Filing at a Glance

Company:	California Casualty Indemnity Exchange
Product Name:	Private Passenger Auto
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	07/11/2014
SERFF Tr Num:	CALC-129615476
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	AR-14-A-FR-216
Effective Date Requested (New):	11/01/2014
Effective Date Requested (Renewal):	11/01/2014
Author(s):	Vicky Tierney, Kathy Barnard, Yolanda Manuel, Kimberly Abate, Joshua Weiss, Kyle Belvill, Danny Kiehn
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	08/12/2014
Disposition Status:	Filed
Effective Date (New):	11/01/2014
Effective Date (Renewal):	11/01/2014

State Filing Description:

General Information

Project Name: Rate Filing
Project Number: AR-14-A-FR-216
Reference Organization:
Reference Title:
Filing Status Changed: 08/12/2014
State Status Changed:
Created By: Vicky Tierney
Corresponding Filing Tracking Number:

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

Deemer Date:
Submitted By: Vicky Tierney

Filing Description:

PURPOSE OF FILING
With this Filing, California Casualty Indemnity Exchange proposes revisions to the Base Rates, Model Year Factors, Symbol/Deductible Factors, Sales Code Factors, Driver Class Factors, Good Student Discount (GSD) Factors, College Graduate Scholastic Achievement Discount (CGR) Factors, Multicar Discount Factors, Driving Record Surcharge Factors, Gold Star Financial Responsibility Factors, and Vehicle Type Factors. Additionally, Driver Age Refinement, Annual Mileage and Annual Mileage Youth Offset Factors are introduced. The High Value Vehicle Symbol/Deductible Factor Rule is modified and Renwal Cap Factor added.

OVERALL PREMIUM IMPACT:
+5.0%

PROPOSED EFFECTIVE DATE:
11/1/14 for both new and renewal business

Company and Contact

Filing Contact Information

Vicky G. Tierney, Senior Product Development Analyst - CCMC
1900 Alameda de las Pulgas
San Mateo, CA 94403-1298

vtierney@calcas.com

800-288-7765 [Phone] 4523 [Ext]
650-638-1833 [FAX]

Filing Company Information

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

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

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

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/AR-14-A-FR-216*

Fee Explanation: $100/filing x 1 filing = $100

Per Company: No

Company	Amount	Date Processed	Transaction #
California Casualty Indemnity Exchange	$100.00	07/11/2014	83943453

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08/12/2014	08/12/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	08/04/2014	08/04/2014
Pending Industry Response	Alexa Grissom	07/21/2014	07/21/2014

Response Letters

Responded By	Created On	Date Submitted
Joshua Weiss	08/05/2014	08/05/2014
Vicky Tierney	07/24/2014	07/24/2014

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	AR Auto Underwriting Manual - Section 3	Vicky Tierney	07/30/2014	07/30/2014
Supporting Document	AMENDED EXPLANATORY MEMORANDUM - 7-30-14	Vicky Tierney	07/30/2014	07/30/2014

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/AR-14-A-FR-216*

Disposition

Disposition Date: 08/12/2014
Effective Date (New): 11/01/2014
Effective Date (Renewal): 11/01/2014
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):
California Casualty Indemnity Exchange	15.500%	5.000%	$37,697	419	$753,944	29.800%	-11.400%

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 (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Supporting Exhibits - Exhibits I- VIII	Filed	Yes
Supporting Document	Supporting Exhibits - Exhibits A - M	Filed	Yes
Supporting Document	Zone and County Code Definitions & Number	Filed	Yes
Supporting Document	AMENDED EXPLANATORY MEMORANDUM - 7-30-14	Filed	Yes
Rate (revised)	AR Auto Underwriting Manual - Section 3	Filed	Yes
Rate	AR Auto Underwriting Manual - Section 3	Filed	Yes

State:	*Arkansas*	**Filing Company:**	*California Casualty Indemnity Exchange*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*Rate Filing/AR-14-A-FR-216*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/04/2014
Submitted Date	08/04/2014
Respond By Date	

Dear Vicky G. Tierney,

Introduction:

This will acknowledge receipt of the captioned filing. Please clarify if a zone is the same as a territory. If not, please provide a list of all territories in the State.

Conclusion:

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

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

Sincerely,

Alexa Grissom

State:	*Arkansas*	**Filing Company:**	*California Casualty Indemnity Exchange*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*Rate Filing/AR-14-A-FR-216*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/21/2014
Submitted Date	07/21/2014
Respond By Date	

Dear Vicky G. Tierney,

Introduction:

This will acknowledge receipt of the captioned filing. The Rf-1 indicates individuals may receive up to a 25 percent increase; please limit individual increases to 20 percent.

Please define territory zones and county codes. Also, clarify the number of each.

Lastly, please advise of the relationship between the NEA and California Casualty Indemnity Exchange.

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

Conclusion:

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

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

Sincerely,

Alexa Grissom

State:	*Arkansas*	**Filing Company:**	*California Casualty Indemnity Exchange*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*Rate Filing/AR-14-A-FR-216*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/05/2014
Submitted Date	08/05/2014

Dear Alexa Grissom,

Introduction:

Thank you for your review of this Filing. Below you will find our response to your Objection Letter.

Response 1

Comments:

Yes, zone is the same as territory. California Casualty uses the term zone, instead of territory.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if additional information is needed in your continued review of this Filing.

Sincerely,

Joshua Weiss

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Rate Filing/AR-14-A-FR-216

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/24/2014
Submitted Date	07/24/2014

Dear Alexa Grissom,

Introduction:

Thank you for your review of this Filing. Below you will find our response to the items outlined in your Objection Letter.

Response 1

Comments:

The RF-1 document has been updated to reflect the change in percentage for individual increases from 25% to 20%. Also included are documents listing the Zone and County Code Definitions and Number.

With regards to the NEA relationship with the Company.: the National Education Association (NEA) endorses California Casualty and promotes the Company's products through NEA Member Benefits.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see updated RF-1 in response to the Objection regarding limiting individual increase to 20%
Attachment(s):	Updated NAIC Loss Cost Data Entry Document - AR-14-A-FR-216.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	*Please see attached.*
Attachment(s):	*NAIC Loss Cost Data Entry Document - AR-14-A-FR-216.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see updated RF-1 in response to the Objection regarding limiting individual increase to 20%
Attachment(s):	Updated NAIC Loss Cost Data Entry Document - AR-14-A-FR-216.pdf
Previous Version	
Satisfied - Item:	*NAIC loss cost data entry document*
Comments:	*Please see attached.*
Attachment(s):	*NAIC Loss Cost Data Entry Document - AR-14-A-FR-216.pdf*

Satisfied - Item:	Zone and County Code Definitions & Number
Comments:	Please see attached list of Zone and County Code Definitions & Number, in response to the Objection of 7/21/14.
Attachment(s):	County Code Definitions.pdf Zone Definitions.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We hope that these responses satisfactorily address your concerns.

Please let us know if additional information is needed in your continued review of this Filing.

Sincerely,
Vicky Tierney

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/AR-14-A-FR-216*

Amendment Letter

Submitted Date: 07/30/2014

Comments:

It was discovered that there were some editorial errors on the submitted AR Auto UW Manual. These errors are being corrected with this amendment. The corrections do not have any rating impact and are made to be consistent with the submittted filing documentation and exhibits.

We apologize for any inconvenience that these errors may have caused.

Sincerely,

Vicky G. Tierney, CPCU
PRD Analyst - SR

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	AR Auto Underwriting Manual - Section 3	Revised Pages Only	Replacement		07/30/2014 By:
Previous Version					
1	*AR Auto Underwriting Manual - Section 3*	*Revised Pages Only*	*Replacement*		*07/11/2014* *By: Vicky Tierney*

Supporting Document Schedule Item Changes

Satisfied - Item:	AMENDED EXPLANATORY MEMORANDUM - 7-30-14
Comments:	Please see attached Memorandum explaining the changes made to the UW Manual submitted as an Amendment
Attachment(s):	AMENDED Explanatory Memorandum - AR-14-A-FR-216.pdf

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/AR-14-A-FR-216*

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.000%
Effective Date of Last Rate Revision: 09/01/2013
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):
California Casualty Indemnity Exchange	15.500%	5.000%	$37,697	419	$753,944	29.800%	-11.400%

State: *Arkansas* **Filing Company:** *California Casualty Indemnity Exchange*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Auto*
Project Name/Number: *Rate Filing/AR-14-A-FR-216*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 08/12/2014	AR Auto Underwriting Manual - Section 3	Revised Pages Only	Replacement		UPDATED AR Auto Underwriting Manual - Section 3 - Revised Pages Only.pdf

RATING

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

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	Symbol/Ded Factor	3	x													
	Model Year Factor	4	x													
	Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
	Vehicle Age Factor	31	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Auto/Home Discount	7	x													
	Driver Class Factor	8A														
	x GSD/DTD [1]	8B														
	+ Driving Record Surcharge 1 [3]	9A														
	= Combined Factor		x													
	Driving Record Surcharge 2 [3]	9B	x													
	CGR Discount Factor	8C	x													
	Persistency Factor	10	x													
	Multi Car Discount	11	x													
	Mature Driver Discount	12	x													
	Utility Vehicle Factor	14	x													
	Passive Restraint Discount	26	x													
	ABS Discount	27	x													
	Anti-Theft Discount															
	Loan/Lease Factor [2]	30	x													
	Package Discount	16	x													
	SR-22 Filing Surcharge	29	x													
*	Zone Factor[6]	25	x													
*	Towing – Group Rating Factor[6]	33	x													
+	Driver Age Refinement Factor	34	x													
+	Annual Mileage Factor	35	x													
+	Annual Mileage Youth Offset Factor[6]	36	x													
+	Renewal Cap Factor[6]	37	x													
	PREMIUM[4,5]		=													
										TOTAL PREMIUM:						

[1] Round to two decimals
[2] Does not apply to PH vehicle type
[3] Does not apply to Excess Vehicles
[4] Towing Premium is capped at $50 for PP, PU, VN
[5] Towing Premium is capped at $75 for PH
+ [6] Round to Dollar

WORKSHEET 2 - VEHICLE TYPE: CL, DB

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[2]	COL[2]	T&L[2]	OPT TE[2]	EEE[2]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x									#	#			
Model Year Factor	4	x									##	##			
Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
Vehicle Age Factor	31	x													
CL/DB Veh. Type Factor	20	x													
Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge1[3]	9A														
= Combined Factor		x													
Driving Record Surcharge 2[3]	9B														
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
ABS Discount[2]	27	x													
Anti-Theft Discount															
SR-22 Filing Surcharge	29	x													
Zone Factor[5]	25	x													
* Towing – Group Rating Factor[5]	33	x													
+ Driver Age Refinement Factor	34	x													
+ Annual Mileage Factor	35	x													
+ Annual Mileage Youth Offset Factor[5]	36	x													
+ Renewal Cap Factor[5]	37	x													
PREMIUM[4]		=													

TOTAL PREMIUM

[1] Round to two decimals
[2] Does not apply to DB vehicle type
[3] Does not apply to Excess Vehicles
[4] Towing Premium is capped at $50
+ [5] Round to Dollar

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

WORKSHEET 3 - VEHICLE TYPE: MC

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	MC Deductible Factor	17B	x													
	Model Year Factor	4	x													
	Vehicle Age Factor	31	x													
	MC Veh. Type Factor	17A	x													
	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
*	Zone Factor[1]	25	x													
+	Renewal Cap Factor[1]	37	x													
	PREMIUM		=													

TOTAL PREMIUM

+ [1] Round to Dollar

WORKSHEET 4 - VEHICLE TYPE: AN

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[1]	COL[1]	T&L[1]	OPT TE[1]	EEE[1]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Deductible Factor	3	x													
Model Year Factor[1]	4	x													
AN Veh. Type Factor	20	x													
Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Passive Restraint Discount	26	x													
Anti- Theft Discount															
* Zone Factor[2]	25	x													
+ Renewal Cap Factor[2]	37	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Use the earliest Model Year Table (Table 4)
+ [2] Round to Dollar

WORKSHEET 5 - VEHICLE TYPE: SN, GO

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Insurance Amt (in 00's)		x													
*	Base Rate	1	x													
*	Physical Damage Base Rate	18B/ 19B	x													
*	Increased Limit Factor	2	x													
*	SN/GO Veh. Type Factor	18A/ 19A	x													
	Gold Star Factor	5A/5B	x													
*	Sales Code Factor[1]	6	x													
+	Renewal Cap Factor[1]	37	x													
	PREMIUM		=													

TOTAL PREMIUM

+ [1] Round to Dollar

WORKSHEET 6 - VEHICLE TYPE: MH

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	Symbol/Deductible Factor	3	x													
	Model Year Factor	4	x													
	Vehicle Age Factor	31	x													
	MH Veh. Type Factor	20	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
	Passive Restraint Discount	26	x													
	Anti- Theft Discount															
	Package Discount	16	x													
	Zone Factor	25	x													
*	Towing – Group Rating Factor[2]	33	x													
+	Renewal Cap Factor[2]	37	x													
	PREMIUM[1]		=													

TOTAL PREMIUM

[1] Towing Premium is capped at $75

\+ [2] Round to Dollar

WORKSHEET 7 - VEHICLE TYPE: TR, CP

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x													
Base Rate	21/22	x													
Gold Star Factor	5A/5B	x													
* Sales Code Factor[1]	6	x													
+ Renewal Cap Factor[1]	37	x													
PREMIUM		=													

TOTAL PREMIUM

+

[1] Round to Dollar

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

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
NN Coverage Factor	23	x													
Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge 1	9A														
= Combined Factor		x													
Driving Record Surcharge 2	9B	x													
CGR Discount Factor	8C	x													
Mature Driver Discount	12	x													
* Zone Factor[2]	25	x													
+ Driver Age Refinement Factor	34	x													
+ Annual Mileage Factor	35	x													
+ Annual Mileage Youth Offset Factor[2]	36	x													
+ Renewal Cap Factor[2]	37	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Round to two decimals
+ [2] Round to Dollar

* Note: For Vehicle Type GV, refer to Table 28 for rates. Renewal Cap Factor applies to determine the total premium.

RULE 3 – EXPLANATION OF RATING FACTORS/DISCOUNTS

+ A. Annual Mileage Factor

This factor is based on miles driven annually per vehicle and applies to BI, PD, MED, UM, UIM, CMP and COL premiums. See **Table 35**.

+ B. Annual Mileage Youth Offset Factor

This factor is based in the miles driven annually per vehicle and a youthful operator's driver class and applies to BI, PD, MED, UM, UIM, CMP and COL premiums. See **Table 36**.

C. Anti-Lock Brake Discount

To qualify for this discount, the private passenger automobile must be equipped with a factory-installed antilock braking system on all 4 wheels. See **Table 27**.

D. Antique (AN), Classic (CL), Dune Buggies (DB), Motor Home (MH) Vehicle Type Factors

These factors are applied to the BI, PD, MED, Work Loss, Accidental Death, UM, UIM, PDUM, CMP and COL premiums, and are determined by vehicle type for Antiques (AN), Classics (CL), Dune Buggies (DB), and Motor Homes (MH). See **Table 20**.

E. Anti-Theft Discount (Reserved for future use)

F. Auto/Home Discount

This factor applies to BI, PD, MED, CMP and COL premiums of private passenger Auto, Pickup, Van, Classic Vehicle, Dune Buggy and commute-use Motor Home (PP, PU, VN, CL, DB, PH) vehicle types and varies when the insured has an active HO-3, DP-3, HO-3 MH, HO-4 or HO-6 homeowners policy with California Casualty. If an insured has multiple home policies, refer to the following table to determine which form to base the discount.

Form	Ranking
HO-3	1
DP-3	2
HO-3 MH	3
HO-6 primary residence	4
HO-4	5
HO-6 secondary residence	6

Use the lowest rank number from among the qualifying policies to choose the form on which to base the discount. Only one factor is applied for this discount and a policyholder with several home policies does not derive a discount factor from more than one of them.

Binder premium policies are not considered active policies and do not qualify for the discount. See **Table 7**.

G. Base Rates

The Base Rate is the rate for each policy coverage before any factors or discounts are applied. See **Table 1**.

H. Camper (CP) Base Rate

These factors are determined by the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Camper (CP) vehicle types. See **Table 22.**

I. Class Factors

This factor encompasses marital status, principal/part-time operator, years licensed, academic standing, driver training course discount, and the use of vehicle (pleasure, commute, business). See **Tables 8A and 8B**.

1. Good Student Discount:

   This discount varies in percentage, depending on driver's age and principal/part-time operator. See **Table 8B**.

   a. To qualify, the student must be attending an accredited high school or college full-time (12+ academic units for undergraduates; 9+ academic units for graduate students).
   b. Must also have achieved one of the following scholastic standings in the most recent grading period:
      1) Upper 20% of class
      2) Grade average of "B" or better
      3) Numerical GPA of 3.0 or better
      4) "Dean's List" or "Honor Roll"
   c. If the student's cumulative GPA at the current institution meets qualification 2 or 3 above, the discount may be applied even if the most recent grades do not qualify.
   d. Must provide Good Student Discount application or grade transcript from the most recent grading period.

2. Driver Training Discount (See **Table 8B**)

   This discount applies to each youthful operator under age 21 when sufficient evidence is provided of the successful completion of an acceptable driver education course meeting the following:

a. The course must be conducted by a licensed or certified driver training instructor; and
b. The course must include classroom instruction in basic traffic and safety laws, and a driving experience under actual road conditions or in a driving simulator.

J. College Graduate Scholastic Achievement Discount

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

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

\+ **K. Driver Age Refinement Factors**

This factor encompasses marital status, gender, age, principal/part-time operator, and student away at school discount. See **Table 34**.

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

1. Major Convictions

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

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

M. Extended Non-Owner (GV) Coverage Rates

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

N. Financial Responsibility Filing (SR-22) Surcharge

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

O. Gold Star Factors

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

<u>Rate Levels</u>

1. Platinum:
   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   c. There must not have been any non-chargeable claim per household in the past 3 years for New Accounts.
   d. All drivers in the household must not be younger than 25 years of age.
   e. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   f. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   g. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
2. Gold Star:
   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   c. There must not have been more than 3 non-chargeable claims per household in the past 3 years for New Accounts.
3. Standard: No Requirements.

