Level Earned Premium = (1) × (2)	78,295	61,442	69,439	209,176
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	14,010	41,619	46,931	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	14,010	41,619	46,931	
6. Loss Projection Factor	1.348	1.240	1.142	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	18,885	51,608	53,595	149,142
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	24.1%	84.0%	77.2%	71.3%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				3.0%
11. Trended Permissible Loss and DCC Expense Ratio				53.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				53.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				112,118
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	12,326	9,911	11,289	
15. Estimated Adjusting and Other Loss Adjustment Expenses	7,548	6,069	6,913	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected General and Other Acquisition Expenses = (14) × (16)	13,805	10,783	11,944	36,532
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	8,454	6,603	7,314	22,371
19. Projected Total Fixed Expenses = (17) + (18)	22,259	17,386	19,258	58,903
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				171,021
21. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
22. Required Premium = (20) ÷ (21)				220,672
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				5.5%
Expense Fee				
24. Policy Term in Months				6
25. Current Expense Fee Per Vehicle				10.70
26. Indicated Expense Fee Per Vehicle				13.00
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1				21.5%
28. Selected Expense Fee Per Vehicle				13.00
29. Selected Indicated Fixed Premium Change = (28) ÷ (25) - 1				21.5%
Indication Net of Expense Fee				
30. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)				69,439
31. Latest Year Fixed Current Level Earned Premium				8,967
32. Latest Year Projected Variable Current Level Earned Premium = (30) - (31)				60,472
33. Required Total Premium = (30) × [1 + (23)]				73,258
34. Required Fixed Premium				10,894
35. Required Variable Premium = (33) - (34)				62,364
36. Indicated Rate Level Change Net of Expense Fee = (35) ÷ (32) - 1				3.1%
Summary				
37. Indicated Rate Level Change Net of Expense Fee = (36)				3.1%
38. Indicated Expense Fee Change = (27)				21.5%
39. Total Indicated Rate Level Change = (23)				5.5%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Comprehensive**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	274,012	211,629	230,827	
2. Premium Projection Factor	1.061	1.050	1.040	
3. Projected Current Level Earned Premium = (1) × (2)	290,727	222,210	240,060	752,997
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	140,180	175,242	92,437	
5. Catastrophe Load	1.127	1.127	1.127	
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	157,983	197,498	104,176	
7. Loss Projection Factor	1.116	1.088	1.060	
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) × (7)	176,309	214,878	110,427	477,400
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	60.6%	96.7%	46.0%	63.4%
10. Experience Year Weights Used Above				15/30/55
11. Credibility Assigned to Experience				12.1%
12. Trended Permissible Loss and DCC Expense Ratio				50.6%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)				52.1%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)				392,311
Fixed Expenses				
15. Estimated General & Other Acquisition Expenses	42,361	32,291	36,644	
16. Estimated Adjusting and Other Loss Adjustment Expenses	25,940	19,774	22,439	
17. Fixed Expense Projection Factor	1.120	1.088	1.058	
18. Projected General and Other Acquisition Expenses = (15) × (17)	47,444	35,133	38,769	121,346
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	29,053	21,514	23,740	74,307
20. Projected Total Fixed Expenses = (18) + (19)	76,497	56,647	62,509	195,653
Indication				
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)				587,964
22. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
23. Required Premium = (21) ÷ (22)				758,663
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1				0.8%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				38.70
27. Indicated Expense Fee Per Vehicle				30.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				-22.5%
29. Selected Expense Fee Per Vehicle				30.00
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				-22.5%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)				240,060
32. Latest Year Fixed Current Level Earned Premium				57,276
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				182,784
34. Required Total Premium = (31) × [1 + (24)]				241,980
35. Required Fixed Premium				44,400
36. Required Variable Premium = (34) - (35)				197,580
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				8.1%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				8.1%
39. Indicated Expense Fee Change = (28)				-22.5%
40. Total Indicated Rate Level Change = (24)				0.8%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Collision**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	688,317	537,449	596,029	
2. Premium Projection Factor	1.125	1.092	1.060	
3. Projected Current Level Earned Premium = (1) x (2)	774,357	586,894	631,791	1,993,042
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	332,550	225,031	326,095	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	332,550	225,031	326,095	
6. Loss Projection Factor	0.967	1.008	1.050	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	321,576	226,831	342,400	948,688
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	41.5%	38.6%	54.2%	47.6%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				29.2%
11. Trended Permissible Loss and DCC Expense Ratio				50.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)				49.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)				982,570
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	121,217	97,164	107,769	
15. Estimated Adjusting and Other Loss Adjustment Expenses	74,229	59,499	65,994	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected General and Other Acquisition Expenses = (14) x (16)	135,763	105,714	114,020	355,497
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	83,136	64,735	69,822	217,693
19. Projected Total Fixed Expenses = (17) + (18)	218,899	170,449	183,842	573,190
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				1,555,760
21. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
22. Required Premium = (20) ÷ (21)				2,007,432
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				0.7%
24. Selected Overall Rate Change				0.7%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				77.50
27. Indicated Expense Fee Per Vehicle				76.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				-1.9%
29. Selected Expense Fee Per Vehicle				76.00
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				-1.9%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2011/2)				631,791
32. Latest Year Fixed Current Level Earned Premium				111,445
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				520,346
34. Required Total Premium = (31) x [1 + (23)]				636,214
35. Required Fixed Premium				109,288
36. Required Variable Premium = (34) - (35)				526,926
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				1.3%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				1.3%
39. Selected Indicated Expense Fee Change = (30)				-1.9%
40. Selected Overall Rate Level Change = (24)				0.7%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Uninsured Motorists - Property Damage**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	88,219	73,246	76,155	
2. Premium Projection Factor	1.000	1.000	1.000	
3. Projected Current Level Earned Premium = (1) x (2)	88,219	73,246	76,155	237,620
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	15,808	46,239	20,610	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	15,808	46,239	20,610	
6. Loss Projection Factor	1.220	1.132	1.050	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	19,286	52,343	21,641	95,998
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	21.9%	71.5%	28.4%	40.4%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				24.8%
11. Trended Permissible Loss and DCC Expense Ratio				51.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)				48.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)				115,483
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	15,487	12,856	13,364	
15. Estimated Adjusting and Other Loss Adjustment Expenses	9,483	7,872	8,184	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected Total Fixed Expenses	27,966	22,552	22,798	73,316
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				188,799
19. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
20. Required Premium = (18) ÷ (19)				243,612
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				2.5%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	149,121	126,060	139,696	
2. Premium Projection Factor	1.000	1.000	1.000	
3. Projected Current Level Earned Premium = (1) x (2)	149,121	126,060	139,696	414,877
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	47,585	141,650	129,027	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	47,585	141,650	129,027	
6. Loss Projection Factor	1.389	1.208	1.050	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	66,096	171,113	135,478	417,781
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	44.3%	135.7%	97.0%	100.7%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				2.7%
11. Trended Permissible Loss and DCC Expense Ratio				51.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)				52.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)				218,225
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	24,407	21,016	23,566	
15. Estimated Adjusting and Other Loss Adjustment Expenses	14,946	12,869	14,431	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected Total Fixed Expenses	44,076	36,866	40,201	121,143
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				339,368
19. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
20. Required Premium = (18) ÷ (19)				437,894
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				5.5%
22. Selected Overall Rate Change				5.5%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Towing and Labor**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	2,264	1,647	1,699	
2. Premium Projection Factor	0.961	0.971	0.981	
3. Projected Current Level Earned Premium = (1) × (2)	2,176	1,599	1,667	5,442
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	3,253	1,396	2,448	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	3,253	1,396	2,448	
6. Loss Projection Factor	1.973	1.503	1.144	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	6,418	2,098	2,801	9,578
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	294.9%	131.2%	168.0%	176.0%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				10.6%
11. Trended Permissible Loss and DCC Expense Ratio				53.6%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				66.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				3,624
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	261	215	269	
15. Estimated Adjusting and Other Loss Adjustment Expenses	160	132	165	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected Total Fixed Expenses	471	378	460	1,309
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				4,933
19. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
20. Required Premium = (18) ÷ (19)				6,365
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				17.0%
22. Selected Overall Rate Change				25.0%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 17, 2014
Loss of Use**

Fiscal Accident Year Ending	2011/2	2012/2	2013/2	3-Year
Premium				
1. Current Level Earned Premium	18,420	13,987	15,596	
2. Premium Projection Factor	1.082	1.051	1.020	
3. Projected Current Level Earned Premium = (1) x (2)	19,930	14,700	15,908	50,538
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	10,794	8,881	8,407	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	10,794	8,881	8,407	
6. Loss Projection Factor	1.241	1.147	1.060	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	13,395	10,187	8,911	31,182
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	67.2%	69.3%	56.0%	61.7%
9. Experience Year Weights Used Above				15/30/55
10. Credibility Assigned to Experience				13.5%
11. Trended Permissible Loss and DCC Expense Ratio				51.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)				52.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)				26,532
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	3,152	2,413	2,820	
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,930	1,477	1,727	
16. Fixed Expense Projection Factor	1.120	1.088	1.058	
17. Projected Total Fixed Expenses	5,692	4,232	4,811	14,735
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				41,267
19. Permissible Loss, DCC and Fixed Expense Ratio				77.5%
20. Required Premium = (18) ÷ (19)				53,248
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				5.4%
22. Selected Overall Rate Change				5.0%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Base Rate Changes by Territory Assumed Effective March 17, 2014**

Territory	Bodily Injury			Property Damage			Medical Benefits			Comprehensive			Collision		
	Current	Proposed		Current	Proposed		Current	Proposed		Current	Proposed		Current	Proposed	
25	216.90	246.00	13.4%	158.10	173.00	9.4%	196.00	201.50	2.8%	168.40	168.90	0.3%	434.70	439.90	1.2%
35	208.80	236.80	13.4%	193.90	212.10	9.4%	201.20	206.80	2.8%	142.80	143.20	0.3%	551.30	557.90	1.2%
38	254.80	288.90	13.4%	140.10	153.30	9.4%	225.00	231.30	2.8%	252.60	253.30	0.3%	430.50	435.70	1.2%
39	183.70	208.30	13.4%	137.30	150.20	9.4%	201.10	206.70	2.8%	188.60	189.10	0.3%	287.30	290.70	1.2%
44	184.10	208.80	13.4%	164.20	179.60	9.4%	183.00	188.10	2.8%	98.70	99.00	0.3%	307.70	311.40	1.2%
47	259.60	294.40	13.4%	174.40	190.80	9.4%	178.90	183.90	2.8%	264.90	265.60	0.3%	486.50	492.30	1.2%
50	183.90	208.50	13.4%	144.70	158.30	9.4%	199.90	205.50	2.8%	211.10	211.70	0.3%	415.10	420.10	1.2%
51	177.20	200.90	13.4%	128.90	141.00	9.4%	203.50	209.20	2.8%	237.70	238.40	0.3%	431.70	436.90	1.2%
52	186.10	211.00	13.4%	164.60	180.10	9.4%	201.40	207.00	2.8%	219.90	220.50	0.3%	470.80	476.40	1.2%
53	205.50	233.00	13.4%	187.80	205.50	9.4%	177.90	182.90	2.8%	163.20	163.70	0.3%	535.20	541.60	1.2%
54	178.30	202.20	13.4%	134.70	147.40	9.4%	177.10	182.10	2.8%	223.70	224.30	0.3%	405.80	410.70	1.2%