P. Golf Cart (GO) Physical Damage Base Rates

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

Q. Golf Cart (GO) Vehicle Type Factors

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

R. Increased Limit Factors

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

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

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

T. Loan/Lease Factor

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

U. Mature Driver Discount

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

1. be at least 55 years of age, and
2. complete an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles, and
3. present a certificate certifying the approved course was successfully completed within the three years prior to the inception or renewal of the policy,

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

V. Model Year Factors

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

W. Motorcycle (MC) Deductible Factors

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

X. Motorcycle (MC) Vehicle Type Factors

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

Y. Multi Car Discount (see Table 10)

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

Z. Named Non-Owner (NN) Coverage Factors

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

AA. Package Discount (See Table 16)

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

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

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

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

BB. Passive Restraint Discount

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

CC. (Reserved for Future Use)

DD. Persistency Factor

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

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

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

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

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

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

EE. Renewal Cap Factor

This factor will apply at policy level on policy renewal. See **Table 37**.

FF. Sales Code Factors

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

GG. Snowmobile (SN) Physical Damage Base Rates

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

HH. Snowmobile (SN) Vehicle Type Factors

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

II. Symbol/Deductible Factors

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

The vehicle symbol is determined as follows:

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

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

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

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

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

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

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

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

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

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

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

CMP = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.022]}
COL = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.020]}

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

CMP = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.036]}
COL = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.030]}

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

CMP = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.084]}
COL = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.058]}

Note: round to the nearest hundredth

JJ. Towing – Group Rating Factors

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

KK. Trailer (TR) Base Rate

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

LL. Utility Vehicle Factors (Reserved for future use)

MM. Vehicle Age Factor

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

NN. Zone Factors

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

* **TABLE 1: BASE RATES**

		Miscellaneous Coverages:	
BI	327.8	T&L 1[1]	9.9
PD	232.1	T&L 2[2]	18.2
MED	97.1	OPT TE	9.2
Work Loss	4.4	EEE - Excess Electronic Equipment	36.0
Acc. Death	6.0		
UM	21.2		
UIM	67.2		
PDUM^	19.9		
CMP	130.8		
COL	386.3		

Notes:

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

Key:

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

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

Model Year 2011 and Subsequent

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.48	0.37	0.32	0.26	0.19	0.13	0.10	0.07
2	0.61	0.54	0.49	0.36	0.26	0.19	0.12	0.08
3	0.81	0.74	0.67	0.51	0.35	0.25	0.18	0.12
4	0.99	0.92	0.85	0.68	0.46	0.32	0.22	0.15
5	1.10	1.02	0.95	0.76	0.53	0.38	0.25	0.17
6	1.20	1.12	1.05	0.84	0.61	0.43	0.27	0.17
7	1.29	1.21	1.14	0.93	0.67	0.48	0.31	0.23
8	1.38	1.29	1.21	1.01	0.74	0.52	0.33	0.23
10	1.47	1.38	1.30	1.08	0.81	0.57	0.37	0.25
11	1.56	1.46	1.38	1.15	0.86	0.62	0.41	0.27
12	1.62	1.52	1.44	1.21	0.91	0.66	0.44	0.29
13	1.66	1.57	1.48	1.24	0.95	0.69	0.46	0.31
14	1.70	1.61	1.52	1.28	0.98	0.71	0.48	0.32
15	1.75	1.65	1.56	1.32	1.01	0.74	0.50	0.34
16	1.79	1.69	1.60	1.36	1.05	0.76	0.51	0.35
17	1.84	1.74	1.64	1.39	1.08	0.79	0.53	0.36
18	1.88	1.78	1.68	1.43	1.11	0.82	0.55	0.38
19	1.92	1.82	1.72	1.47	1.14	0.84	0.57	0.39
20	1.97	1.86	1.77	1.51	1.17	0.87	0.59	0.41
21	2.01	1.90	1.80	1.55	1.20	0.90	0.61	0.42
22	2.05	1.94	1.84	1.58	1.23	0.92	0.63	0.43
23	2.09	1.97	1.88	1.62	1.26	0.94	0.64	0.44
24	2.13	2.01	1.92	1.65	1.28	0.97	0.65	0.45
25	2.17	2.05	1.96	1.69	1.31	0.99	0.67	0.46
26	2.21	2.10	2.00	1.73	1.34	1.02	0.69	0.48
27	2.25	2.14	2.04	1.77	1.37	1.04	0.71	0.49
28	2.30	2.19	2.08	1.80	1.40	1.06	0.73	0.51
29	2.33	2.22	2.12	1.84	1.43	1.08	0.75	0.52
30	2.37	2.26	2.15	1.85	1.45	1.10	0.76	0.53
31	2.41	2.28	2.18	1.88	1.48	1.12	0.78	0.55
32	2.45	2.33	2.22	1.92	1.51	1.15	0.80	0.56
33	2.49	2.37	2.26	1.95	1.54	1.17	0.81	0.57
34	2.53	2.41	2.30	1.98	1.57	1.20	0.83	0.58
35	2.56	2.44	2.33	2.01	1.59	1.22	0.85	0.60
36	2.61	2.49	2.37	2.06	1.62	1.25	0.88	0.62
37	2.67	2.54	2.42	2.11	1.66	1.28	0.90	0.64
38	2.72	2.59	2.47	2.15	1.70	1.31	0.92	0.66
39	2.77	2.64	2.52	2.20	1.74	1.33	0.94	0.68
40	2.83	2.70	2.58	2.24	1.78	1.36	0.97	0.70
41	2.89	2.76	2.63	2.30	1.82	1.40	0.99	0.71
42	2.95	2.81	2.69	2.35	1.86	1.44	1.02	0.73
43	3.01	2.87	2.75	2.40	1.90	1.47	1.04	0.74
44	3.06	2.92	2.80	2.44	1.93	1.51	1.07	0.76
45	3.12	2.97	2.84	2.48	1.96	1.54	1.09	0.78
46	3.17	3.03	2.89	2.52	2.00	1.58	1.12	0.80
47	3.23	3.09	2.95	2.56	2.04	1.61	1.15	0.82
48	3.30	3.15	3.00	2.61	2.07	1.65	1.18	0.84
49	3.37	3.20	3.06	2.66	2.10	1.68	1.20	0.86
50	3.44	3.26	3.10	2.69	2.13	1.71	1.22	0.87
51	3.50	3.31	3.15	2.73	2.16	1.75	1.24	0.89
52	3.57	3.36	3.21	2.78	2.20	1.78	1.27	0.90
53	3.62	3.41	3.26	2.83	2.24	1.82	1.29	0.92
54	3.79	3.57	3.41	2.95	2.33	1.91	1.36	0.97
55	3.86	3.64	3.47	3.01	2.38	1.95	1.38	0.99
56	3.94	3.71	3.55	3.07	2.42	1.98	1.41	1.01
57	4.02	3.78	3.60	3.13	2.47	2.02	1.44	1.03
58	4.24	3.98	3.80	3.29	2.59	2.14	1.53	1.10
59	4.51	4.21	4.02	3.48	2.78	2.25	1.63	1.18
60	4.79	4.43	4.23	3.67	2.93	2.36	1.71	1.25
61	5.11	4.68	4.46	3.85	3.08	2.48	1.82	1.35
62	5.46	4.96	4.71	4.06	3.22	2.62	1.91	1.40
63	5.81	5.23	4.96	4.25	3.37	2.74	2.01	1.48
64	6.17	5.54	5.23	4.46	3.54	2.85	2.10	1.54
65	6.53	5.86	5.52	4.67	3.69	2.98	2.19	1.61
66	7.05	6.33	5.96	4.91	3.87	3.13	2.28	1.69
67	7.76	6.97	6.56	5.39	4.12	3.41	2.47	1.80
68	8.47	7.60	7.16	5.88	4.50	3.73	2.69	1.95
69	9.17	8.23	7.75	6.37	4.87	4.03	2.92	2.09
70	9.88	8.87	8.36	6.87	5.25	4.34	3.14	2.26
71	10.59	9.51	8.96	7.36	5.63	4.66	3.36	2.42
72	11.30	10.15	9.56	7.86	6.00	4.98	3.59	2.59
73	12.02	10.79	10.17	8.35	6.38	5.29	3.82	2.75
74	12.73	11.43	10.76	8.86	6.77	5.60	4.04	2.91
75	13.44	12.07	11.38	9.35	7.15	5.91	4.28	3.07
98			-- Refer to High Value Vehicle Symbol/Deductible Factors --					

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

Model Year 1990 to 2010

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.57	0.47	0.42	0.31	0.23	0.17	0.12	0.08
2	0.93	0.81	0.73	0.56	0.39	0.28	0.21	0.15
3	1.07	0.94	0.86	0.68	0.48	0.34	0.25	0.19
4	1.19	1.05	0.97	0.77	0.56	0.40	0.29	0.22
5	1.30	1.16	1.08	0.87	0.63	0.45	0.33	0.25
6	1.44	1.28	1.19	0.97	0.73	0.52	0.37	0.28
7	1.51	1.35	1.26	1.04	0.79	0.56	0.38	0.30
8	1.64	1.48	1.38	1.15	0.87	0.64	0.44	0.32
10	1.70	1.54	1.44	1.20	0.92	0.67	0.47	0.33
11	1.82	1.65	1.55	1.29	1.00	0.74	0.51	0.36
12	1.91	1.73	1.63	1.36	1.06	0.79	0.55	0.39
13	1.97	1.79	1.68	1.41	1.10	0.83	0.57	0.41
14	2.10	1.91	1.79	1.51	1.20	0.90	0.63	0.45
15	2.23	2.03	1.92	1.63	1.28	0.97	0.68	0.48
16	2.36	2.17	2.04	1.73	1.37	1.05	0.74	0.52
17	2.49	2.28	2.15	1.82	1.46	1.11	0.79	0.56
18	2.61	2.40	2.27	1.93	1.54	1.20	0.85	0.60
19	2.77	2.54	2.40	2.05	1.64	1.28	0.92	0.67
20	2.93	2.69	2.54	2.18	1.75	1.37	0.99	0.72
21	3.14	2.91	2.74	2.34	1.89	1.51	1.08	0.79
22	3.39	3.16	2.95	2.54	2.04	1.65	1.20	0.88
23	3.67	3.41	3.18	2.74	2.19	1.79	1.30	0.95
24	3.96	3.69	3.45	2.97	2.37	1.96	1.42	1.05
25	4.35	4.06	3.80	3.27	2.62	2.17	1.59	1.17
26	4.78	4.46	4.16	3.59	2.90	2.37	1.76	1.32
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.41	0.30	0.26	0.20	0.15	0.11	0.08	0.06
2	0.41	0.30	0.26	0.20	0.15	0.11	0.08	0.06
3	0.47	0.37	0.32	0.24	0.17	0.13	0.09	0.06
4	0.55	0.47	0.42	0.29	0.21	0.15	0.10	0.07
5	0.62	0.53	0.48	0.33	0.25	0.19	0.12	0.09
6	0.78	0.67	0.61	0.45	0.31	0.23	0.16	0.11
[1]7	0.93	0.81	0.73	0.56	0.39	0.28	0.21	0.15
8	1.13	1.00	0.92	0.73	0.52	0.37	0.27	0.20
10	1.37	1.22	1.13	0.92	0.68	0.49	0.35	0.27
11	1.58	1.42	1.32	1.09	0.83	0.60	0.41	0.31
12	1.77	1.59	1.49	1.24	0.96	0.71	0.49	0.35
[2]13	1.94	1.76	1.65	1.38	1.08	0.81	0.56	0.40
14	2.16	1.97	1.86	1.57	1.24	0.94	0.66	0.46
15	2.43	2.22	2.09	1.78	1.41	1.08	0.76	0.54
16	2.70	2.49	2.35	2.00	1.60	1.25	0.89	0.64
17	3.03	2.80	2.63	2.26	1.82	1.44	1.04	0.76
18	3.39	3.16	2.95	2.54	2.04	1.65	1.20	0.87
19	3.78	3.51	3.28	2.82	2.25	1.85	1.35	0.99
[3]20	4.16	3.88	3.62	3.11	2.48	2.06	1.50	1.11
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

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

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – COLLISION

Model Year 2011 and Subsequent

Symbol	100	150	200	250	500	1000	2000	3000
1	0.47	0.45	0.44	0.43	0.38	0.31	0.17	0.11
2	0.56	0.54	0.52	0.51	0.45	0.33	0.21	0.14
3	0.67	0.65	0.63	0.61	0.55	0.44	0.30	0.20
4	0.74	0.72	0.70	0.68	0.61	0.50	0.36	0.26
5	0.78	0.77	0.75	0.73	0.66	0.55	0.39	0.28
6	0.84	0.82	0.80	0.78	0.70	0.59	0.43	0.31
7	0.90	0.87	0.85	0.83	0.76	0.64	0.46	0.33
8	0.95	0.93	0.91	0.89	0.80	0.69	0.50	0.36
10	1.00	0.98	0.96	0.94	0.85	0.73	0.54	0.40
11	1.05	1.03	1.01	0.99	0.90	0.78	0.59	0.44
12	1.09	1.07	1.05	1.03	0.94	0.81	0.61	0.46
13	1.11	1.09	1.07	1.05	0.96	0.83	0.63	0.48
14	1.14	1.11	1.09	1.07	0.98	0.85	0.65	0.49
15	1.16	1.13	1.11	1.09	1.00	0.87	0.67	0.50
16	1.19	1.16	1.14	1.12	1.03	0.90	0.69	0.52
17	1.22	1.19	1.17	1.15	1.05	0.92	0.71	0.54
18	1.24	1.21	1.19	1.17	1.08	0.94	0.73	0.55
19	1.27	1.24	1.22	1.20	1.11	0.97	0.74	0.57
20	1.30	1.27	1.24	1.22	1.12	0.99	0.76	0.58
21	1.32	1.29	1.26	1.24	1.15	1.01	0.77	0.59
22	1.34	1.31	1.28	1.26	1.17	1.03	0.79	0.61
23	1.36	1.33	1.30	1.28	1.19	1.05	0.81	0.62
24	1.38	1.35	1.32	1.30	1.20	1.07	0.83	0.64
25	1.40	1.37	1.35	1.33	1.23	1.09	0.85	0.66
26	1.43	1.40	1.37	1.34	1.25	1.10	0.86	0.67
27	1.45	1.42	1.39	1.36	1.27	1.12	0.88	0.68
28	1.47	1.44	1.41	1.38	1.29	1.15	0.89	0.70
29	1.49	1.46	1.43	1.41	1.31	1.17	0.91	0.71
30	1.52	1.49	1.46	1.43	1.33	1.18	0.93	0.72
31	1.55	1.51	1.48	1.45	1.35	1.20	0.94	0.73
32	1.57	1.53	1.50	1.47	1.37	1.22	0.96	0.75
33	1.59	1.56	1.53	1.50	1.39	1.24	0.98	0.76
34	1.62	1.58	1.55	1.52	1.41	1.26	0.99	0.78
35	1.64	1.60	1.57	1.54	1.43	1.28	1.01	0.79
36	1.66	1.62	1.59	1.56	1.46	1.30	1.03	0.81
37	1.70	1.66	1.63	1.60	1.49	1.33	1.06	0.84
38	1.73	1.69	1.66	1.63	1.52	1.36	1.09	0.86
39	1.77	1.73	1.70	1.67	1.56	1.39	1.11	0.88
40	1.81	1.77	1.73	1.70	1.59	1.42	1.14	0.90
41	1.83	1.80	1.77	1.74	1.62	1.46	1.17	0.92
42	1.87	1.84	1.81	1.78	1.66	1.49	1.19	0.95
43	1.90	1.87	1.84	1.81	1.69	1.53	1.22	0.97
44	1.94	1.91	1.88	1.85	1.72	1.56	1.25	0.99
45	1.97	1.94	1.91	1.88	1.75	1.59	1.27	1.02
46	2.01	1.98	1.95	1.92	1.79	1.62	1.30	1.04
47	2.06	2.02	1.99	1.96	1.83	1.66	1.34	1.07
48	2.09	2.05	2.02	1.99	1.87	1.69	1.38	1.11
49	2.13	2.09	2.05	2.02	1.90	1.73	1.43	1.16
50	2.15	2.12	2.09	2.06	1.93	1.76	1.47	1.23
51	2.19	2.15	2.11	2.08	1.96	1.79	1.51	1.30
52	2.22	2.18	2.14	2.11	1.99	1.83	1.55	1.36
53	2.25	2.21	2.17	2.14	2.01	1.85	1.57	1.37
54	2.32	2.28	2.24	2.21	2.08	1.91	1.63	1.42
55	2.35	2.31	2.27	2.24	2.11	1.94	1.65	1.44
56	2.38	2.34	2.31	2.28	2.14	1.97	1.68	1.48
57	2.42	2.38	2.34	2.31	2.17	2.00	1.71	1.51
58	2.54	2.49	2.45	2.41	2.27	2.11	1.79	1.57
59	2.65	2.60	2.56	2.52	2.38	2.20	1.88	1.66
60	2.76	2.71	2.67	2.63	2.48	2.30	1.96	1.74
61	2.88	2.83	2.78	2.74	2.59	2.40	2.06	1.83
62	3.01	2.96	2.91	2.87	2.71	2.52	2.17	1.96
63	3.15	3.10	3.05	3.00	2.84	2.64	2.28	2.07
64	3.28	3.23	3.18	3.13	2.96	2.76	2.39	2.18
65	3.41	3.36	3.31	3.26	3.08	2.87	2.49	2.29
66	3.55	3.49	3.44	3.39	3.20	2.98	2.66	2.47
67	3.73	3.67	3.61	3.56	3.36	3.16	2.91	2.69
68	4.00	3.92	3.84	3.78	3.57	3.41	3.17	2.93
69	4.29	4.20	4.12	4.05	3.83	3.66	3.41	3.16
70	4.58	4.48	4.40	4.33	4.10	3.91	3.66	3.42
71	4.89	4.79	4.70	4.63	4.37	4.18	3.90	3.62
72	5.20	5.09	5.00	4.92	4.65	4.45	4.15	3.85
73	5.52	5.40	5.30	5.21	4.93	4.72	4.40	4.11
74	5.82	5.71	5.61	5.51	5.21	4.99	4.65	4.35
75	6.14	6.02	5.90	5.81	5.49	5.26	4.90	4.54
98	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