55	193.50	219.40	13.4%	171.40	187.50	9.4%	190.40	195.70	2.8%	146.00	146.40	0.3%	323.50	327.40	1.2%
56	209.00	237.00	13.4%	172.60	188.80	9.4%	182.00	187.10	2.8%	182.10	182.60	0.3%	526.50	532.80	1.2%
57	157.20	178.30	13.4%	119.70	131.00	9.4%	214.40	220.40	2.8%	131.20	131.60	0.3%	480.20	486.00	1.2%
58	155.20	176.00	13.4%	152.60	166.90	9.4%	198.20	203.70	2.8%	178.60	179.10	0.3%	468.40	474.00	1.2%
61	156.50	177.50	13.4%	137.70	150.60	9.4%	186.50	191.70	2.8%	220.50	221.10	0.3%	384.80	389.40	1.2%
62	217.30	246.40	13.4%	175.50	192.00	9.4%	184.00	189.20	2.8%	175.10	175.60	0.3%	330.60	334.60	1.2%
63	211.70	240.10	13.4%	170.40	186.40	9.4%	210.30	216.20	2.8%	202.70	203.30	0.3%	545.00	551.50	1.2%
64	159.00	180.30	13.4%	158.60	173.50	9.4%	179.10	184.10	2.8%	148.10	148.50	0.3%	354.30	358.60	1.2%
65	249.90	283.40	13.4%	233.80	255.80	9.4%	201.10	206.70	2.8%	110.40	110.70	0.3%	468.20	473.80	1.2%
66	221.60	251.30	13.4%	133.60	146.20	9.4%	187.00	192.20	2.8%	180.70	181.20	0.3%	365.40	369.80	1.2%
68	222.50	252.30	13.4%	192.20	210.30	9.4%	182.30	187.40	2.8%	139.80	140.20	0.3%	473.60	479.30	1.2%
69	205.30	232.80	13.4%	183.90	201.20	9.4%	187.90	193.20	2.8%	126.80	127.20	0.3%	441.20	446.50	1.2%
71	175.30	198.80	13.4%	164.80	180.30	9.4%	182.60	187.70	2.8%	112.40	112.70	0.3%	315.10	318.90	1.2%
72	159.10	180.40	13.4%	128.90	141.00	9.4%	200.40	206.00	2.8%	161.70	162.20	0.3%	446.10	451.50	1.2%
73	156.50	177.50	13.4%	134.00	146.60	9.4%	191.30	196.70	2.8%	235.00	235.70	0.3%	400.00	404.80	1.2%
74	216.00	244.90	13.4%	215.30	235.50	9.4%	191.10	196.50	2.8%	152.00	152.40	0.3%	440.10	445.40	1.2%
75	188.90	214.20	13.4%	142.80	156.20	9.4%	216.90	223.00	2.8%	226.70	227.30	0.3%	496.70	502.70	1.2%
76	154.90	175.70	13.4%	163.90	179.30	9.4%	184.60	189.80	2.8%	122.10	122.40	0.2%	382.70	387.30	1.2%
77	191.00	216.60	13.4%	141.50	154.80	9.4%	201.10	206.70	2.8%	201.40	202.00	0.3%	401.50	406.30	1.2%
78	254.80	288.90	13.4%	119.50	130.70	9.4%	179.30	184.30	2.8%	190.00	190.50	0.3%	395.60	400.30	1.2%
79	248.80	282.10	13.4%	208.70	228.30	9.4%	186.00	191.20	2.8%	94.20	94.50	0.3%	335.30	339.30	1.2%
80	195.20	221.40	13.4%	192.50	210.60	9.4%	187.10	192.30	2.8%	77.40	77.60	0.3%	396.20	401.00	1.2%
81	222.40	252.20	13.4%	201.20	220.10	9.4%	196.00	201.50	2.8%	96.30	96.60	0.3%	374.60	379.10	1.2%
82	165.80	188.00	13.4%	201.50	220.40	9.4%	173.40	178.30	2.8%	70.70	70.90	0.3%	407.20	412.10	1.2%
83	216.00	244.90	13.4%	151.90	166.20	9.4%	179.10	184.10	2.8%	182.40	182.90	0.3%	397.10	401.90	1.2%
84	196.30	222.60	13.4%	124.40	136.10	9.4%	181.90	187.00	2.8%	219.40	220.00	0.3%	416.90	421.90	1.2%
85	150.00	170.10	13.4%	165.30	180.80	9.4%	172.50	177.30	2.8%	177.00	177.50	0.3%	411.40	416.30	1.2%
87	185.80	210.70	13.4%	183.20	200.40	9.4%	186.80	192.00	2.8%	92.30	92.60	0.3%	382.10	386.70	1.2%
88	191.70	217.40	13.4%	118.80	130.00	9.4%	193.70	199.10	2.8%	292.70	293.50	0.3%	426.70	431.80	1.2%
90	302.50	343.00	13.4%	215.00	235.20	9.4%	188.30	193.60	2.8%	111.80	112.10	0.3%	361.30	365.60	1.2%
91	187.50	212.60	13.4%	178.70	195.50	9.4%	182.00	187.10	2.8%	116.60	116.90	0.3%	401.40	406.20	1.2%
92	176.80	200.50	13.4%	155.40	170.00	9.4%	178.90	183.90	2.8%	212.10	212.70	0.3%	465.20	470.80	1.2%
93	169.60	192.30	13.4%	131.20	143.50	9.4%	173.30	178.20	2.8%	147.30	147.70	0.3%	413.20	418.20	1.2%
94	211.40	239.70	13.4%	153.00	167.40	9.4%	185.10	190.30	2.8%	194.30	194.80	0.3%	451.30	456.70	1.2%
95	272.40	308.90	13.4%	177.10	193.70	9.4%	197.30	202.80	2.8%	191.70	192.20	0.3%	441.10	446.40	1.2%
96	199.10	225.80	13.4%	164.90	180.40	9.4%	210.50	216.40	2.8%	215.10	215.70	0.3%	462.90	468.50	1.2%
97	155.00	175.80	13.4%	140.60	153.80	9.4%	188.40	193.70	2.8%	175.30	175.80	0.3%	392.00	396.70	1.2%
98	235.50	267.10	13.4%	223.50	244.50	9.4%	200.00	205.60	2.8%	117.40	117.70	0.3%	512.40	518.50	1.2%
99	247.60	280.80	13.4%	164.20	179.60	9.4%	202.10	207.80	2.8%	161.90	162.40	0.3%	442.70	448.00	1.2%
100	270.40	306.60	13.4%	153.50	167.90	9.4%	188.10	193.40	2.8%	156.40	156.80	0.3%	407.80	412.70	1.2%
101	281.60	319.30	13.4%	211.70	231.60	9.4%	212.70	218.70	2.8%	126.40	126.80	0.3%	433.50	438.70	1.2%
102	273.80	310.50	13.4%	174.90	191.30	9.4%	192.40	197.80	2.8%	141.20	141.60	0.3%	497.40	503.40	1.2%
103	281.70	319.40	13.4%	180.60	197.60	9.4%	188.10	193.40	2.8%	140.00	140.40	0.3%	487.00	492.80	1.2%
104	192.70	218.50	13.4%	170.80	186.90	9.4%	178.60	183.60	2.8%	96.40	96.70	0.3%	356.30	360.60	1.2%
105	169.10	191.80	13.4%	136.60	149.40	9.4%	193.20	198.60	2.8%	174.60	175.10	0.3%	427.30	432.40	1.2%
106	232.00	263.10	13.4%	166.10	181.70	9.4%	191.10	196.50	2.8%	132.10	132.50	0.3%	374.00	378.50	1.2%
107	269.80	306.00	13.4%	203.10	222.20	9.4%	185.50	190.70	2.8%	114.80	115.10	0.3%	387.40	392.00	1.2%
108	324.60	368.10	13.4%	227.00	248.30	9.4%	239.50	246.20	2.8%	102.20	102.50	0.3%	383.00	387.60	1.2%
109	337.80	383.10	13.4%	263.80	288.60	9.4%	224.60	230.90	2.8%	138.70	139.10	0.3%	368.60	373.00	1.2%
110	238.40	270.30	13.4%	244.00	266.90	9.4%	190.90	196.20	2.8%	98.60	98.90	0.3%	406.10	411.00	1.2%
111	255.10	289.30	13.4%	246.30	269.50	9.4%	181.40	186.50	2.8%	87.50	87.70	0.2%	414.60	419.60	1.2%
112	215.80	244.70	13.4%	169.10	185.00	9.4%	188.50	193.80	2.8%	107.20	107.50	0.3%	269.00	272.20	1.2%
113	226.50	256.90	13.4%	155.60	170.20	9.4%	216.60	222.70	2.8%	175.40	175.90	0.3%	388.90	393.60	1.2%
114	253.80	287.80	13.4%	168.50	184.30	9.4%	235.80	242.40	2.8%	180.90	181.40	0.3%	389.60	394.30	1.2%
115	308.60	350.00	13.4%	199.70	218.50	9.4%	182.80	187.90	2.8%	136.50	136.90	0.3%	407.10	412.00	1.2%
999	343.70	389.80	13.4%	261.10	285.60	9.4%	288.70	296.80	2.8%	293.20	294.00	0.3%	531.00	537.40	1.2%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Determination of Base Rates Assumed Effective March 17, 2014
Underinsured/Uninsured Motorist Bodily Injury**