*

TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – COLLISION

Model Year 1990 to 2010

Symbol	100	150	200	250	500	1000	2000	3000
1	0.54	0.52	0.50	0.49	0.43	0.31	0.21	0.14
2	0.70	0.67	0.65	0.63	0.56	0.46	0.32	0.23
3	0.77	0.74	0.71	0.69	0.62	0.51	0.37	0.27
4	0.82	0.79	0.76	0.74	0.66	0.55	0.40	0.30
5	0.88	0.85	0.82	0.80	0.72	0.60	0.44	0.33
6	0.96	0.93	0.90	0.88	0.79	0.67	0.49	0.37
7	1.01	0.98	0.95	0.92	0.84	0.71	0.53	0.40
8	1.09	1.06	1.03	1.01	0.91	0.78	0.59	0.45
10	1.13	1.09	1.06	1.04	0.94	0.80	0.62	0.48
11	1.19	1.15	1.12	1.09	1.00	0.85	0.66	0.51
12	1.24	1.20	1.17	1.14	1.04	0.90	0.70	0.54
13	1.28	1.24	1.20	1.17	1.07	0.93	0.73	0.57
14	1.36	1.32	1.28	1.25	1.15	0.99	0.77	0.60
15	1.43	1.39	1.35	1.32	1.21	1.05	0.83	0.65
16	1.50	1.46	1.42	1.38	1.27	1.11	0.88	0.70
17	1.57	1.52	1.48	1.45	1.33	1.17	0.92	0.73
18	1.65	1.60	1.56	1.52	1.40	1.23	0.98	0.79
19	1.75	1.70	1.65	1.61	1.49	1.30	1.05	0.84
20	1.86	1.81	1.76	1.72	1.59	1.41	1.13	0.90
21	1.99	1.94	1.89	1.86	1.71	1.52	1.23	0.99
22	2.15	2.09	2.04	2.00	1.86	1.65	1.34	1.09
23	2.29	2.23	2.17	2.12	1.97	1.76	1.43	1.17
24	2.46	2.39	2.33	2.28	2.13	1.91	1.56	1.27
25	2.70	2.63	2.57	2.51	2.34	2.10	1.72	1.40
26	2.96	2.88	2.81	2.75	2.56	2.30	1.89	1.55
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.46	0.44	0.42	0.40	0.35	0.25	0.16	0.11
2	0.46	0.44	0.42	0.40	0.35	0.25	0.16	0.11
3	0.49	0.47	0.45	0.44	0.39	0.29	0.17	0.11
4	0.51	0.49	0.47	0.46	0.41	0.31	0.18	0.12
5	0.56	0.54	0.52	0.50	0.44	0.33	0.21	0.14
6	0.63	0.61	0.59	0.57	0.51	0.40	0.27	0.18
[1]7	0.70	0.68	0.66	0.64	0.57	0.46	0.32	0.23
8	0.79	0.77	0.75	0.73	0.64	0.53	0.38	0.29
10	0.92	0.89	0.86	0.84	0.76	0.63	0.47	0.35
11	1.05	1.02	0.99	0.96	0.87	0.74	0.56	0.42
12	1.16	1.12	1.09	1.07	0.97	0.83	0.64	0.50
[2]13	1.26	1.22	1.19	1.16	1.06	0.92	0.71	0.55
14	1.40	1.35	1.32	1.29	1.18	1.02	0.80	0.63
15	1.53	1.49	1.45	1.42	1.30	1.13	0.90	0.72
16	1.71	1.66	1.61	1.57	1.45	1.27	1.02	0.82
17	1.93	1.88	1.83	1.79	1.65	1.46	1.18	0.94
18	2.15	2.09	2.03	2.00	1.85	1.65	1.34	1.08
19	2.35	2.28	2.23	2.18	2.03	1.81	1.48	1.21
20	2.58	2.51	2.45	2.40	2.23	2.00	1.63	1.34
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

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

* TABLE 4: MODEL YEAR FACTORS

Model Year	CMP	COL
2017+	*	*
2016	1.78	2.25
2015	1.72	2.16
2014	1.66	2.07
2013	1.60	1.98
2012	1.54	1.90
2011	1.50	1.81
2010	1.45	1.73
2009	1.40	1.64
2008	1.35	1.57
2007	1.30	1.49
2006	1.25	1.41
2005	1.20	1.34
2004	1.16	1.26
2003	1.12	1.19
2002	1.08	1.13
2001	1.04	1.06
2000	1.00	1.00
1999	0.97	0.96
1998	0.95	0.91
1997	0.92	0.88
1996	0.89	0.85
1995	0.87	0.82
1994	0.85	0.80
1993	0.84	0.78
1992	0.83	0.78
1991	0.83	0.78
1990	0.83	0.78
1989 & prior	0.83	0.78

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

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

Note: Round the factors to the nearest hundredth.

TABLE 5A: RATE LEVEL FACTORS

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

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

* **TABLE 5B: FINANCIAL RESPONSIBILITY (FR) FACTORS**

FR Level	FR Score	Factor[1]
A001		0.72
A002		0.72
A003		0.72
A004		0.72
A005		0.72
A006		0.72
A007		0.72
A008		0.72
A009		0.72
A010		0.72
A011		0.72
A012		0.72
A013		0.72
A014		0.72
A015		0.72
A016		0.72
A017		0.72
A018		0.72
A019		0.72
A020		0.72
A021		0.72
A022		0.72
A023		0.72
A024		0.72
A025		0.72
A026		0.72
A027		0.72
A028		0.72
A029		0.72
A030		0.72
A031		0.72
A032		0.72
A033		0.72

FR Level	FR Score	Factor[1]
A034		0.72
A035		0.72
A036		0.72
A037		0.72
A038		0.72
A039		0.72
A040		0.72
A041		0.72
A042		0.72
A043		0.72
A044		0.72
A045		0.72
A046		0.72
A047		0.72
A048		0.72
A049		0.72
A050		0.72
A051		0.72
A052		0.72
A053		0.72
A054		0.72
A055		0.72
A056		0.72
A057		0.72
A058		0.72
A059		0.72
A060		0.72
A061		0.72
A062		0.72
A063		0.72
A064		0.72
A065		0.72
A066		0.72

FR Level	FR Score	Factor[1]
A067		0.72
A068		0.72
A069		0.72
A070		0.72
A071		0.72
A072		0.72
A073		0.72
A074		0.72
A075		0.72
A076		0.72
A077		0.72
A078		0.72
A079		0.72
A080		0.72
A081		0.72
A082		0.72
A083		0.72
A084		0.72
A085		0.72
A086		0.72
A087		0.72
A088		0.72
A089		0.72
A090		0.72
A091		0.72
A092		0.72
A093		0.72
A094		0.72
A095		0.72
A096		0.72
A097		0.72
A098		0.72
A099		0.72

FR Level	FR Score	Factor[1]
A100		0.72
A101		0.72
A102		0.72
A103		0.72
A104		0.72
A105		0.72
A106		0.72
A107		0.72
A108		0.72
A109		0.72
A110		0.72
A111		0.72
A112		0.72
A113		0.72
A114		0.72
A115		0.72
A116		0.72
A117		0.72
A118		0.72
A119		0.72
A120		0.73
A121		0.73
A122		0.73
A123		0.73
A124		0.73
A125		0.73
A126		0.73
A127		0.74
A128		0.74
A129		0.74
A130		0.74
A131		0.74
A132		0.74
A133		0.74
A134		0.74
A135		0.74
A136		0.75
A137		0.75
A138		0.75
A139		0.75
A140		0.75
A141		0.75
A142		0.75
A143		0.75

FR Level	FR Score	Factor[1]
A144		0.76
A145		0.76
A146		0.76
A147		0.76
A148		0.76
A149		0.76
A150		0.76
A151		0.76
A152		0.76
A153		0.77
A154		0.77
A155		0.77
A156		0.77
A157		0.77
A158		0.77
A159		0.77
A160		0.78
A161		0.78
A162		0.78
A163		0.78
A164		0.78
A165		0.78
A166		0.79
A167		0.79
A168		0.79
A169		0.79
B001		0.80
B002		0.80
B003		0.80
B004		0.80
B005		0.80
B006		0.80
B007		0.80
B008		0.81
B009		0.81
B010		0.81
B011		0.81
B012		0.81
B013		0.81
B014		0.81
B015		0.82
B016		0.82
B017		0.82
B018		0.82

FR Level	FR Score	Factor[1]
B019		0.82
B020		0.82
B021		0.82
B022		0.82
B023		0.82
B024		0.83
B025		0.83
B026		0.83
B027		0.83
B028		0.83
B029		0.83
B030		0.84
B031		0.84
B032		0.84
B033		0.84
B034		0.84
B035		0.84
B036		0.85
B037		0.85
B038		0.85
B039		0.85
B040		0.85
B041		0.85
B042		0.85
B043		0.85
B044		0.86
B045		0.86
B046		0.86
B047		0.86
B048		0.86
B049		0.86
B050		0.86
B051		0.87
B052		0.87
B053		0.87
B054		0.87
B055		0.87
B056		0.87
B057		0.87
B058		0.87
B059		0.88
B060		0.88
B061		0.88
B062		0.88

FR Level	FR Score	Factor[1]
B063		0.88
B064		0.88
B065		0.89
B066		0.89
B067		0.89
B068		0.89
B069		0.89
B070		0.89
B071		0.89
B072		0.90
B073		0.90
B074		0.90
B075		0.90
C001		0.92
C002		0.92
C003		0.92
C004		0.92
C005		0.93
C006		0.93
C007		0.93
C008		0.93
C009		0.93
C010		0.93
C011		0.93
C012		0.93
C013		0.94
C014		0.94
C015		0.94
C016		0.94
C017		0.94
C018		0.95
C019		0.95
C020		0.95
C021		0.95
C022		0.95
C023		0.95
C024		0.95
C025		0.95
C026		0.96
C027		0.96
C028		0.96
C029		0.96
C030		0.96
C031		0.97

FR Level	FR Score	Factor[1]
C032		0.97
C033		0.97
C034		0.97
C035		0.97
C036		0.97
C037		0.98
C038		0.98
C039		0.98
C040		0.98
C041		0.98
C042		0.98
C043		0.98
C044		0.99
C045		0.99
C046		0.99
C047		0.99
C048		0.99
C049		1.00
C050		1.00
C051		1.00
C052		1.00
C053		1.00
C054		1.00
C055		1.00
C056		1.01
C057		1.01
C058		1.01
C059		1.01
C060		1.01
C061		1.02
C062		1.02
C063		1.02
C064		1.02
C065		1.02
C066		1.02
C067		1.02
C068		1.03
C069		1.03
C070		1.03
C071		1.03
C072		1.03
C073		1.04
C074		1.04
C075		1.04

FR Level	FR Score	Factor[1]
C076		1.04
C077		1.04
C078		1.05
C079		1.05
C080		1.05
C081		1.05
C082		1.05
C083		1.05
C084		1.05
C085		1.06
C086		1.06
C087		1.06
C088		1.06
C089		1.06
C090		1.07
C091		1.07
C092		1.07
C093		1.07
C094		1.07
C095		1.07
C096		1.08
C097		1.08
C098		1.08
C099		1.08
C100		1.08
C101		1.09
C102		1.09
C103		1.09
C104		1.09
C105		1.09
D001		1.12
D002		1.13
D003		1.13
D004		1.13
D005		1.13
D006		1.13
D007		1.14
D008		1.14
D009		1.14
D010		1.14
D011		1.15
D012		1.15
D013		1.15
D014		1.15

FR Level	FR Score	Factor[1]
D015		1.15
D016		1.15
D017		1.15
D018		1.16
D019		1.16
D020		1.16
D021		1.16
D022		1.17
D023		1.17
D024		1.17
D025		1.17
D026		1.17
D027		1.17
D028		1.18
D029		1.18
D030		1.18
D031		1.18
D032		1.18
D033		1.19
D034		1.19
D035		1.19
D036		1.19
D037		1.19
D038		1.19
D039		1.20
D040		1.20
D041		1.20
D042		1.20
D043		1.21
D044		1.21
D045		1.21
D046		1.21
D047		1.22
D048		1.22
D049		1.22
D050		1.22
D051		1.22
D052		1.22
D053		1.23
D054		1.23
D055		1.23
D056		1.23
D057		1.24
D058		1.24

FR Level	FR Score	Factor[1]
D059		1.24
D060		1.24
D061		1.24
D062		1.24
D063		1.25
D064		1.25
D065		1.25
D066		1.25
D067		1.26
D068		1.26
D069		1.26
D070		1.26
D071		1.26
D072		1.26
D073		1.27
D074		1.27
D075		1.27
E001		1.31
E002		1.31
E003		1.31
E004		1.32
E005		1.32
E006		1.32
E007		1.32
E008		1.32
E009		1.33
E010		1.33
E011		1.33
E012		1.33
E013		1.33
E014		1.34
E015		1.34
E016		1.34
E017		1.34
E018		1.35
E019		1.35
E020		1.35
E021		1.35
E022		1.36
E023		1.36
E024		1.36
E025		1.36
E026		1.36
E027		1.37

FR Level	FR Score	Factor[1]
E028		1.37
E029		1.37
E030		1.37
E031		1.38
E032		1.38
E033		1.38
E034		1.38
E035		1.38
E036		1.39
E037		1.39
E038		1.39
E039		1.39
E040		1.40
E041		1.40
E042		1.40
E043		1.40
E044		1.40
E045		1.41
E046		1.41
E047		1.41
E048		1.41
E049		1.42
E050		1.42
E051		1.42
E052		1.43
E053		1.43
E054		1.43
E055		1.43
E056		1.43
E057		1.44
E058		1.44
E059		1.44
E060		1.44
E061		1.45
E062		1.45
E063		1.45
E064		1.45
E065		1.45
E066		1.46
E067		1.46
E068		1.46
E069		1.47
E070		1.47
E071		1.47

FR Level	FR Score	Factor[1]
E072		1.47
E073		1.47
E074		1.48
E075		1.48
E076		1.48
E077		1.48
E078		1.49
E079		1.49
E080		1.49
E081		1.50
E082		1.50
E083		1.50
E084		1.50
E085		1.50
E086		1.51
E087		1.51
E088		1.51
E089		1.52
E090		1.52
E091		1.52
E092		1.52
E093		1.52
E094		1.53
E095		1.53
E096		1.53
E097		1.54
E098		1.54
E099		1.54
E100		1.54
E101		1.54
E102		1.55
E103		1.55
E104		1.55
E105		1.56
E106		1.56
E107		1.56
E108		1.56
E109		1.57
E110		1.57
E111		1.57
E112		1.57
E113		1.58
E114		1.58
E115		1.58

FR Level	FR Score	Factor[1]
E116		1.59
E117		1.59
E118		1.59
E119		1.59
E120		1.59
E121		1.60
E122		1.60
E123		1.60
E124		1.61
E125		1.61
E126		1.61
E127		1.61
E128		1.62
E129		1.62
E130		1.62
E131		1.63
E132		1.63
E133		1.63
E134		1.63
E135		1.64
E136		1.64
E137		1.64
E138		1.64
E139		1.65
E140		1.65
E141		1.65
E142		1.66
E143		1.66
E144		1.66
E145		1.66
E146		1.67
E147		1.67
E148		1.67
E149		1.68
E150		1.68
E151		1.68
E152		1.68
E153		1.69
E154		1.69
E155		1.69
E156		1.70
E157		1.70
E158		1.70
E159		1.71

FR Level	FR Score	Factor[1]
E160		1.71
E161		1.71
E162		1.71
E163		1.72
E164		1.72
E165		1.72
E166		1.72
E167		1.72
E168		1.72
E169		1.72
E170		1.72
E171		1.72
E172		1.72
E173		1.72
E174		1.72
E175		1.72
E176		1.72
E177		1.72
E178		1.72
E179		1.72
E180		1.72
E181		1.72
E182		1.72
E183		1.72
E184		1.72
E185		1.72
E186		1.72
E187		1.72
E188		1.72
E189		1.72
E190		1.72
E191		1.72
E192		1.72
E193		1.72
E194		1.72
E195		1.72
E196		1.72
E197		1.72
E198		1.72
E199		1.72
E200		1.72
E201		1.72
E202		1.72
E203		1.72

FR Level	FR Score	Factor[1]
E204		1.72
E205		1.72
E206		1.72
E207		1.72
E208		1.72
E209		1.72
E210		1.72
E211		1.72
E212		1.72
E213		1.72
E214		1.72
E215		1.72
E216		1.72
E217		1.72
E218		1.72
E219		1.72
E220		1.72
E221		1.72
E222		1.72
E223		1.72
E224		1.72
E225		1.72
E226		1.72
E227		1.72
E228		1.72
E229		1.72
E230		1.72
E231		1.72
E232		1.72
E233		1.72
E234		1.72
E235		1.72
E236		1.72
E237		1.72
E238		1.72
E239		1.72
E240		1.72
E241		1.72
E242		1.72
E243		1.72
E244		1.72
E245		1.72
E246		1.72
E247		1.72

FR Level	FR Score	Factor[1]
E248		1.72
E249		1.72
E250		1.72
E251		1.72
E252		1.72
E253		1.72
E254		1.72
E255		1.72
E256		1.72
E257		1.72
E258		1.72
E259		1.72
E260		1.72
E261		1.72
E262		1.72
E263		1.72
E264		1.72
E265		1.72
E266		1.72
E267		1.72
E268		1.72
E269		1.72
E270		1.72
E271		1.72
E272		1.72
E273		1.72
E274		1.72
E275		1.72
E276		1.72
E277		1.72
E278		1.72
E279		1.72
E280		1.72
E281		1.72
E282		1.72
E283		1.72
E284		1.72
E285		1.72
E286		1.72
E287		1.72
E288		1.72
E289		1.72
E290		1.72
E291		1.72

FR Level	FR Score	Factor[1]
E292		1.72
E293		1.72
E294		1.72
E295		1.72
E296		1.72
E297		1.72
E298		1.72
E299		1.72
E300		1.72
E301		1.72
E302		1.72
E303		1.72
E304		1.72
E305		1.72
E306		1.72
E307		1.72
E308		1.72
E309		1.72
E310		1.72
E311		1.72
E312		1.72
E313		1.72
E314		1.72
E315		1.72
E316		1.72
E317		1.72
E318		1.72
E319		1.72
E320		1.72
E321		1.72
E322		1.72
E323		1.72
E324		1.72
E325		1.72
E326		1.72
E327		1.72
E328		1.72
E329		1.72
E330		1.72
E331		1.72
E332		1.72
E333		1.72
E334		1.72
E335		1.72

FR Level	FR Score	Factor[1]
E336		1.72
E337		1.72
E338		1.72
E339		1.72
E340		1.72
E341		1.72
E342		1.72
E343		1.72

FR Level	FR Score	Factor[1]
E344		1.72
E345		1.72
E346		1.72
E347		1.72
E348		1.72
E349		1.72
E350		1.72
E351		1.72

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

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

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

* **TABLE 6: SALES CODE FACTORS**

Higher Education Group Type		
Name	**Sales Code**	**Factor**
Higher Education Sales Codes – all not listed below		1.00
Non-Endorsed College Faculty	062	1.05
NEA Alabama Extended Family	826	1.05
NEA Arizona Extended Family	604	1.05
NEA Arkansas Extended Family	871	1.05
NEA Colorado Extended Family	247	1.05
NEA Connecticut Extended Family	736	1.05
NEA Delaware Extended Family	831	1.05
NEA District of Columbia Extended Family	881	1.05
NEA Florida Extended Family	836	1.05
NEA Georgia Extended Family	816	1.05
NEA Idaho Extended Family	079	1.05
NEA Illinois Extended Family	731	1.05
NEA Indiana Extended Family	741	1.05
NEA Iowa Extended Family	781	1.05
NEA Kansas Extended Family	211	1.05
NEA Kentucky Extended Family	245	1.05
NEA Louisiana Extended Family	841	1.05
NEA Maine Extended Family	746	1.05
NEA Maryland Extended Family	751	1.05
NEA Minnesota Extended Family	756	1.05
NEA Mississippi Extended Family	891	1.05
NEA Missouri Extended Family	222	1.05
NEA Montana Extended Family	791	1.05
NEA Nebraska Extended Family	796	1.05
NEA Nevada Extended Family	761	1.05
NEA New Jersey Extended Family	912	1.05
NEA New Mexico Extended Family	651	1.05
NEA North Carolina Extended Family	876	1.05
NEA North Dakota Extended Family	861	1.05
NEA Ohio Extended Family	723	1.05
NEA Oklahoma Extended Family	766	1.05
NEA Oregon Extended Family	019	1.05
NEA Pennsylvania Extended Family	821	1.05
NEA Rhode Island Extended Family	802	1.05
NEA South Carolina Extended Family	896	1.05
NEA South Dakota Extended Family	866	1.05
NEA Tennessee Extended Family	776	1.05
NEA Texas Extended Family	886	1.05
NEA Utah Extended Family	771	1.05
NEA Vermont Extended Family	856	1.05
NEA Virginia Extended Family	806	1.05
NEA Washington Extended Family	786	1.05
NEA West Virginia Extended Family	846	1.05
NEA Wisconson Extended Family	811	1.05
NEA Wyoming Extended Family	244	1.05
Utah School EE Assn Extended Family	773	1.05
Non-Member Educator	800	1.10

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

TABLE 7: AUTO / HOME DISCOUNT

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

* TABLE 8A: CLASS FACTORS – BI / PD

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.38	2.38	2.38	2.38	2.38	2.38	2.48	2.48
12	Age 17-18	2.10	2.10	2.10	2.10	2.10	2.10	2.14	2.14
13	Age 19-20	1.93	1.93	1.93	1.93	1.93	1.93	2.02	2.02
14	Age 21-24	1.23	1.23	1.23	1.23	1.23	1.23	1.29	1.29
	Single Female Princ. Op.								
21	Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	3.18	3.18
22	Age 17-18	2.43	2.43	2.43	2.43	2.43	2.43	2.83	2.83
23	Age 19-20	2.09	2.09	2.09	2.09	2.09	2.09	2.44	2.44
24	Age 21-24	1.31	1.31	1.31	1.31	1.31	1.31	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.08	3.08	3.08	3.08	3.08	3.08	3.25	3.25
42	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
43	Age 19-20	2.46	2.46	2.46	2.46	2.46	2.46	2.48	2.48
44	Age 21-24	1.47	1.47	1.47	1.47	1.47	1.47	1.52	1.52
	Single Male Princ. Op.								
51	Age Under 17	4.08	4.08	4.08	4.08	4.08	4.08	4.75	4.75
52	Age 17-18	3.04	3.04	3.04	3.04	3.04	3.04	3.44	3.44
53	Age 19-20	2.84	2.84	2.84	2.84	2.84	2.84	3.31	3.31
54	Age 21-24	1.64	1.64	1.64	1.64	1.64	1.64	1.91	1.91
5H	Age 25-29	1.08	1.08	1.08	1.08	1.08	1.08	1.29	1.29
	Married Male Princ. or Occ.								
31	Age Under 17	2.03	2.03	2.03	2.03	2.03	2.03	2.29	2.29
32	Age 17-18	1.89	1.89	1.89	1.89	1.89	1.89	2.22	2.22
33	Age 19-20	1.75	1.75	1.75	1.75	1.75	1.75	1.98	1.98
38	Age 21-22	1.29	1.29	1.29	1.29	1.29	1.29	1.51	1.51
39	Age 23-24	1.08	1.08	1.08	1.08	1.08	1.08	1.26	1.26
	All Other classes								
7I	General - Age 29 & Under	1.06	1.06	1.06	1.06	1.06	1.06	1.27	1.27
7J	General - Age 30-34	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.22
7K	General - Age 35-39	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.22
7L	General - Age 40-44	1.00	1.00	1.00	1.00	1.00	1.00	1.21	1.21
7M	General - Age 45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.22	1.22
7N	General - Age 50-54	0.95	0.95	0.95	0.95	0.95	0.95	1.16	1.16
7O	General - Age 55-59	0.93	0.93	0.93	0.93	0.93	0.93	1.15	1.15
7P	General - Age 60-64	0.92	0.92	0.92	0.92	0.92	0.92	1.14	1.14
7Q	General - Age 65-69	0.94	0.94	0.94	0.94	0.94	0.94	1.16	1.16
7R	General - Age 70-74	0.98	0.98	0.98	0.98	0.98	0.98	1.18	1.18
7S	General - Age 75-79	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
7T	General - Age 80 & Up	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
8N	Special - Age 50-54 [1]	0.92	0.92	0.92	0.92	0.92	0.92	1.12	1.12
8O	Special - Age 55-59 [1]	0.90	0.90	0.90	0.90	0.90	0.90	1.11	1.11
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	1.10	1.10
8Q	Special - Age 65-69 [1]	0.90	0.90	0.90	0.90	0.90	0.90	1.11	1.11
8R	Special - Age 70 - 74[1]	0.94	0.94	0.94	0.94	0.94	0.94	1.14	1.14

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

* **TABLE 8A: CLASS FACTORS – MED**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.28	2.28	2.32	2.32	2.33	2.33	2.37	2.37
12	Age 17-18	1.94	1.94	1.98	1.98	1.98	1.98	2.02	2.02
13	Age 19-20	1.76	1.76	1.80	1.80	1.81	1.81	1.85	1.85
14	Age 21-24	1.18	1.18	1.21	1.21	1.26	1.26	1.28	1.28
	Single Female Princ. Op.								
21	Age Under 17	2.47	2.47	2.52	2.52	2.57	2.57	2.63	2.63
22	Age 17-18	2.10	2.10	2.15	2.15	2.19	2.19	2.23	2.23
23	Age 19-20	1.93	1.93	1.97	1.97	2.01	2.01	2.06	2.06
24	Age 21-24	1.24	1.24	1.28	1.28	1.31	1.31	1.35	1.35
	Single Male Occ. Op.								
41	Age Under 17	2.65	2.65	2.70	2.70	2.70	2.70	2.75	2.75
42	Age 17-18	2.13	2.13	2.17	2.17	2.17	2.17	2.21	2.21
43	Age 19-20	2.12	2.12	2.18	2.18	2.18	2.18	2.22	2.22
44	Age 21-24	1.37	1.37	1.42	1.42	1.44	1.44	1.47	1.47
	Single Male Princ. Op.								
51	Age Under 17	3.53	3.53	3.60	3.60	3.66	3.66	3.74	3.74
52	Age 17-18	2.60	2.60	2.64	2.64	2.70	2.70	2.76	2.76
53	Age 19-20	2.50	2.50	2.56	2.56	2.62	2.62	2.68	2.68
54	Age 21-24	1.53	1.53	1.58	1.58	1.60	1.60	1.65	1.65
5H	Age 25-29	1.07	1.07	1.08	1.08	1.13	1.13	1.18	1.18
	Married Male Princ. or Occ.								
31	Age Under 17	1.99	1.99	2.03	2.03	2.06	2.06	2.11	2.11
32	Age 17-18	1.86	1.86	1.89	1.89	1.93	1.93	1.97	1.97
33	Age 19-20	1.72	1.72	1.76	1.76	1.79	1.79	1.84	1.84
38	Age 21-22	1.21	1.21	1.23	1.23	1.25	1.25	1.29	1.29
39	Age 23-24	1.07	1.07	1.09	1.09	1.11	1.11	1.15	1.15
	All Other classes								
7I	General - Age 29 & Under	1.05	1.05	1.06	1.06	1.11	1.11	1.16	1.16
7J	General - Age 30-34	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7K	General - Age 35-39	1.01	1.01	1.02	1.02	1.07	1.07	1.11	1.11
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.94	0.94	0.96	0.96	1.00	1.00	1.05	1.05
7O	General - Age 55-59	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7P	General - Age 60-64	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.95	0.95	0.97	0.97	1.01	1.01	1.05	1.05
7S	General - Age 75-79	0.98	0.98	1.00	1.00	1.04	1.04	1.09	1.09
7T	General - Age 80 & Up	1.04	1.04	1.06	1.06	1.11	1.11	1.15	1.15
8N	Special - Age 50-54 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8O	Special - Age 55-59 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q	Special - Age 65-69 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8R	Special - Age 70 – 74 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91

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

TABLE 8A: CLASS FACTORS – UM AND UIM

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

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

* **TABLE 8A: CLASS FACTORS – CMP**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.03	2.03	2.07	2.07	2.07	2.07	2.11	2.11
12	Age 17-18	1.79	1.79	1.82	1.82	1.83	1.83	1.86	1.86
13	Age 19-20	1.75	1.75	1.79	1.79	1.79	1.79	1.83	1.83
14	Age 21-24	1.19	1.19	1.23	1.23	1.25	1.25	1.27	1.27
	Single Female Princ. Op.								
21	Age Under 17	2.36	2.36	2.40	2.40	2.45	2.45	2.50	2.50
22	Age 17-18	2.05	2.05	2.09	2.09	2.13	2.13	2.18	2.18
23	Age 19-20	1.96	1.96	2.01	2.01	2.05	2.05	2.10	2.10
24	Age 21-24	1.22	1.22	1.26	1.26	1.29	1.29	1.35	1.35
	Single Male Occ. Op.								
41	Age Under 17	2.69	2.69	2.74	2.74	2.74	2.74	2.79	2.79
42	Age 17-18	2.16	2.16	2.20	2.20	2.20	2.20	2.24	2.24
43	Age 19-20	2.14	2.14	2.19	2.19	2.19	2.19	2.25	2.25
44	Age 21-24	1.38	1.38	1.43	1.43	1.46	1.46	1.49	1.49
	Single Male Princ. Op.								
51	Age Under 17	3.58	3.58	3.65	3.65	3.72	3.72	3.80	3.80
52	Age 17-18	2.62	2.62	2.67	2.67	2.72	2.72	2.80	2.80
53	Age 19-20	2.55	2.55	2.61	2.61	2.68	2.68	2.75	2.75
54	Age 21-24	1.55	1.55	1.60	1.60	1.63	1.63	1.68	1.68
5H	Age 25-29	1.10	1.10	1.11	1.11	1.17	1.17	1.21	1.21
	Married Male Princ. or Occ.								
31	Age Under 17	2.03	2.03	2.07	2.07	2.11	2.11	2.15	2.15
32	Age 17-18	1.89	1.89	1.92	1.92	1.96	1.96	1.99	1.99
33	Age 19-20	1.75	1.75	1.79	1.79	1.83	1.83	1.87	1.87
38	Age 21-22	1.25	1.25	1.27	1.27	1.30	1.30	1.33	1.33
39	Age 23-24	1.11	1.11	1.13	1.13	1.16	1.16	1.19	1.19
	All Other classes								
7I	General - Age 29 & Under	1.07	1.07	1.08	1.08	1.13	1.13	1.18	1.18
7J	General - Age 30-34	1.04	1.04	1.05	1.05	1.10	1.10	1.14	1.14
7K	General - Age 35-39	1.03	1.03	1.04	1.04	1.09	1.09	1.13	1.13
7L	General - Age 40-44	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.95	0.95	0.97	0.97	1.01	1.01	1.06	1.06
7O	General - Age 55-59	0.94	0.94	0.96	0.96	1.00	1.00	1.05	1.05
7P	General - Age 60-64	0.92	0.92	0.94	0.94	0.98	0.98	1.02	1.02
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.94	0.94	0.96	0.96	1.00	1.00	1.04	1.04
7S	General - Age 75-79	0.95	0.95	0.97	0.97	1.01	1.01	1.05	1.05
7T	General - Age 80 & Up	0.99	0.99	1.01	1.01	1.05	1.05	1.10	1.10
8N	Special - Age 50-54 [1]	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
8O	Special - Age 55-59 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q	Special - Age 65-69 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8R	Special - Age 70 & Up [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91

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

* **TABLE 8A: CLASS FACTORS – COL**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.37	2.37	2.41	2.41	2.42	2.42	2.47	2.47
12	Age 17-18	2.13	2.13	2.18	2.18	2.18	2.18	2.22	2.22
13	Age 19-20	1.93	1.93	1.97	1.97	1.98	1.98	2.02	2.02
14	Age 21-24	1.24	1.24	1.28	1.28	1.28	1.28	1.32	1.32
	Single Female Princ. Op.								
21	Age Under 17	2.83	2.83	2.88	2.88	2.94	2.94	3.01	3.01
22	Age 17-18	2.47	2.47	2.51	2.51	2.56	2.56	2.62	2.62
23	Age 19-20	2.18	2.18	2.23	2.23	2.28	2.28	2.34	2.34
24	Age 21-24	1.33	1.33	1.37	1.37	1.42	1.42	1.46	1.46
	Single Male Occ. Op.								
41	Age Under 17	3.01	3.01	3.07	3.07	3.08	3.08	3.13	3.13
42	Age 17-18	2.46	2.46	2.50	2.50	2.51	2.51	2.56	2.56
43	Age 19-20	2.46	2.46	2.51	2.51	2.52	2.52	2.57	2.57
44	Age 21-24	1.52	1.52	1.57	1.57	1.57	1.57	1.61	1.61
	Single Male Princ. Op.								
51	Age Under 17	4.08	4.08	4.16	4.16	4.23	4.23	4.32	4.32
52	Age 17-18	2.97	2.97	3.02	3.02	3.08	3.08	3.15	3.15
53	Age 19-20	2.96	2.96	3.03	3.03	3.09	3.09	3.17	3.17
54	Age 21-24	1.71	1.71	1.76	1.76	1.82	1.82	1.87	1.87
5H	Age 25-29	1.11	1.11	1.12	1.12	1.18	1.18	1.22	1.22
	Married Male Princ. or Occ.								
31	Age Under 17	2.07	2.07	2.11	2.11	2.15	2.15	2.20	2.20
32	Age 17-18	1.95	1.95	1.98	1.98	2.02	2.02	2.07	2.07
33	Age 19-20	1.77	1.77	1.82	1.82	1.85	1.85	1.90	1.90
38	Age 21-22	1.32	1.32	1.34	1.34	1.37	1.37	1.41	1.41
39	Age 23-24	1.13	1.13	1.15	1.15	1.18	1.18	1.21	1.21
	All Other classes								
7I	General - Age 29 & Under	1.06	1.06	1.07	1.07	1.12	1.12	1.17	1.17
7J	General - Age 30-34	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7K	General - Age 35-39	1.01	1.01	1.02	1.02	1.07	1.07	1.11	1.11
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.95	0.95	0.97	0.97	1.01	1.01	1.06	1.06
7O	General - Age 55-59	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7P	General - Age 60-64	0.92	0.92	0.94	0.94	0.98	0.98	1.02	1.02
7Q	General - Age 65-69	0.94	0.94	0.96	0.96	1.00	1.00	1.04	1.04
7R	General - Age 70-74	0.97	0.97	0.99	0.99	1.03	1.03	1.07	1.07
7S	General - Age 75-79	1.03	1.03	1.05	1.05	1.10	1.10	1.14	1.14
7T	General - Age 80 & Up	1.06	1.06	1.08	1.08	1.13	1.13	1.17	1.17
8N	Special - Age 50-54 [1]	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
8O	Special - Age 55-59 [1]	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q	Special - Age 65-69 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8R	Special - Age 70 & Up [1]	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

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

TABLE 8A: CLASS FACTORS – TOW

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

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

* **TABLE 8B: GSD AND DTD – BI / PD**

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

* **TABLE 8B: GSD AND DTD – MED**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.80	45	0.90	4A	0.72	4B
Age 17-18	0.80	46	0.90	4C	0.72	4D
Age 19-20	0.80	47	0.90	4E	0.72	4F
Age 21-24	0.80	4G				
Single Male Princ. Op.						
Age Under 17	0.80	55	0.90	5A	0.72	5B
Age 17-18	0.80	56	0.90	5C	0.72	5D
Age 19-20	0.80	57	0.90	5E	0.72	5F
Age 21-24	0.80	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – UM AND UIM

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

* **TABLE 8B: GSD AND DTD – CMP**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.80	45	0.90	4A	0.72	4B
Age 17-18	0.80	46	0.90	4C	0.72	4D
Age 19-20	0.80	47	0.90	4E	0.72	4F
Age 21-24	0.80	4G				
Single Male Princ. Op.						
Age Under 17	0.80	55	0.90	5A	0.72	5B
Age 17-18	0.80	56	0.90	5C	0.72	5D
Age 19-20	0.80	57	0.90	5E	0.72	5F
Age 21-24	0.80	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

*

TABLE 8B: GSD AND DTD – COL

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

* TABLE 8C: COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

DRIVER	BI	PD	MED	UM	UIM	CMP	COL
Single Female Occ. Op.							
Age Under 17	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 17-18	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 19-20	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 21-24	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Single Female Princ. Op.							
Age Under 17	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 17-18	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 19-20	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 21-24	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Single Male Occ. Op.							
Age Under 17	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 17-18	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 19-20	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 21-24	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Single Male Princ. Op.							
Age Under 17	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 17-18	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 19-20	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 21-24	0.75	0.75	0.80	1.00	1.00	0.80	0.75

* TABLE 9A: DRIVING RECORD SURCHARGE 1

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.05	0.05	0.05	0.00	0.00	0.00	0.05
2	0.20	0.20	0.21	0.00	0.00	0.00	0.21
3	0.39	0.39	0.38	0.00	0.00	0.00	0.38
4	0.93	0.93	0.93	0.00	0.00	0.00	0.94
5	1.11	1.11	1.11	0.00	0.00	0.00	1.11
6	1.33	1.33	1.33	0.00	0.00	0.00	1.33
Each Add'l Point:	0.26	0.26	0.26	0.00	0.00	0.00	0.26

* TABLE 9B: DRIVING RECORD SURCHARGE 2

Note: These are multiplicative factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.11	1.11	1.11	1.00	1.00	1.00	1.11
2	1.19	1.19	1.19	1.00	1.00	1.00	1.19
3	1.27	1.27	1.27	1.00	1.00	1.00	1.27
4	1.37	1.37	1.37	1.00	1.00	1.00	1.37
5	1.54	1.54	1.54	1.00	1.00	1.00	1.54
6	1.71	1.71	1.71	1.00	1.00	1.00	1.71
Each Add'l Point[1]:	0.17	0.17	0.17	0.00	0.00	0.00	0.17