Per Claimant Limit	Per Occurrence Limit	Underinsured Bodily Injury				Uninsured Bodily Injury			
		Multiple Car - First		Single Car - First		Multiple Car - First		Single Car - First	
		Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
25000	50000	52.40	55.00	28.00	29.30	68.60	72.00	35.80	37.50
25000	100000	85.90	91.90	44.90	48.10	80.10	86.40	42.00	45.00
30000	60000	85.90	91.90	44.90	48.10	80.10	86.40	42.00	45.00
40000	80000	85.90	91.90	44.90	48.10	80.10	86.40	42.00	45.00
50000	50000	85.90	91.90	44.90	48.10	80.10	86.40	42.00	45.00
50000	100000	85.90	91.90	44.90	48.10	80.10	86.40	42.00	45.00
50000	200000	127.60	140.30	67.30	74.10	91.10	100.10	47.90	52.10
100000	100000	127.60	140.30	67.30	74.10	91.10	100.10	47.90	52.10
100000	150000	127.60	140.30	67.30	74.10	91.10	100.10	47.90	52.10
100000	200000	127.60	140.30	67.30	74.10	91.10	100.10	47.90	52.10
100000	250000	144.70	160.60	75.80	85.00	94.40	105.10	49.90	54.80
100000	300000	144.70	160.60	75.80	85.00	94.40	105.10	49.90	54.80
100000	400000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
100000	500000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
150000	200000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
150000	250000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
150000	300000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
150000	400000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
150000	500000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
200000	200000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
200000	250000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
200000	300000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
200000	400000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
200000	500000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
200000	750000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
250000	250000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
250000	300000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
250000	400000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
250000	500000	191.90	221.10	100.80	117.20	103.00	118.80	54.20	61.90
250000	750000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
250000	1000000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
300000	300000	180.50	204.10	94.90	108.40	100.90	114.50	53.00	59.60
300000	400000	217.50	261.30	113.70	138.60	107.20	131.00	56.40	68.30
300000	500000	217.50	261.30	113.70	138.60	107.20	131.00	56.40	68.30
300000	750000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
300000	1000000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
400000	400000	217.50	261.30	113.70	138.60	107.20	131.00	56.40	68.30
400000	500000	217.50	261.30	113.70	138.60	107.20	131.00	56.40	68.30
400000	750000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
400000	1000000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
500000	500000	217.50	261.30	113.70	138.60	107.20	131.00	56.40	68.30
500000	750000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
500000	1000000	240.70	291.50	126.40	155.30	110.60	136.80	58.30	71.30
1000000	1000000	264.50	324.50	139.10	172.90	114.60	144.00	60.00	75.00