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

TABLE 10: PERSISTENCY FACTOR

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

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

* **TABLE 11: MULTI CAR DISCOUNT**

Class	BI	PD	MED	UM	UIM	PDUM	CMP	COL
7J – 7T, 8N – 8R	0.82	0.82	0.82	0.93	0.93	0.93	0.83	0.82
14, 1G, 24, 2G, 44, 4G, 54, 5G, 38, 39	0.89	0.89	0.88	0.93	0.93	0.93	0.89	0.89
7I	0.83	0.83	0.83	0.93	0.93	0.93	0.84	0.83
5H	0.93	0.93	0.92	0.93	0.93	0.93	0.93	0.93
All Other	0.93	0.93	0.92	0.93	0.93	0.93	0.92	0.93

TABLE 12: MATURE DRIVER DISCOUNT

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

TABLE 13: (Reserved for future use)

TABLE 14: UTILITY VEHICLE FACTORS

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

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

TABLE 15: (Reserved for future use)

TABLE 16: PACKAGE DISCOUNT

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

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

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
DRIVER AGE < 25										
0 - 100	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.38	0.43
101 - 200	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.64	0.96
201 - 300	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.97	1.29
301 - 450	0.52	0.52	3.43	2.00	2.00	2.00	2.00	2.00	1.31	1.59
451 - 600	0.52	0.52	3.43	2.00	2.00	2.00	2.00	2.00	1.74	2.58
601 - 750	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	2.60	3.17
751 - 900	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	3.65	3.85
901 - 1000	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	4.05	4.42
1000 +	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	4.05	5.32
DRIVER AGE >= 25										
0 - 100	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.09	0.12
101 - 200	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.13	0.17
201 - 300	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.22	0.28
301 - 450	0.14	0.14	1.57	2.00	2.00	2.00	2.00	2.00	0.30	0.28
451 - 600	0.14	0.14	1.57	2.00	2.00	2.00	2.00	2.00	0.43	0.54
601 - 750	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	0.63	0.66
751 - 900	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	0.89	0.78
901 - 1000	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	1.15	0.88
1000 +	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	1.15	0.94

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

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

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

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.09	0.09	-n/a-	-n/a-	n/a-	n/a

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

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

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

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

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.09	0.09	-n/a-	-n/a-	n/a-	n/a

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

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

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

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

Vehicle Type	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
Antique ("AN")	0.13	0.13	0.13	1.00	1.00	0.30	0.30	0.30	0.60	0.17
Classic ("CL")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Dune buggy ("DB")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a
Motorhome ("MH")	0.26	0.26	0.26	1.00	1.00	0.40	0.40	0.40	0.81	0.26

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

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

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

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

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

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

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

TABLE 24A: COST CONVERSION TABLE

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

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

TABLE 24B: COST CONVERSION TABLE

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

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

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

TABLE 25: ZONE FACTORS

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

TABLE 26: PASSIVE RESTRAINT DISCOUNT

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

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

TABLE 27: ANTI-LOCK BRAKE DISCOUNT

	BI	PD	COL
Factor:	0.95	0.95	0.95

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

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

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

TABLE 29: FINANCIAL RESPONSIBILITY (SR-22) SURCHARGE

	BI	PD
Factor:	1.10	1.10

TABLE 30: LOAN/LEASE FACTOR

	CMP	COL
Factor:	1.07	1.07

TABLE 31: VEHICLE AGE FACTORS

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

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

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

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

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

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

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

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

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

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

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

* TABLE 33: TOWING – GROUP RATING FACTORS

BI Aggregate Limit (000)	PP, PU, VN, PH, CL Factor	MH Factor
Less than or equal to 50	1.06	1.00
Greater than 50 and less than 300	1.00	1.00
Greater than or equal to 300	0.90	1.00
No BI	1.35	1.00

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

+ TABLE 34: DRIVER AGE REFINEMENT - BI / PD

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.079	1.104	1.087	1.073	1.181	1.118	1.027	0.779	1.141	0.853
17	1.102	1.126	1.163	1.163	1.181	1.116	1.027	0.814	1.027	0.814
18	1.057	1.053	1.117	1.092	1.181	1.053	1.027	0.814	1.027	0.814
19	1.061	1.058	1.068	1.048	1.181	1.040	1.027	0.870	1.027	0.870
20	1.015	0.984	1.014	0.970	1.168	0.983	1.027	0.870	1.027	0.870
21	1.416	1.331	1.490	1.349	1.136	1.163	1.027	0.959	1.027	0.942
22	1.276	1.200	1.256	1.133	1.099	1.061	1.003	0.888	1.003	0.888
23	1.136	1.069	1.140	1.025	1.075	1.119	0.949	0.921	0.949	0.921
24	1.101	1.036	1.023	0.917	1.050	1.012	0.936	0.879	0.936	0.879
25	1.045	1.045	1.026	1.016	1.045	1.045	n/a	n/a	n/a	n/a
26	1.033	1.033	1.026	1.016	1.033	1.033	n/a	n/a	n/a	n/a
27	1.020	1.020	1.020	1.008	1.020	1.020	n/a	n/a	n/a	n/a
28	1.008	1.008	1.020	1.008	1.008	1.008	n/a	n/a	n/a	n/a
29	0.995	0.995	1.014	1.000	0.995	0.995	n/a	n/a	n/a	n/a
30	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
31	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
32	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
33	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
34	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
35	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
36	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
37	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
38	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
39	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
54	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
55	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
58	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
59	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
60	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
61	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
64	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
67	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
68	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
69	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
70	1.006	1.006	1.006	1.006	1.006	1.006	n/a	n/a	n/a	n/a
71	1.015	1.015	1.015	1.015	1.015	1.015	n/a	n/a	n/a	n/a
72	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
73	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
74	1.051	1.051	1.051	1.051	1.051	1.051	n/a	n/a	n/a	n/a
75	1.049	1.049	1.049	1.049	1.049	1.049	n/a	n/a	n/a	n/a
76	1.062	1.062	1.062	1.062	1.062	1.062	n/a	n/a	n/a	n/a
77	1.074	1.074	1.074	1.074	1.074	1.074	n/a	n/a	n/a	n/a
78	1.083	1.083	1.083	1.083	1.083	1.083	n/a	n/a	n/a	n/a
79	1.096	1.096	1.096	1.096	1.096	1.096	n/a	n/a	n/a	n/a
80	1.101	1.101	1.101	1.101	1.101	1.101	n/a	n/a	n/a	n/a
81	1.105	1.105	1.105	1.105	1.105	1.105	n/a	n/a	n/a	n/a
82	1.109	1.109	1.109	1.109	1.109	1.109	n/a	n/a	n/a	n/a
83	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a
84	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a
85	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
86	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
87	1.151	1.151	1.151	1.151	1.151	1.151	n/a	n/a	n/a	n/a
88	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
89	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
90	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
91	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
92	1.164	1.164	1.164	1.164	1.164	1.164	n/a	n/a	n/a	n/a
93	1.172	1.172	1.172	1.172	1.172	1.172	n/a	n/a	n/a	n/a
94	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
95	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
96	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
97	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
98	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
99+	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ **TABLE 34: DRIVER AGE REFINEMENT - MED**

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.020	0.980	0.941	0.882	1.171	0.976	1.096	0.809	1.098	0.854
17	1.026	0.986	0.962	1.012	1.171	0.888	1.096	0.784	1.096	0.784
18	0.963	0.927	0.934	0.929	1.155	0.875	1.096	0.784	1.095	0.784
19	0.963	0.922	0.899	0.909	1.147	0.869	1.096	0.814	1.095	0.814
20	0.917	0.880	0.897	0.860	1.143	0.853	1.058	0.814	1.058	0.814
21	1.052	1.037	1.054	1.023	1.128	0.995	1.042	0.995	1.038	0.967
22	1.019	1.006	1.050	1.019	1.109	0.988	0.984	0.988	0.984	0.967
23	1.008	0.996	0.983	0.959	1.084	1.010	0.966	0.933	0.966	0.933
24	1.000	0.988	0.982	0.957	1.059	1.001	0.951	0.930	0.951	0.930
25	1.011	1.019	1.019	1.014	1.019	1.019	n/a	n/a	n/a	n/a
26	1.011	1.011	1.013	1.008	1.011	1.011	n/a	n/a	n/a	n/a
27	1.005	1.005	1.009	1.004	1.005	1.005	n/a	n/a	n/a	n/a
28	1.001	1.001	1.005	1.000	1.001	1.001	n/a	n/a	n/a	n/a
29	0.998	0.998	1.003	0.998	0.998	0.998	n/a	n/a	n/a	n/a
30	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
31	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
32	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
33	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
34	1.007	1.007	1.007	1.007	1.007	1.007	n/a	n/a	n/a	n/a
35	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
36	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
37	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
38	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
39	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
40	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
41	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
42	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
43	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
44	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
45	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
51	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
52	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
53	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
57	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
58	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
59	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
60	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
61	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
62	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
63	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
64	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
65	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
66	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
67	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
68	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
69	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
70	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
71	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	**Single Female Occ. Op**	**Single Female Princ. Op.**	**Single Male Occ. Op**	**Single Male Princ. Op.**	**Married Female**	**Married Male**	**Single Female**	**Single Male**	**Married Female**	**Married Male**
72	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
73	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
74	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
75	1.006	1.006	1.006	1.006	1.006	1.006	n/a	n/a	n/a	n/a
76	1.015	1.015	1.015	1.015	1.015	1.015	n/a	n/a	n/a	n/a
77	1.024	1.024	1.024	1.024	1.024	1.024	n/a	n/a	n/a	n/a
78	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
79	1.046	1.046	1.046	1.046	1.046	1.046	n/a	n/a	n/a	n/a
80	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
81	1.039	1.039	1.039	1.039	1.039	1.039	n/a	n/a	n/a	n/a
82	1.052	1.052	1.052	1.052	1.052	1.052	n/a	n/a	n/a	n/a
83	1.064	1.064	1.064	1.064	1.064	1.064	n/a	n/a	n/a	n/a
84	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
85	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
86	1.102	1.102	1.102	1.102	1.102	1.102	n/a	n/a	n/a	n/a
87	1.106	1.106	1.106	1.106	1.106	1.106	n/a	n/a	n/a	n/a
88	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
89	1.119	1.119	1.119	1.119	1.119	1.119	n/a	n/a	n/a	n/a
90	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
91	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
92	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
93	1.152	1.152	1.152	1.152	1.152	1.152	n/a	n/a	n/a	n/a
94	1.161	1.161	1.161	1.161	1.161	1.161	n/a	n/a	n/a	n/a
95	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
96	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
97	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
98	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
99+	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ TABLE 34: DRIVER AGE REFINEMENT - CMP

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	0.913	0.935	0.897	0.883	1.142	0.975	0.992	0.779	1.095	0.853
17	0.942	0.950	0.955	1.017	1.118	0.916	0.992	0.779	0.992	0.779
18	0.910	0.923	0.935	0.933	1.101	0.886	0.992	0.779	0.992	0.779
19	0.898	0.885	0.903	0.906	1.081	0.899	0.992	0.816	0.992	0.816
20	0.881	0.857	0.901	0.885	1.070	0.885	0.992	0.816	0.992	0.816
21	1.056	1.042	1.095	1.015	1.054	1.020	0.992	0.937	0.992	0.937
22	1.035	1.022	1.086	1.011	1.046	1.004	0.992	0.931	0.992	0.931
23	1.014	1.015	0.996	0.971	1.042	1.057	0.946	0.912	0.946	0.912
24	1.014	1.015	0.995	0.964	1.042	1.046	0.946	0.900	0.946	0.900
25	1.015	1.015	1.025	1.024	1.015	1.015	n/a	n/a	n/a	n/a
26	1.015	1.015	1.022	1.020	1.015	1.015	n/a	n/a	n/a	n/a
27	1.013	1.013	1.018	1.015	1.013	1.013	n/a	n/a	n/a	n/a
28	1.013	1.013	1.015	1.011	1.013	1.013	n/a	n/a	n/a	n/a
29	1.012	1.012	1.012	1.007	1.012	1.012	n/a	n/a	n/a	n/a
30	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
31	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
32	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
33	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
34	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
35	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
36	1.033	1.033	1.033	1.033	1.033	1.033	n/a	n/a	n/a	n/a
37	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
38	1.024	1.024	1.024	1.024	1.024	1.024	n/a	n/a	n/a	n/a
39	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
40	1.021	1.021	1.021	1.021	1.021	1.021	n/a	n/a	n/a	n/a
41	1.016	1.016	1.016	1.016	1.016	1.016	n/a	n/a	n/a	n/a
42	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
43	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
44	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
45	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
54	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
55	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
56	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
57	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
58	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
59	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
60	1.005	1.005	1.005	1.005	1.005	1.005	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
64	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
67	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
68	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
69	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
70	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
71	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
72	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
74	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
75	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
76	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
77	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
78	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
79	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
80	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
81	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
82	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
83	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
84	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
85	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
86	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
87	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
88	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
89	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
90	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
91	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
92	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
93	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
94	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
95	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
96	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
97	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
98	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
99+	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ TABLE 34: DRIVER AGE REFINEMENT - COL

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.076	1.109	1.070	1.073	1.164	1.106	1.058	0.800	1.176	0.900
17	1.114	1.123	1.151	1.179	1.164	1.095	1.058	0.841	1.058	0.841
18	1.060	1.080	1.100	1.146	1.164	1.033	1.058	0.831	1.058	0.831
19	1.065	1.086	1.073	1.066	1.160	1.031	1.058	0.896	1.058	0.896
20	1.008	1.015	1.043	1.018	1.152	0.986	1.058	0.896	1.058	0.896
21	1.199	1.152	1.231	1.149	1.132	1.071	1.037	0.954	1.037	0.954
22	1.167	1.122	1.196	1.118	1.099	1.032	1.014	0.933	1.014	0.933
23	1.124	1.082	1.155	1.082	1.074	1.051	0.982	0.978	0.982	0.978
24	1.071	1.032	1.097	1.030	1.055	1.008	0.942	0.937	0.942	0.937
25	1.030	1.030	1.059	1.034	1.030	1.030	n/a	n/a	n/a	n/a
26	1.022	1.022	1.059	1.034	1.022	1.022	n/a	n/a	n/a	n/a
27	1.013	1.013	1.055	1.030	1.013	1.013	n/a	n/a	n/a	n/a
28	1.005	1.005	1.055	1.030	1.005	1.005	n/a	n/a	n/a	n/a
29	1.001	1.001	1.051	1.026	1.001	1.001	n/a	n/a	n/a	n/a
30	1.016	1.016	1.016	1.016	1.016	1.016	n/a	n/a	n/a	n/a
31	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
32	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
33	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
34	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
35	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
36	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
37	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
38	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
39	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
54	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
55	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
58	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
59	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
60	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
61	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
64	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
67	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a
68	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
69	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
70	1.002	1.002	1.002	1.002	1.002	1.002	n/a	n/a	n/a	n/a
71	1.011	1.011	1.011	1.011	1.011	1.011	n/a	n/a	n/a	n/a
72	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
73	1.029	1.029	1.029	1.029	1.029	1.029	n/a	n/a	n/a	n/a
74	1.038	1.038	1.038	1.038	1.038	1.038	n/a	n/a	n/a	n/a
75	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
76	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	n/a
77	1.063	1.063	1.063	1.063	1.063	1.063	n/a	n/a	n/a	n/a
78	1.076	1.076	1.076	1.076	1.076	1.076	n/a	n/a	n/a	n/a
79	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
80	1.080	1.080	1.080	1.080	1.080	1.080	n/a	n/a	n/a	n/a
81	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
82	1.101	1.101	1.101	1.101	1.101	1.101	n/a	n/a	n/a	n/a
83	1.114	1.114	1.114	1.114	1.114	1.114	n/a	n/a	n/a	n/a
84	1.114	1.114	1.114	1.114	1.114	1.114	n/a	n/a	n/a	n/a
85	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
86	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
87	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
88	1.134	1.134	1.134	1.134	1.134	1.134	n/a	n/a	n/a	n/a
89	1.134	1.134	1.134	1.134	1.134	1.134	n/a	n/a	n/a	n/a
90	1.143	1.143	1.143	1.143	1.143	1.143	n/a	n/a	n/a	n/a
91	1.143	1.143	1.143	1.143	1.143	1.143	n/a	n/a	n/a	n/a
92	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
93	1.155	1.155	1.155	1.155	1.155	1.155	n/a	n/a	n/a	n/a
94	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
95	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
96	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
97	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
98	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
99+	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ TABLE 34: DRIVER AGE REFINEMENT - UM/UIM

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
26	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
27	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
28	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
29	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
30	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
31	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
32	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
33	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
34	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
35	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
36	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
37	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
38	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
39	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
51	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
52	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
53	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
58	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
59	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
60	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
63	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
64	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
65	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
66	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
67	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
68	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
69	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
70	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
71	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
72	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
73	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
74	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
75	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
76	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
77	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
78	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
79	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
80	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
81	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
82	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
83	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
84	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
85	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
86	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
87	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
88	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
89	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
90	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
91	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
92	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
93	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
94	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
95	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
96	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
97	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
98	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
99+	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ **TABLE 35: ANNUAL MILEAGE FACTOR**

Annual Mileage	BI	PD	MED	UM	UIM	CMP	COL
0- 1,000	0.780	0.780	0.823	1.000	1.000	0.817	0.851
1,001- 2,000	0.790	0.790	0.830	1.000	1.000	0.822	0.855
2,001- 3,000	0.799	0.799	0.836	1.000	1.000	0.828	0.860
3,001- 4,000	0.817	0.817	0.849	1.000	1.000	0.839	0.868
4,001- 5,000	0.833	0.833	0.859	1.000	1.000	0.850	0.875
5,001- 6,000	0.847	0.847	0.868	1.000	1.000	0.860	0.882
6,001- 7,000	0.873	0.873	0.890	1.000	1.000	0.884	0.902
7,001- 8,000	0.899	0.899	0.912	1.000	1.000	0.908	0.922
8,001- 9,000	0.925	0.925	0.934	1.000	1.000	0.931	0.943
9,001- 10,000	0.950	0.950	0.957	1.000	1.000	0.956	0.964
10,001- 11,000	0.976	0.976	0.980	1.000	1.000	0.980	0.986
11,001- 12,000	0.988	0.988	0.990	1.000	1.000	0.990	0.993
12,001- 13,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13,001- 14,000	1.012	1.012	1.010	1.000	1.000	1.010	1.007
14,001- 15,000	1.024	1.024	1.019	1.000	1.000	1.020	1.014
15,001- 16,000	1.035	1.035	1.027	1.000	1.000	1.029	1.020
16,001- 17,000	1.046	1.046	1.033	1.000	1.000	1.039	1.025
17,001- 18,000	1.057	1.057	1.037	1.000	1.000	1.048	1.030
18,001- 19,000	1.066	1.066	1.041	1.000	1.000	1.056	1.033
19,001- 20,000	1.076	1.076	1.043	1.000	1.000	1.065	1.037
20,001- 21,000	1.085	1.085	1.046	1.000	1.000	1.073	1.040
21,001- 22,000	1.094	1.094	1.049	1.000	1.000	1.081	1.043
22,001- 23,000	1.103	1.103	1.051	1.000	1.000	1.089	1.047
23,001- 24,000	1.112	1.112	1.054	1.000	1.000	1.097	1.050
24,001- 25,000	1.120	1.120	1.057	1.000	1.000	1.105	1.053
25,001- 26,000	1.128	1.128	1.059	1.000	1.000	1.111	1.056
26,001- 27,000	1.135	1.135	1.062	1.000	1.000	1.118	1.060
27,001- 28,000	1.142	1.142	1.065	1.000	1.000	1.125	1.063
28,001- 29,000	1.148	1.148	1.067	1.000	1.000	1.131	1.066
29,001- 30,000	1.155	1.155	1.070	1.000	1.000	1.138	1.070
30,001- 31,000	1.161	1.161	1.073	1.000	1.000	1.144	1.073
31,001- 32,000	1.168	1.168	1.075	1.000	1.000	1.150	1.076
32,001- 33,000	1.175	1.175	1.078	1.000	1.000	1.157	1.079
33,001- 34,000	1.181	1.181	1.080	1.000	1.000	1.163	1.083
34,001- 35,000	1.184	1.184	1.082	1.000	1.000	1.166	1.084
35,001 and Over	1.188	1.188	1.083	1.000	1.000	1.169	1.086

+ TABLE 36: ANNUAL MILEAGE YOUTH OFFSET FACTOR

	"Driver Class" Age 24 & Younger						
Annual Mileage	BI	PD	MED	UM	UIM	CMP	COL
0- 1,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1,001- 2,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2,001- 3,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3,001- 4,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4,001- 5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5,001- 6,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6,001- 7,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7,001- 8,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8,001- 9,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9,001- 10,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10,001- 11,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11,001- 12,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12,001- 13,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13,001- 14,000	0.991	0.991	0.993	1.000	1.000	0.993	0.995
14,001- 15,000	0.982	0.982	0.986	1.000	1.000	0.985	0.990
15,001- 16,000	0.975	0.975	0.980	1.000	1.000	0.979	0.985
16,001- 17,000	0.967	0.967	0.976	1.000	1.000	0.972	0.982
17,001- 18,000	0.960	0.960	0.973	1.000	1.000	0.966	0.978
18,001- 19,000	0.954	0.954	0.970	1.000	1.000	0.960	0.976
19,001- 20,000	0.947	0.947	0.969	1.000	1.000	0.954	0.973
20,001- 21,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
21,001- 22,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
22,001- 23,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
23,001- 24,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
24,001- 25,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
25,001- 26,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
26,001- 27,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
27,001- 28,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
28,001- 29,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
29,001- 30,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
30,001- 31,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
31,001- 32,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
32,001- 33,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
33,001- 34,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
34,001- 35,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
35,001 and Over	0.941	0.941	0.967	1.000	1.000	0.949	0.971

Note: "Driver Class" Age 24 & Younger is classes other than "7I" to "7T", "8N" to "8R" and "5H".

+ TABLE 36: ANNUAL MILEAGE YOUTH OFFSET FACTOR

	"Driver Class" Age 25 & Older					
Annual Mileage	BI	PD	MED	UM	CMP	COLL
0- 1,000	1.000	1.000	1.000	1.000	1.000	1.000
1,001- 2,000	1.000	1.000	1.000	1.000	1.000	1.000
2,001- 3,000	1.000	1.000	1.000	1.000	1.000	1.000
3,001- 4,000	1.000	1.000	1.000	1.000	1.000	1.000
4,001- 5,000	1.000	1.000	1.000	1.000	1.000	1.000
5,001- 6,000	1.000	1.000	1.000	1.000	1.000	1.000
6,001- 7,000	1.000	1.000	1.000	1.000	1.000	1.000
7,001- 8,000	1.000	1.000	1.000	1.000	1.000	1.000
8,001- 9,000	1.000	1.000	1.000	1.000	1.000	1.000
9,001- 10,000	1.000	1.000	1.000	1.000	1.000	1.000
10,001- 11,000	1.000	1.000	1.000	1.000	1.000	1.000
11,001- 12,000	1.000	1.000	1.000	1.000	1.000	1.000
12,001- 13,000	1.000	1.000	1.000	1.000	1.000	1.000
13,001- 14,000	1.000	1.000	1.000	1.000	1.000	1.000
14,001- 15,000	1.000	1.000	1.000	1.000	1.000	1.000
15,001- 16,000	1.000	1.000	1.000	1.000	1.000	1.000
16,001- 17,000	1.000	1.000	1.000	1.000	1.000	1.000
17,001- 18,000	1.000	1.000	1.000	1.000	1.000	1.000
18,001- 19,000	1.000	1.000	1.000	1.000	1.000	1.000
19,001- 20,000	1.000	1.000	1.000	1.000	1.000	1.000
20,001- 21,000	1.000	1.000	1.000	1.000	1.000	1.000
21,001- 22,000	1.000	1.000	1.000	1.000	1.000	1.000
22,001- 23,000	1.000	1.000	1.000	1.000	1.000	1.000
23,001- 24,000	1.000	1.000	1.000	1.000	1.000	1.000
24,001- 25,000	1.000	1.000	1.000	1.000	1.000	1.000
25,001- 26,000	1.000	1.000	1.000	1.000	1.000	1.000
26,001- 27,000	1.000	1.000	1.000	1.000	1.000	1.000
27,001- 28,000	1.000	1.000	1.000	1.000	1.000	1.000
28,001- 29,000	1.000	1.000	1.000	1.000	1.000	1.000
29,001- 30,000	1.000	1.000	1.000	1.000	1.000	1.000
30,001- 31,000	1.000	1.000	1.000	1.000	1.000	1.000
31,001- 32,000	1.000	1.000	1.000	1.000	1.000	1.000
32,001- 33,000	1.000	1.000	1.000	1.000	1.000	1.000
33,001- 34,000	1.000	1.000	1.000	1.000	1.000	1.000
34,001- 35,000	1.000	1.000	1.000	1.000	1.000	1.000
35,001 and Over	1.000	1.000	1.000	1.000	1.000	1.000

+ **TABLE 37: RENEWAL CAP FACTOR**

Premium Change	Cap
>20%	20%

ZONES

A. Vehicles Garaged Out of State

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

Zip Code	Zone
99955	2

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

Zip Code	Zone
99977	23

B. Zips Not Shown

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

*

Zip Code	Zone	County Code
71601	14	69
71602	14	69
71603	14	69
71630	17	41
71631	24	11
71635	17	3
71638	24	17
71639	16	41
71640	24	17
71642	17	3
71643	24	79
71644	24	79
71646	17	3
71647	24	11
71651	24	11
71652	24	25
71653	24	17
71654	17	41
71655	17	43
71658	17	3
71659	14	69
71660	24	25
71661	17	3
71662	17	41
71663	17	3
71665	24	25
71666	17	41
71667	24	79
71670	17	41
71671	24	11
71674	16	41
71675	17	43
71676	17	3
71677	17	43
71678	24	79
71701	26	103
71720	26	103
71721	25	19
71722	26	99
71724	8	139
71725	26	39
71726	26	103
71728	25	19
71730	8	139
71740	24	27

Zip Code	Zone	County Code
71742	26	39
71743	25	19
71744	24	13
71745	24	13
71747	8	139
71748	26	39
71749	8	139
71750	8	139
71751	26	103
71752	24	27
71753	24	27
71758	8	139
71759	8	139
71762	8	139
71763	26	39
71764	26	103
71765	8	139
71766	24	13
71770	24	27
71772	25	19
71801	26	57
71820	26	81
71822	26	81
71823	26	133
71825	26	57
71826	24	73
71827	24	73
71828	26	99
71831	26	57
71832	26	133
71833	26	61
71834	7	91
71835	26	99
71836	26	81
71837	7	91
71838	26	57
71839	7	91
71840	7	91
71841	26	133
71842	26	133
71845	24	73
71846	26	133
71847	26	57
71851	26	61
71852	26	61

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

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

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

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

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

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

Zip Code	Zone	County Code
72424	22	21
72425	21	55
72426	13	93
72427	21	31
72428	13	93
72429	21	111
72430	22	21
72431	22	67
72432	21	111
72433	22	75
72434	22	75
72435	22	21
72436	21	55
72437	21	31
72438	13	93
72440	22	75
72441	22	21
72442	13	93
72443	21	55
72444	22	121
72445	22	75
72447	21	31
72449	22	121
72450	21	55
72453	22	21
72454	22	21
72455	22	121
72456	22	21
72457	22	75
72458	22	75
72459	18	75
72460	22	121
72461	22	21
72462	22	121
72464	22	21
72465	22	75
72466	18	75
72467	21	31
72469	18	75
72470	22	21
72471	22	67
72472	21	111
72473	22	67
72474	21	55
72475	21	111

*

Zip Code	Zone	County Code
72476	22	75
72478	22	121
72479	21	111
72482	18	135
72501	22	63
72512	18	65
72513	18	135
72515	22	49
72517	18	65
72519	18	65
72520	22	49
72521	18	135
72522	22	63
72523	22	23
72524	22	63
72526	22	63
72527	22	63
72528	18	65
72529	18	135
72530	22	23
72531	22	49
72532	18	135
72533	18	137
72534	22	63
72536	18	65
72537	23	5
72538	22	49
72539	22	49
72540	18	65
72542	18	135
72543	22	23
72544	23	5
72546	22	23
72550	22	63
72553	22	63
72554	22	49
72555	18	137
72556	18	65
72560	18	137
72561	18	65
72562	22	63
72564	22	63
72565	18	65
72566	18	65
72567	18	137

Zip Code	Zone	County Code
72568	22	63
72569	18	135
72571	22	63
72572	18	75
72573	18	65
72575	22	63
72576	22	49
72577	18	135
72578	22	49
72579	22	63
72581	22	23
72583	22	49
72584	18	65
72585	18	65
72587	18	65
72601	23	9
72611	23	9
72613	23	15
72615	23	9
72616	23	15
72617	23	5
72619	23	89
72623	23	5
72624	23	101
72626	23	5
72628	23	101
72629	23	141
72630	23	9
72631	23	15
72632	23	15
72633	23	9
72634	23	89
72635	23	5
72636	23	129
72638	23	15
72639	23	129
72640	23	101
72641	23	101
72642	23	5
72644	23	9
72645	23	129
72648	23	101
72650	23	129
72651	23	5
72653	23	5

Zip Code	Zone	County Code
72655	23	101
72657	18	137
72658	23	5
72659	23	5
72660	23	15
72661	23	89
72662	23	9
72663	18	137
72666	23	101
72668	23	89
72669	23	129
72670	23	101
72672	23	89
72675	23	129
72677	23	89
72679	23	115
72680	18	137
72682	23	9
72683	23	101
72685	23	101
72686	23	129
72687	23	89
72701	9	143
72703	9	143
72704	9	143
72711	9	7
72712	9	7
72714	9	7
72715	9	7
72717	9	143
72718	9	7
72719	9	7
72721	23	87
72722	9	7
72727	9	143
72728	9	143
72729	9	143
72730	9	143
72732	9	7
72733	9	7
72734	9	7
72735	9	143
72736	9	7
72737	9	143
72738	23	87

*

Zip Code	Zone	County Code
72739	9	7
72740	23	87
72741	9	143
72742	23	87
72744	9	143
72745	9	7
72747	9	7
72749	9	143
72751	9	7
72752	23	87
72753	9	143
72756	9	7
72758	9	7
72760	23	87
72761	9	7
72762	9	143
72764	9	143
72768	9	7
72769	9	143
72770	9	143
72773	23	87
72774	9	143
72776	23	87
72801	23	115
72802	23	115
72820	23	47
72821	23	47
72823	23	115
72824	23	149
72826	23	83
72827	23	149
72828	23	149
72829	23	149

Zip Code	Zone	County Code
72830	23	71
72832	23	71
72833	23	149
72834	23	149
72835	23	83
72837	23	115
72838	23	149
72839	23	71
72840	23	71
72841	23	127
72842	23	149
72843	23	115
72845	23	71
72846	23	71
72847	23	115
72851	23	83
72852	23	71
72853	23	149
72854	23	71
72855	23	83
72856	23	101
72857	23	149
72858	23	115
72860	23	149
72863	23	83
72865	23	83
72901	3	131
72903	3	131
72904	3	131
72908	3	131
72916	3	131
72921	3	33
72923	3	131

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

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	Please see attached.
Attachment(s):	Form A-1 PPA Abstract - AR-14-A-FR-216.pdf
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	Please see attached PDF and Excel versions of the APCS.
Attachment(s):	Arkansas APCS 1411.pdf Arkansas APCS 1411.xls
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	NAIC loss cost data entry document
Comments:	Please see updated RF-1 in response to the Objection regarding limiting individual increase to 20%
Attachment(s):	Updated NAIC Loss Cost Data Entry Document - AR-14-A-FR-216.pdf
Item Status:	Filed
Status Date:	08/12/2014

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum - AR-14-A-FR-216.pdf
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	Supporting Exhibits - Exhibits I- VIII
Comments:	Please see attached.

State: Arkansas **Filing Company:** California Casualty Indemnity Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Rate Filing/AR-14-A-FR-216

Attachment(s):	AR_ExhVI_LossTrend_4Q2013.pdf AR_ExhVII_Expense_4Q2013.pdf AR_ExhVIII_ProfLoad_4Q2013.pdf AR_ExhI_Indication_4Q2013.pdf AR_ExhII_RateChangeHistory_1411.pdf AR_ExhIII_Current_Level_Factor_1411.pdf AR_ExhIV_SymMYTrend_1411.pdf AR_ExhV_LDF_2013Q4.pdf
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	Supporting Exhibits - Exhibits A - M
Comments:	Please see attached
Attachment(s):	AR_Exh_F_GoldStar_1411.pdf AR_Exh_G_DriverClass_1411.pdf AR_Exh_H_GSDDTDCGR_1411.pdf AR_Exh_A_Summary_1411.pdf AR_Exh_B_BaseRate_1411.pdf AR_Exh_C_ModelYear_1411.pdf AR_Exh_D_SymDed_1411.pdf AR_Exh_E_SalesCode_1411.pdf AR_Exh_I_DrvRec_1411.pdf AR_Exh_J_Mutlicar_1411.pdf AR_Exh_K_DriverAge_1411.pdf AR_Exh_L_AnnualMileage_1411.pdf AR_Exh_M_MiscVehTypeFac_1411.pdf
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	Zone and County Code Definitions & Number
Comments:	Please see attached list of Zone and County Code Definitions & Number, in response to the Objection of 7/21/14.
Attachment(s):	County Code Definitions.pdf Zone Definitions.pdf
Item Status:	Filed
Status Date:	08/12/2014

Satisfied - Item:	AMENDED EXPLANATORY MEMORANDUM - 7-30-14
Comments:	Please see attached Memorandum explaining the changes made to the UW Manual submitted as an Amendment
Attachment(s):	AMENDED Explanatory Memorandum - AR-14-A-FR-216.pdf
Item Status:	Filed
Status Date:	08/12/2014

State:	Arkansas	**Filing Company:**	California Casualty Indemnity Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	Rate Filing/AR-14-A-FR-216		

Attachment Arkansas APCS 1411.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

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

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

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

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

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

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

a.	Driver Over 55**	5 %
b.	Good Student Discount	10 to 25 %
c.	Multi-car Discount	7 to 18 %
d.	Accident Free Discount*	n/a %

*Please Specify Qualification for Discount:

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

e.	Anti-theft Discount	n/a %
f.	Other (specify)	
	Auto/Home Discount	5 to 10%
	Persistency Discount	up to 10%
	Passive Restraint Discount	10 to 30%
	ABS Discount	5%
	Package Discount	5 to 10%
	College Graduate Scholastic Achievement Discount	10 to 25%
	Driver Training Discount	7 to 10%

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

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

Program	Percentage Difference	Volume

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

Signature

Ann Wong
Printed Name

Manager – Automobile Pricing
Title

(650) 572-4624
Telephone Number

awong@calcas.com
Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	20117
Company Name:	California Casualty Indemnity Exchange
Contact Person:	Rachel Cao
Telephone No.:	650-572-4236
Email Address:	rcao@calcas.com
Effective Date:	11/1/2014

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10 - 30*	%
AUTO/HOMEOWNERS	*5 - 10*	%
GOOD STUDENT	*10 - 25*	%
ANTI-THEFT DEVICE	*n/a*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.		%

Assumptions to Use:

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

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

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	**Coverages / Age**	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*	$1,219	$1,554	$469	$419	$1,313	$1,675	$502	$449	$1,565	$2,001	$592	$527	$1,157	$1,472	$448	$400	$1,517	$1,938	$575	$512
	Minimum Liability with Comprehensive and Collision	$2,934	$3,747	$1,074	$953	$3,297	$4,213	$1,215	$1,076	$3,550	$4,538	$1,287	$1,141	$3,314	$4,233	$1,239	$1,093	$3,489	$4,462	$1,280	$1,133
	100/300/50 Liability with Comprehensive and Collision	$2,964	$3,773	$1,114	$993	$3,310	$4,216	$1,249	$1,110	$3,602	$4,590	$1,334	$1,189	$3,289	$4,187	$1,259	$1,115	$3,530	$4,502	$1,325	$1,176
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$1,219	$1,554	$469	$419	$1,313	$1,675	$502	$449	$1,565	$2,001	$592	$527	$1,157	$1,472	$448	$400	$1,517	$1,938	$575	$512
	Minimum Liability with Comprehensive and Collision	$3,009	$3,842	$1,101	$976	$3,382	$4,321	$1,245	$1,102	$3,636	$4,648	$1,317	$1,167	$3,407	$4,352	$1,274	$1,123	$3,574	$4,570	$1,310	$1,159
	100/300/50 Liability with Comprehensive and Collision	$3,031	$3,859	$1,136	$1,015	$3,388	$4,313	$1,277	$1,134	$3,680	$4,689	$1,360	$1,213	$3,372	$4,292	$1,289	$1,142	$3,606	$4,600	$1,352	$1,200
2010 Honda Odyssey "EX"	*Minimum Liability*	$1,219	$1,554	$469	$419	$1,313	$1,675	$502	$449	$1,565	$2,001	$592	$527	$1,157	$1,472	$448	$400	$1,517	$1,938	$575	$512
	Minimum Liability with Comprehensive and Collision	$3,161	$4,038	$1,154	$1,024	$3,559	$4,547	$1,309	$1,158	$3,814	$4,874	$1,379	$1,221	$3,598	$4,596	$1,342	$1,184	$3,750	$4,795	$1,374	$1,215
	100/300/50 Liability with Comprehensive and Collision	$3,169	$4,034	$1,186	$1,057	$3,546	$4,517	$1,334	$1,184	$3,839	$4,893	$1,416	$1,262	$3,543	$4,513	$1,351	$1,198	$3,764	$4,803	$1,408	$1,250
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$1,219	$1,554	$469	$419	$1,313	$1,675	$502	$449	$1,565	$2,001	$592	$527	$1,157	$1,472	$448	$400	$1,517	$1,938	$575	$512
	Minimum Liability with Comprehensive and Collision	$3,714	$4,743	$1,348	$1,195	$4,195	$5,361	$1,536	$1,358	$4,453	$5,693	$1,602	$1,419	$4,287	$5,477	$1,594	$1,404	$4,385	$5,604	$1,599	$1,413
	100/300/50 Liability with Comprehensive and Collision	$3,665	$4,670	$1,360	$1,211	$4,119	$5,249	$1,539	$1,364	$4,415	$5,630	$1,617	$1,440	$4,164	$5,306	$1,578	$1,395	$4,334	$5,531	$1,613	$1,428
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*	$1,219	$1,554	$469	$419	$1,313	$1,675	$502	$449	$1,565	$2,001	$592	$527	$1,157	$1,472	$448	$400	$1,517	$1,938	$575	$512
	Minimum Liability with Comprehensive and Collision	$4,307	$5,503	$1,555	$1,378	$4,872	$6,227	$1,775	$1,568	$5,146	$6,577	$1,841	$1,630	$5,012	$6,405	$1,854	$1,632	$5,061	$6,470	$1,836	$1,622
	100/300/50 Liability with Comprehensive and Collision	$4,201	$5,353	$1,546	$1,375	$4,728	$6,029	$1,754	$1,553	$5,039	$6,425	$1,832	$1,630	$4,817	$6,141	$1,811	$1,601	$4,944	$6,310	$1,825	$1,617
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*	$1,219	$1,554	$469	$419	$1,313	$1,675	$502	$449	$1,565	$2,001	$592	$527	$1,157	$1,472	$448	$400	$1,517	$1,938	$575	$512
	Minimum Liability with Comprehensive and Collision	$3,419	$4,368	$1,247	$1,105	$3,861	$4,935	$1,420	$1,256	$4,110	$5,254	$1,485	$1,315	$3,933	$5,026	$1,468	$1,294	$4,051	$5,179	$1,483	$1,311
	100/300/50 Liability with Comprehensive and Collision	$3,401	$4,332	$1,269	$1,131	$3,819	$4,866	$1,434	$1,271	$4,106	$5,235	$1,512	$1,346	$3,845	$4,900	$1,465	$1,297	$4,035	$5,147	$1,507	$1,337

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-14-A-FR-216

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-10.3	-5.0					
Property Damage	51.9	20.0					
Medical Payments	48.6	10.0					
Uninsured Motorist BI	29.5	9.8					
Underins. Motorist BI	29.5	10.1					
Uninsured Motorist PD	29.5	10.1					
Comprehensive	5.0	0.0					
Collision	12.0	7.0					
Towing & Labor	167.1	19.9					
TOTAL OVERALL EFFECT	15.5	5.0					

6. 5 Year History Rate Change History

Year	Policy Count (Earned Exposures Used)	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	427	n/a	n/a	392	288	73.5%	63.6%
2010	534	0.0%	8/1/2010	499	311	62.3%	63.2%
2011	669	n/a	n/a	610	499	81.8%	65.3%
2012	720	n/a	n/a	675	484	71.7%	65.5%
2013	796	5.0%	9/1/2013	742	521	70.2%	62.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.4%
B. General Expense	6.1%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	2.3%
E. Other (Adjusting & Other)	13.6%
F. TOTAL	44.5%

8. **n/a** Apply Lost Cost Factors to Future filings? (Y or N)

9. **20.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): (no zone change in this filing)

10. **-11.4%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): (no zone change in this filing)

PC RLC

CALIFORNIA CASUALTY INDEMNITY EXCHANGE
PRIVATE PASSENGER AUTOMOBILE PROGRAM - ARKANSAS
RATE AND RULE FILING NO.: AR-14-A-FR-216
EFFECTIVE DATE: 11/1/2014
EXPLANATORY MEMORANDUM

RATE LEVEL INDICATIONS

The state experience for the California Casualty Group was reviewed. This was based on the three accident-year experience through 12/31/2013, evaluated as of 12/31/2013 **Exhibit I** contains the development of the rate level indications for the Private Passenger Automobile Program. The exposures earned during the experience period are shown in Column (1) of Exhibit I, and actual premiums earned are shown in Column (2).

Physical Damage premiums require two additional adjustments: Symbol trend and Model Year trend. Symbol trend (Column (4)) reflects the additional premium revenue that results from the Physical Damage rating procedure as higher valued, new cars are introduced.

Model Year trend (Column (5)) adjusts for the additional premium generated by setting the relativity for each subsequent Model Year above the preceding Model Year. This is done in order to recognize that inflationary pressures on repair costs have historically outstripped decline in the value of the vehicle due to depreciation. The derivation of these trend factors is shown in **Exhibit IV**. Projected earned premium (Column (6)) is the product of the current on-level earned premium, Symbol trend factor and Model Year trend factor.

Net incurred losses and Direct Defense and Cost Containment expenses for the last three accident years evaluated at 12/31/2013 are shown in Column (7). Column (8) contains Loss Development factors that adjust these losses to an estimated ultimate settlement basis. **Exhibit V** shows the derivation of the Loss Development factors.

Exhibit VI shows the development of the trend factors that appear in Column (9) of Exhibit I. These factors reflect the underwriting trend, which are expected to produce changes in the indications between the average date of loss in the experience period and the average date of loss underlying the new rates.

The impact of catastrophe exposure has been incorporated into the indication for Comprehensive coverage. The catastrophe load is based on the provisions of the Company's reinsurance contract, which serves to smooth out the catastrophe impact for Comprehensive losses.

Column (11) of Exhibit I contain losses that have been developed, trended, and multiplied by the catastrophe load. The projected losses are then divided by the current level earned premium. This generates three estimated loss ratios for the policy year beginning 11/1/2014, which are shown in Column (12). These estimates are then weighted to reflect the responsiveness of the latest experience and blend it with the stability of using more than one year in the rate level calculation. The weights are shown in Column (13) of Exhibit I with the weighted loss ratio shown in Column (14).

Fixed and variable expenses as a percent of premium are reflected in Columns (15) and (16) of Exhibit I and are more fully described in **Exhibit VII**. Fixed expenses represent those expenses that the insurance group is contractually obligated to pay to the management company. They make up the majority of commission, other acquisition, general, and unallocated expenses. The remainder of these expenses is paid for by the insurance group and varies as a function of premium volume. These expenses along with premium tax, reinsurance and miscellaneous are offset by investment income (**Exhibit VIII**) to produce

total variable expenses.

Column (17) shows the resulting indicated rate level change for each coverage, with an all-coverage combined indication of +15.5%.

A list of the enclosed exhibits is as follows:

Exhibit I **Automobile - Rate Level Indications**

Exhibit II **Automobile - Rate Change History**

Exhibit III **Current Level Factor**

Exhibit IV **Calculation of Symbol and Model Year Trend Factors**

Exhibit V **Selected Loss Development Factors**

Exhibit VI **Loss Trend Selections**

Exhibit VII **Expense Allocation**

Exhibit VIII **Derivation of Underwriting Profit Load Reflecting Investment Income**

FILED CHANGES

With this Filing, California Casualty Indemnity Exchange (CCIE) proposes revisions to the Base Rates, Model Year factors, Symbol/Deductible factors, Sales Code factors, Driver Class factors, Good Student Discount (GSD) factors, College Graduate Scholastic Achievement Discount (CGR) factors, Multicar Discount factors, Driving Record Surcharge factors, Gold Star Financial Responsibility factors, and Vehicle Type factors. Additionally, Driver Age Refinement, Annual Mileage and Annual Mileage Youth Offset factors are introduced. The High Value Vehicle Symbol/Deductible Factor Rule is modified, and Renewal Cap Factor Rule added.

The overall premium impact of these changes is +5.0% as shown in Exhibit A. A list of the enclosed exhibits for filed changes and premium impact is as follows:

Exhibit A **Rate Change Summary**.

Exhibit B **Base Rates**. The current and filed base rates as well as the filed changes by coverage are shown.

Exhibit C **Model Year Factors**. State Farm (SF), Shelter Mutual (Shelter), Allstate P&C (ASPC), and Farmers (FM) model year factors are used for reference. The competitors' factors are rebased using model year 2000 as the base year. Columns (2) through (6) show the "rebased" factors of the competitors. Columns (7) through (9) show the maximum, average and minimum factors of the competitors. Columns (10) and (11) present the filed factors and changes.

Exhibit D **Symbol/Deductible Factors.** The development of Symbol/Deductible factors for Comprehensive and Collision for Model Year prior to 1990 are presented on CMP89 and

COL89, factors for Model Year 1990 to 2010 are shown on CMP1990 and COL1990, and factors for Model Year 2011 and later are displayed on CMP2011 and COL2011.

The average State Farm IRG factors in California Casualty (CCG) Symbol definition (price range) are shown. New cost price range is used and uniform distribution is assumed to map and calculate the average factors. State Farm Average Factors in California Casualty (CCG) symbol definition are rebased using CCG "base level," i.e. Symbol 11 Deductible 500 and Model Year 2000. The ISO symbol/deductible factors which are the ISO symbol factors multiplied by the ISO deductible factors are shown. Even though California Casualty adopts ISO symbol, ISO and California Casualty have different symbol "base." The "base" for ISO is symbol 8 but the "base" for California Casualty is symbol 11. Therefore, ISO symbol/deductible factors are also rebased to CCG "base level." The weighted average of State Farm and ISO symbol/deductible factors are calculated using 90% weight for State Farm and 10% for ISO. Less emphasis is placed on ISO factors because they do not vary by state. The filed factors are proposed based on the State Farm, ISO and CCG current factors.

The State Farm, ISO, CCG current and filed factors, and filed changes are displayed in the following order on the pages indicated:

	MY<2011	MY>=2011
Average State Farm Factors	Page 1	Page 1
Rebased Average State Farm Factors	Page 1	Page 2
ISO Factors	Page 2	Page 3
Rebased ISO Factors	Page 2	Page 4
Average State Farm and ISO Factors	Page 3	Page 5
Current CCG Factors	Page 3	Page 6
Filed CCG Factors	Page 4	Page 7
Filed Changes	Page 4	Page 8

The last page, labeled High Value, details the current, indicated and filed factor and changes of the factors for high value vehicles. The high value indicated factors are also developed using both State Farm IRG factors and ISO symbol factors.

Exhibit E **Sales Code Factors.** In this Filing, the Company revises the Sales Code factors for non-member educator and NEA extended family. The experience of these groups and the development of the filed factors are detailed on Exhibit E.

Exhibit F **Gold Star (FR) Factors.** Current factors, filed factors, and filed changes are shown. Indicated Financial Responsibility Level factors are based on companywide data fitted to an exponential curve. As of the result of the analysis, preliminary factors selected are displayed in column (4). The Company's filed factors shown in Column (6) are selected factors that help minimize potential impacts of the rate changes to our existing customers.

Exhibit G **Driver Class Factors.** With this Filing, the Company introduces Annual Mileage factors which will be detailed in Exhibit L. Therefore, the Company revises its Driver Class factors for BI/PD, MED, COMP and COLL to remove the annual mileage piece.

Description	Page
Current Driver Class factors	1
Step 1: Remove Driver Usage differential to Pleasure use	2
Step 2: Rebase factors in page 2 to our base driver class level (7M4)	3
Step 3: Calculate CCG current and Competitors Usage Factors	4
Step 4: Select the Filed "Usage" Change	5
Filed Factors = Step 2 x (1 + Filed "Usage" Change)	6
Filed Change	7

Exhibit H **Good Student Discount (GSD) and College Graduate Scholastic Achievement (CGR) Discount Factors.** Current factors, filed factors, and filed changes for Good Student Discount (and both discount) are shown. The CGR discount factors are set equal to the GSD factors.

Exhibit I **Driving Record Surcharge Factors.** As the market is moving from additive factors to multiplicative factors, the Company plans to move its rating plan accordingly. Current factors and filed factors are shown for Driving Record Surcharge 1 and Driving Record Surcharge 2. A combined premium impact of the changes to driving record surcharges 1 and 2 is also shown

Exhibit J **Multicar Discount Factors.** The State Farm implied multicar discount factors are used for reference. The current CCG, filed CCG and filed changes are shown.

Exhibit K **Driver Age Refinement Factors.** With this Filing, the Company refines its Driver Class factor by introducing Driver Age Refinement factors. The competitor used as reference is State Farm.

Step	Description	Pages
1	Current Driver Age Refinement Class factors (n/a = 1.00)	1-2
2	Combined Driver Age Factors = Filed Driver Class x Current Driver Age x Filed GSD (or CGR)	3-4
3	Competitor's Driver Age Factors with GSD (or CGR)	5-6
4	Indicated Change based on competitor's average factors	7-8
5	Selected Combined Driver Age Factor (Class, GSD & Age Refinement)	9-10
6	Filed Driver Age Refinement Factors = Step 5 ÷ Filed Driver Class Factor ÷ Filed GSD Factor	11-12
7	Filed Change = Filed Driver Age Refinement (Step 6) ÷ Current Driver Age Refinement (Step 1)	13-14

Exhibit L **Annual Mileage & Annual Mileage Offset Factors.** With this Filing, the Company refines its Annual Mileage factors to 36 categories. To minimize the premium impact of this change for drivers ages 25 and younger, Annual Mileage Youth Offset factors are introduced.

Exhibit M **Vehicle Type Factors.** When we revise the Driver Class Factors and introduce the Driver Age Refinement and Annual Mileage Factors, the Base Rates are adjusted to offset the changes. The adjustment of Base Rates will impact the rates for Motorcycle (MC), Motorhome (MH), Antique (AN), Snowmobile (SN) and Golf cart (GO), and these vehicle types do not have Driver Class, Driver Age Refinement and Annual Mileage in the rating. Therefore, these vehicle type factors are adjusted to offset the base rate changes due to the change of the driver class factors.

FILED MANUAL CHANGES

The revised Manual pages are attached and changes are indicated by a "+" sign and underlines for additions, "*" for revisions, and a "--" and strikes-through for deletions.

Section	Rev/Rev. Date	Page	Description
3 Rating	**9(11/01/14)**	**3AR.1**	**Worksheet 1 - Vehicle Type: PP, PU, VN and PH** • Shade Gold Star Factor cells for Work Loss and Acc. Death • Add footnote 6 to Zone Factor • Add footnote 6 to Towing-Group Rating Factor • Add Driver Age Refinement Factor • Add Annual Mileage Factor • Add Annual Mileage Youth Offset Factor with footnote 6 • Add footnote6 to Renewal Cap Factor • Add footnotes 6 description
	9(11/01/14)	**3AR.2**	**Worksheet 2 - Vehicle Type: CL, DB** • Add footnote 5 to Zone Factor • Add footnote 5 to Towing-Group Rating Factor • Add Driver Age Refinement Factor • Add Annual Mileage Factor • Add Annual Mileage Youth Offset Factor with footnote5 • Add footnote 5 to Renewal Cap Factor • Add footnote 5 description

Section	Rev/Rev. Date	Page	Description
	9(11/01/14)	**3AR.3**	**Worksheet 3 - Vehicle Type: MC** • Add footnote 1 to Zone Factor • Add Renewal Cap Factor with footnote 1 • Add footnote 1 description
	9(11/01/14)	**3AR.4**	**Worksheet 4 - Vehicle Type: AN** • Add footnote 2 to Zone Factor • Add Renewal Cap Factor with footnote 2 • Add footnote 2 description
	9(11/01/14)	**3AR.5**	**Worksheet 5 - Vehicle Type: SN, GO** • Shade Base Rate, Increased Limit Factor, SN/GO Veh. Type Factor, Gold Star Factor and Sales Code Factor cells for PIP/UM/UIM/PDUM. • Add footnote1 to Sales Code Factor • Add Renewal Cap Factor with footnote 1 • Add footnote 1 description
	9(11/01/14)	**3AR.6**	**Worksheet 6 - Vehicle Type: MH** • Shade Gold Star Factor cells for Work Loss and Acc. Death. • Add footnote 2 to Towing-Group Rating Factor • Add Renewal Cap Factor with footnote 2 • Add footnote 2 description
	9(11/01/14)	**3AR.7**	**Worksheet 7 - Vehicle Type: TR, CP** • Add footnote 1 to Sales Code Factor • Add Renewal Cap Factor with footnote 1 • Add footnote 1 description
	9(11/01/14)	**3AR.8**	**Worksheet 8 - Vehicle Type: NN (Named Non-Owner)** • Add footnote 2 to Zone Factor • Add Renewal Cap Factor with footnote 2 • Add footnote 2 description • Update note that the Renewal Cap Factor applies to determine the total premium.
	9(11/01/14)	**3AR.12**	**A. Annual Mileage Factor** Add a description for this new rating factor.
	9(11/01/14)	**3AR.12**	**B. Annual Mileage Youth Offset Factor** Add a description for this new rating factor.

Section	Rev/Rev. Date	Page	Description
	9(11/01/14)	**3AR.14**	**K. Driver Age Refinement Factor** Add a description for this new rating factor
	9(11/01/14)	**3AR.12-14**	**Changes in pagination and numbering due to addition of new rating factor descriptions.**
	9(11/01/14)	**3AR.23**	**EE. Renewal Cap Factor** Add a description for this new rating factor.
	9(11/01/14)	**3AR.25**	**II. Symbol/Deductible Factors** High value vehicle factor formula is revised for all model years.
	9(11/01/14)	**3AR.19-26**	**Changes in pagination and numbering due to addition of new rating factor descriptions.**
	9(11/01/14)	**3AR.27**	**Table 1: Base Rates** Revise rates for BI, PD, MED, UM, UIM, UMPD, CMP, COLL and T&L 1 and T&L 2.
	9(11/01/14)	**3AR.29-30**	**Table 3: Symbol/Deductible Factors – Other Than Collision** Revise factors.
	9(11/01/14)	**3AR.31-32**	**Table 3: Symbol/Deductible Factors – Collision** Revise factors.
	9(11/01/14)	**3AR.33**	**Table 4: Model Year Factors** Revise factors.
	9(11/01/14)	**3AR.34-40**	**Table 5B: Financial Responsibility (FR) Factors** Revise factors.
	9(11/01/14)	**3AR.41**	**Table 6: Sales Code Factors** • Expand table • Revise factors
	9(11/01/14)	**3AR.43**	**Table 8A: Class Factors – BI/PD** Revise factors.
	9(11/01/14)	**3AR.44**	**Table 8A: Class Factors – MED** Revise factors.