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Determination of Base Rates Assumed Effective March 17, 2014
Uninsured Motorist Property Damage**

Coverage Single Limit	Per Occ / With COLL		Per Occ / Without COLL	
	Current	Proposed	Current	Proposed
25000	3.50	3.50	50.80	52.00
30000	3.50	3.50	54.10	54.00
35000	3.50	3.50	54.10	56.00
40000	3.50	3.50	54.10	58.00
45000	3.50	3.50	54.10	59.00
50000	3.50	3.50	54.10	60.00
60000	3.50	3.50	57.40	61.00
70000	3.50	3.50	57.40	62.00
75000	3.50	3.50	57.40	62.50
80000	3.50	3.50	60.00	63.00
90000	3.50	3.50	60.00	64.00
100000	3.50	3.50	60.00	65.00
110000	63.30	66.00	63.30	66.00
120000	63.30	67.00	63.30	67.00
130000	63.30	68.00	63.30	68.00
140000	63.30	69.00	63.30	69.00
150000	63.30	70.00	63.30	70.00
175000	63.30	71.00	63.30	71.00
200000	63.30	72.00	63.30	72.00
225000	63.30	73.00	63.30	73.00
250000	63.30	74.00	63.30	74.00
275000	68.50	75.00	68.50	75.00
300000	68.50	76.00	68.50	76.00
350000	68.50	77.00	68.50	77.00
400000	68.50	78.00	68.50	78.00
450000	68.50	79.00	68.50	79.00
500000	68.50	80.00	68.50	80.00
1000000	76.80	90.00	76.80	90.00

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Determination of Base Rates Assumed Effective March 17, 2014
Towing and Labor**

Current	Proposed
2.80	3.50

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Determination of Base Rates Assumed Effective March 17, 2014
Loss of Income**

Current	Proposed
2.30	2.50

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Determination of Base Rates Assumed Effective March 17, 2014
Death Benefits**

Current	Proposed
0.90	1.00

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Determination of Base Rates Assumed Effective March 17, 2014
Loss of Use**

Coverage Limit	Current	Proposed
Per Day/Total		
20/400	24.30	25.50
25/500	36.60	38.40
30/600	48.60	51.00
40/800	60.80	63.80
50/1000	72.90	76.50
60/1200	10.80	11.30

**Arkansas Personal Auto
Non-Standard Class M
Nationwide Assurance Company
Limit Factors Assumed Effective March 17, 2014**

Coverage	Current	Proposed	% Change
Bodily Injury			
25/50	1.00	1.00	0.0%
30/60	1.09	1.09	0.0%
25/100	1.18	1.23	4.2%
40/80	1.19	1.27	6.7%
50/100	1.43	1.45	1.4%
50/200	1.46	1.61	10.3%
100/100	1.48	1.67	12.8%
100/150	1.48	1.71	15.5%
100/200	1.52	1.75	15.1%
100/250	1.57	1.79	14.0%
100/300	1.75	1.83	4.6%
300/300	1.74	1.93	10.9%
250/500	1.78	2.12	19.1%
Property Damage			
25000	1.000	1.000	0%
30000	1.100	1.100	0%
35000	1.120	1.120	0%
40000	1.121	1.130	1%
45000	1.122	1.140	2%
50000	1.150	1.150	0%
60000	1.151	1.170	2%
70000	1.152	1.190	3%
75000	1.153	1.200	4%
80000	1.154	1.210	5%
90000	1.155	1.230	6%
100000	1.156	1.250	8%
110000	1.157	1.266	9%
120000	1.160	1.282	11%
130000	1.180	1.298	10%
140000	1.190	1.314	10%
150000	1.210	1.330	10%
175000	1.220	1.365	12%
200000	1.230	1.400	14%
225000	1.240	1.430	15%
250000	1.250	1.460	17%
275000	1.270	1.485	17%
300000	1.280	1.510	18%
350000	1.290	1.555	21%
400000	1.310	1.595	22%
450000	1.320	1.630	23%
500000	1.330	1.660	25%
1000000	1.420	1.780	25%

**Arkansas Personal Auto
Non-Standard Class M
Nationwide Assurance Company
Deductible Factors Assumed Effective March 17, 2014**

Coverage	Current	Proposed	% Change
Comprehensive			
100	0.93	0.93	0.0%
250	0.75	0.75	0.0%
500	0.45	0.50	11.1%
1000	0.40	0.40	0.0%
Collision			
100	1.00	1.10	10.0%
250	0.98	0.98	0.0%
500	0.80	0.80	0.0%
1000	0.65	0.65	0.0%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Coverage Expense Fees Assumed Effective March 17, 2014**

Coverage	Current Expense Fee	Proposed Expense Fee	% Change
Bodily Injury	\$48.20	\$38.00	-21.2%
Property Damage	\$45.20	\$39.00	-13.7%
Medical Benefits	\$10.70	\$13.00	21.5%
Comprehensive	\$38.70	\$30.00	-22.5%
Collision	\$77.50	\$76.00	-1.9%

**Arkansas Personal Auto
Non-Standard - Class M
Nationwide Assurance Company
Model Year Factors Assumed Effective March 17, 2014**

Model Year	Bodily Injury		Property Damage		Medical Benefits		Comprehensive		Collision	
	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed	Current	Proposed
2020	N/A	1.155	N/A	1.108	N/A	1.264	N/A	1.311	N/A	1.541
2019	N/A	1.142	N/A	1.099	N/A	1.242	N/A	1.285	N/A	1.496
2018	N/A	1.129	N/A	1.090	N/A	1.220	N/A	1.259	N/A	1.451
2017	N/A	1.116	N/A	1.081	N/A	1.198	N/A	1.233	N/A	1.406
2016	N/A	1.103	N/A	1.072	N/A	1.176	N/A	1.207	N/A	1.361
2015	N/A	1.090	N/A	1.063	N/A	1.154	N/A	1.181	N/A	1.316
2014	1.077	1.077	1.054	1.054	1.330	1.132	1.155	1.155	1.271	1.271
2013	1.064	1.064	1.045	1.045	1.110	1.110	1.129	1.129	1.226	1.226
2012	1.051	1.051	1.036	1.036	1.088	1.088	1.103	1.103	1.181	1.181
2011	1.038	1.038	1.027	1.027	1.066	1.066	1.077	1.077	1.136	1.136
2010	1.025	1.025	1.018	1.018	1.044	1.044	1.051	1.051	1.091	1.091
2009	1.013	1.013	1.009	1.009	1.022	1.022	1.026	1.026	1.045	1.045
2008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	0.987	0.987	0.991	0.991	0.978	0.978	0.974	0.974	0.955	0.955
2006	0.975	0.975	0.982	0.982	0.956	0.956	0.949	0.949	0.909	0.909
2005	0.962	0.962	0.973	0.973	0.934	0.934	0.923	0.923	0.864	0.864
2004	0.950	0.950	0.965	0.965	0.912	0.912	0.898	0.898	0.817	0.817
2003	0.938	0.938	0.956	0.956	0.890	0.890	0.873	0.873	0.772	0.772
2002	0.925	0.925	0.948	0.948	0.869	0.869	0.848	0.848	0.726	0.726
2001	0.911	0.911	0.939	0.939	0.847	0.847	0.823	0.823	0.680	0.680
2000	0.899	0.899	0.930	0.930	0.826	0.826	0.797	0.797	0.635	0.635
1999	0.886	0.886	0.922	0.922	0.804	0.804	0.771	0.771	0.588	0.588
1998	0.873	0.873	0.914	0.914	0.782	0.782	0.746	0.746	0.544	0.544
1997	0.860	0.860	0.904	0.904	0.760	0.760	0.720	0.720	0.498	0.498
1996	0.847	0.847	0.897	0.897	0.738	0.738	0.695	0.695	0.452	0.452
1995	0.834	0.834	0.888	0.888	0.738	0.738	0.669	0.669	0.406	0.406
1994	0.822	0.822	0.888	0.888	0.738	0.738	0.645	0.645	0.361	0.361
1993	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344
1992	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344
1991	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344
1990	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344
1989	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344
1988	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344
<1988	0.822	0.822	0.888	0.888	0.738	0.738	0.619	0.619	0.344	0.344



March 19, 2014

Attention: Ms. Alexa Grissom

Re: Nationwide Assurance Company
Non-Standard Automobile Rate Revision
File No. 14NSA-10252AR-KJC
SERFF No. NTWP-129367435

Dear Ms. Grissom:

In response to your Objection Letter dated March 6, 2014, we are providing the following information. Your original requests are in bold font for your convenience.

- 1. It appears there are a few territories that have only one zip code in them; this is unacceptable. The filing must be amended so that no territory is composed of only one zip code.**

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.

Per your conversation with our AGC, we are leaving our territories unchanged. We will begin collecting data so that in future filings any territories comprised of one or two zip codes will be merged into territories comprised of at least three zip codes.

Please contact me at (614) 677-2963 or at (800) 882-2822, extension 72963, with any questions. I may also be reached via e-mail at clarkk42@nationwide.com.

Sincerely,

A handwritten signature in black ink that reads "Kelly J. Clark".

Kelly J. Clark
State Filings Specialist