Section	Rev/Rev. Date	Page	Description
	9(11/01/14)	**3AR.46**	**Table 8A: Class Factors – CMP** Revise factors.
	9(11/01/14)	**3AR.47**	**Table 8A: Class Factors – COL** Revise factors.
	9(11/01/14)	**3AR.49**	**Table 8B: GSD and DTD – BI/PD** Editorial change - There is no change on DTD factors in this filing. The DTD factors were different than previously published. This clarification is to correct that.
	9(11/01/14)	**3AR.50**	**Table 8B: GSD and DTD – MED** Editorial change - There is no change on DTD factors in this filing. The DTD factors were different than previously published. This clarification is to correct that.
	9(11/01/14)	**3AR.52**	**Table 8B: GSD and DTD – CMP** Editorial change - There is no change on DTD factors in this filing. The DTD factors were different than previously published. This clarification is to correct that.
	9(11/01/14)	**3AR.53**	**Table 8B: GSD and DTD – COL** Editorial change - There is no change on DTD factors in this filing. The DTD factors were different than previously published. This clarification is to correct that.
	9(11/01/14)	**3AR.54**	**Table 8C: College Graduate Scholastic Achievement Discount** Revise factors.
	9(11/01/14)	**3AR.55**	**Table 9A: Driving Record Surcharge 1** Revise BI, PD, MED and COL factors.
	9(11/01/14)	**3AR.55**	**Table 9B: Driving Record Surcharge 2** Revise BI, PD, MED and COL factors.
	9(11/01/14)	**3AR.56**	**Table 11: Multi Car Discount** • Revise class groupings • Revise factors
	9(11/01/14)	**3AR.58**	**Table 17A: Motorcycle ("MC") Vehicle Type Factors** Revise factors.

Section	Rev/Rev. Date	Page	Description
	9(11/01/14)	**3AR.59**	**Table 18A: Snowmobile ("SN") Vehicle Type Factors** Revise factors.
	9(11/01/14)	**3AR.60**	**Table 19A: Golf Cart ("GO") Vehicle Type Factors** Revise factors.
	9(11/01/14)	**3AR.61**	**Table 20: Antique, Classic, Dune Buggies, Motor Home Vehicle Type Factors** Revise factors.
	9(11/01/14)	**3AR.68**	**Table 33: Towing – Group Rating Factors** Clarify that the BI Aggregate Limit is in thousands by adding (000) to table header.
	9(11/01/14)	**3AR.69-70**	**Table 34: Driver Age Refinement – BI/PD** Add table for these new factors.
	9(11/01/14)	**3AR.71-72**	**Table 34: Driver Age Refinement – MED** Add table for these new factors.
	9(11/01/14)	**3AR.73-74**	**Table 34: Driver Age Refinement – CMP** Add table for these new factors.
	9(11/01/14)	**3AR.75-76**	**Table 34: Driver Age Refinement – COL** Add table for these new factors.
	9(11/01/14)	**3AR.77-78**	**Table 34: Driver Age Refinement – UM/UIM** Add table for these new factors.
	9(11/01/14)	**3AR.79**	**Table 35: Annual Mileage Factor** Add table for these new factors.
	9(11/01/14)	**3AR.80**	**Table 36: Annual Mileage Youth Offset Factor** Add table for these new factors.
	9(11/01/14)	**3AR.81**	**Table 36: Annual Mileage Youth Offset Factor** Add table for these new factors.
	9(11/01/14)	**3AR.82**	**Table 37: Renewal Cap Factor** Add table for these new factors.

Section	Rev/Rev. Date	Page	Description
	9(11/01/14)	**3AR~~84~~-~~88~~**	**Zones** Based on Actuarial Zip Code study: • Delete Zip Code 71666 • Add Zip Codes 71768 and 72439
	9(11/01/14)	**3AR~~41~~-~~88~~**	**Changes in pagination due to above changes.**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
LOSS TREND SELECTIONS - ARKANSAS

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

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

	BI	PD	MED	UM	COMP	COLL	UMPD	TOW
Fitted % Annual Trends								
Frequency	Industry Statewide Data						CCG Companywide Data	
16 point	-0.8%	-1.2%			-5.3%	-3.0%	7.5%	1.7%
12 point	0.2%	-0.6%			-9.0%	-2.6%	6.6%	0.5%
8 point	1.2%	-1.2%			-17.1%	-1.1%	-3.6%	-1.2%
6 point	-1.3%	-2.8%			-7.5%	-0.9%	-9.8%	-1.2%
4 point	-1.4%	-2.6%			-6.2%	0.1%	-13.0%	-2.5%
Severity	Industry Statewide Data						CCG Companywide Data	
16 point	2.0%	1.8%			-1.5%	3.1%	4.0%	2.1%
12 point	-3.2%	2.4%			-2.5%	2.9%	0.1%	2.4%
8 point	-2.7%	3.2%			-14.7%	2.0%	2.3%	2.6%
6 point	3.2%	4.1%			-3.2%	4.0%	2.0%	2.4%
4 point	0.2%	6.7%			1.5%	6.9%	-1.3%	3.1%
Pure Premium -	Industry Statewide Data						CCG Companywide Data	
16 point	1.2%	0.6%			-6.7%	0.1%	11.8%	3.8%
12 point	-3.0%	1.7%			-11.3%	0.2%	6.7%	3.0%
8 point	-1.6%	2.0%			-29.2%	0.9%	-1.3%	1.3%
6 point	1.9%	1.2%			-10.5%	3.0%	-8.0%	1.3%
4 point	-1.3%	4.0%			-4.7%	6.9%	-14.2%	0.6%
Selected % Annual Trends								
Frequency								
Historical	0.0%	-0.6%	-4.0%	0.0%	-4.5%	-2.6%	0.0%	0.0%
Prospective	0.0%	-2.8%	-1.0%	4.0%	-2.0%	-0.9%	-5.0%	-1.0%
Severity								
Historical	0.0%	2.4%	4.0%	2.0%	0.0%	2.9%	0.0%	2.4%
Prospective	3.2%	4.1%	4.0%	4.0%	0.0%	4.0%	0.0%	2.4%
Pure Premium[1] -								
Historical	0.0%	1.7%	-0.2%	2.0%	-4.5%	0.2%	0.0%	2.4%
Prospective	3.2%	1.2%	3.0%	8.2%	-2.0%	3.0%	-5.0%	1.4%
Years from middle of Experience Period to the middle of the most recent Experience Period								
7/1/2011 to 7/1/2013	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
7/1/2012 to 7/1/2013	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7/1/2013 to 7/1/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prospective Trend Factor Calculations								
Years from the middle of the most recent Experience Period to the middle of Exposure Period (projected effective from: 11/01/14)								
7/1/2013 to 11/1/2015	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33
Overall Loss Trend Factor								
Historical Factor [2] * Prospective Factor [3]								
1/1/2011 to 12/31/2011	1.076	1.063	1.067	1.250	0.870	1.076	0.887	1.083
1/1/2012 to 12/31/2012	1.076	1.046	1.069	1.226	0.911	1.074	0.887	1.058
1/1/2013 to 12/31/2013	1.076	1.028	1.071	1.202	0.954	1.071	0.887	1.033

Notes:

[1] Pure Premium Trend = (1+ selected frequency trend)(1+selected severity trend) -1*

[2] Historical Trend Factor = (1+selected historical pure premium trend) ^ (years to end of latest experience period)

[3] Prospective Trend Factor = (1+selected prospective pure premium trend) ^ (years to middle of exposure period)

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007,4	n/a							n/a							n/a						
2008,1	0.83%							10,720							89						
2008,2	0.83%							10,900							91						
2008,3	0.80%	n/a						10,490	n/a						84						
2008,4	0.86%	0.83%						9,911	10,499						85						
2009,1	0.76%	0.81%						10,185	10,370						77	84					
2009,2	0.77%	0.80%						10,703	10,314						83	82					
2009,3	0.80%	0.80%						10,354	10,280						83	82					
2009,4	0.87%	0.80%	0.80%					9,774	10,241	10,778					85	82	86				
2010,1	0.76%	0.80%	0.80%					10,268	10,260	10,831					78	82	86				
2010,2	0.82%	0.81%	0.80%					10,241	10,150	10,884					84	82	87				
2010,3	0.82%	0.82%	0.79%					11,008	10,317	10,938					90	84	87				
2010,4	0.79%	0.80%	0.79%	0.78%				10,579	10,529	10,992	12,034				84	84	87	94			
2011,1	0.75%	0.79%	0.79%	0.78%				18,533	12,481	11,046	11,938				139	99	87	93			
2011,2	0.74%	0.77%	0.79%	0.78%				11,032	12,721	11,100	11,842				81	98	88	92			
2011,3	0.75%	0.76%	0.79%	0.78%				10,940	12,734	11,155	11,748				82	96	88	92			
2011,4	0.79%	0.76%	0.79%	0.78%	0.77%			10,702	12,760	11,210	11,654	11,520			84	97	88	91	89		
2012,1	0.82%	0.77%	0.79%	0.78%	0.78%			10,563	10,801	11,265	11,561	11,440			86	84	88	90	89		
2012,2	0.81%	0.79%	0.78%	0.78%	0.78%	0.79%		10,888	10,770	11,320	11,468	11,360	10,866		88	85	89	90	88	86	
2012,3	0.77%	0.80%	0.78%	0.78%	0.78%	0.79%		11,561	10,923	11,376	11,377	11,281	10,951		89	87	89	89	88	87	
2012,4	0.77%	0.79%	0.78%	0.78%	0.78%	0.79%	0.79%	11,728	11,174	11,432	11,286	11,203	11,037	11,193	91	88	89	88	88	87	88
2013,1	0.79%	0.78%	0.78%	0.78%	0.79%	0.79%	0.79%	10,652	11,202	11,488	11,196	11,125	11,124	11,198	84	88	90	88	87	87	88
2013,2	0.79%	0.78%	0.78%	0.78%	0.79%	0.78%	0.78%	11,071	11,250	11,545	11,106	11,048	11,212	11,202	87	88	90	87	87	88	88
2013,3	0.79%	0.78%	0.78%	0.78%	0.79%	0.78%	0.78%	11,248	11,173	11,602	11,018	10,971	11,300	11,207	89	88	90	86	87	88	87
Annualized Growth Rate:			-0.76%	0.20%	1.21%	-1.29%	-1.44%			1.98%	-3.16%	-2.75%	3.19%	0.16%			1.21%	-2.96%	-1.57%	1.86%	-1.28%
Squared Correlation:			18.83%	0.97%	21.04%	63.85%	53.54%			6.3%	16.54%	11.54%	71.26%	2.51%			3.58%	19.51%	6.24%	41.04%	86.24%

Notes:

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

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007,4	n/a							n/a							n/a						
2008,1	3.01%							2,818							85						
2008,2	2.94%							2,860							84						
2008,3	2.91%	n/a						2,855	n/a						83						
2008,4	2.88%	2.93%						2,861	2,848						82						
2009,1	2.94%	2.92%						2,874	2,862						84	83					
2009,2	3.03%	2.94%						2,874	2,866						87	84					
2009,3	2.98%	2.96%						3,021	2,908						90	86					
2009,4	3.10%	3.01%	3.01%					3,001	2,943	2,922					93	89	88				
2010,1	2.96%	3.02%	3.00%					2,945	2,960	2,936					87	89	88				
2010,2	3.06%	3.03%	2.99%					2,908	2,969	2,949					89	90	88				
2010,3	2.96%	3.02%	2.98%					3,009	2,966	2,962					89	90	88				
2010,4	2.97%	2.99%	2.97%	2.94%				3,004	2,966	2,975	2,947				89	89	89	87			
2011,1	2.79%	2.94%	2.97%	2.94%				2,990	2,977	2,989	2,964				83	88	89	87			
2011,2	2.77%	2.87%	2.96%	2.93%				2,952	2,989	3,002	2,982				82	86	89	87			
2011,3	3.05%	2.90%	2.95%	2.93%				3,028	2,994	3,016	2,999				92	87	89	88			
2011,4	2.93%	2.89%	2.94%	2.92%	2.94%			3,114	3,022	3,029	3,017	2,992			91	87	89	88	88		
2012,1	3.04%	2.95%	2.93%	2.92%	2.94%			2,955	3,012	3,043	3,035	3,016			90	89	89	89	89		
2012,2	2.84%	2.97%	2.92%	2.92%	2.93%	2.97%		3,125	3,054	3,057	3,053	3,039	3,017		89	91	89	89	89	89	
2012,3	2.99%	2.95%	2.91%	2.91%	2.92%	2.94%		2,951	3,034	3,070	3,071	3,063	3,048		88	89	89	89	89	90	
2012,4	2.85%	2.93%	2.90%	2.91%	2.91%	2.92%	2.92%	3,143	3,041	3,084	3,089	3,087	3,079	3,045	90	89	89	90	90	90	89
2013,1	2.83%	2.88%	2.89%	2.90%	2.90%	2.90%	2.90%	3,231	3,110	3,098	3,107	3,111	3,111	3,095	91	89	90	90	90	90	90
2013,2	2.94%	2.90%	2.88%	2.90%	2.89%	2.88%	2.88%	3,203	3,130	3,112	3,125	3,136	3,142	3,146	94	91	90	91	91	91	91
2013,3	2.81%	2.86%	2.88%	2.89%	2.88%	2.86%	2.86%	3,238	3,203	3,126	3,144	3,160	3,174	3,198	91	92	90	91	91	91	92
Annualized Growth Rate:			-1.23%	-0.65%	-1.16%	-2.82%	-2.58%			1.81%	2.37%	3.17%	4.14%	6.71%			0.56%	1.71%	1.98%	1.20%	3.96%
Squared Correlation:			56.82%	16.83%	27.67%	86.22%	60.25%			83.21%	84.80%	80.52%	81.56%	96.03%			15.12%	61.43%	62.65%	27.64%	95.52%

Notes:

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

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007,4	n/a							n/a							n/a						
2008,1	7.48%							1,298							97						
2008,2	15.32%							2,134							327						
2008,3	7.35%	n/a						1,189	n/a						87						
2008,4	6.74%	9.22%						1,424	1,646						96						
2009,1	7.35%	9.18%						1,314	1,649						97	151					
2009,2	8.00%	7.36%						1,321	1,310						106	96					
2009,3	9.52%	7.90%						1,543	1,409						147	111					
2009,4	7.70%	8.14%	8.68%					1,399	1,403	1,342					108	114	117				
2010,1	7.78%	8.25%	8.57%					1,224	1,381	1,337					95	114	115				
2010,2	8.33%	8.33%	8.45%					1,046	1,312	1,332					87	109	113				
2010,3	7.52%	7.83%	8.33%					931	1,149	1,327					70	90	111				
2010,4	7.65%	7.82%	8.22%	8.82%				1,342	1,135	1,322	1,350				103	89	109	119			
2011,1	6.65%	7.54%	8.11%	8.61%				1,046	1,092	1,317	1,342				70	82	107	116			
2011,2	13.48%	8.84%	8.00%	8.41%				2,059	1,474	1,312	1,333				278	130	105	112			
2011,3	9.07%	9.22%	7.89%	8.21%				1,305	1,543	1,307	1,325				118	142	103	109			
2011,4	7.35%	9.14%	7.78%	8.02%	8.79%			1,474	1,571	1,302	1,316	1,503			108	144	101	106	132		
2012,1	6.66%	9.14%	7.68%	7.83%	8.39%			1,197	1,597	1,298	1,308	1,444			80	146	100	102	121		
2012,2	6.76%	7.46%	7.57%	7.65%	8.01%	7.32%		1,121	1,280	1,293	1,300	1,388	1,253		76	96	98	99	111	92	
2012,3	7.45%	7.05%	7.47%	7.47%	7.64%	7.18%		1,140	1,235	1,288	1,292	1,334	1,243		85	87	96	96	102	89	
2012,4	7.03%	6.98%	7.37%	7.30%	7.29%	7.04%	7.01%	1,350	1,202	1,283	1,284	1,283	1,233	1,206	95	84	95	94	94	87	84
2013,1	6.39%	6.91%	7.27%	7.12%	6.96%	6.91%	6.90%	1,251	1,214	1,278	1,276	1,233	1,222	1,210	80	84	93	91	86	84	83
2013,2	6.53%	6.85%	7.17%	6.96%	6.64%	6.77%	6.79%	1,136	1,219	1,273	1,268	1,185	1,212	1,215	74	83	91	88	79	82	82
2013,3	6.58%	6.63%	7.07%	6.79%	6.34%	6.64%	6.68%	1,119	1,216	1,268	1,260	1,139	1,202	1,220	74	81	90	86	72	80	81
Annualized Growth Rate:			-5.32%	-9.04%	-17.05%	-7.52%	-6.16%			-1.50%	-2.49%	-14.66%	-3.24%	1.55%			-6.74%	-11.31%	-29.21%	-10.52%	-4.71%
Squared Correlation:			28.66%	40.16%	79.15%	88.04%	89.04%			2.19%	3.70%	67.87%	47.89%	64.45%			9.84%	15.57%	75.22%	77.83%	68.12%

Notes:

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

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
			Exponential Fitted Trends							Exponential Fitted Trends							Exponential Fitted Trends				
Calendar Quarter	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point	Actual Qtr End	Smoothed Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007,4	n/a							n/a							n/a						
2008,1	5.65%							3,367							190						
2008,2	5.41%							3,090							167						
2008,3	5.58%	n/a						2,940	n/a						164						
2008,4	5.29%	5.48%						3,180	3,144						168						
2009,1	5.68%	5.49%						3,203	3,103						182	170					
2009,2	5.56%	5.53%						3,018	3,084						168	171					
2009,3	5.73%	5.56%						2,933	3,081						168	171					
2009,4	5.59%	5.64%	5.69%					3,123	3,069	3,052					174	173	174				
2010,1	5.79%	5.67%	5.65%					3,261	3,084	3,076					189	175	174				
2010,2	5.58%	5.67%	5.60%					2,951	3,067	3,100					165	174	174				
2010,3	5.68%	5.66%	5.56%					2,999	3,084	3,124					170	175	174				
2010,4	5.33%	5.60%	5.52%	5.48%				3,188	3,099	3,148	3,163				170	173	174	173			
2011,1	5.43%	5.51%	5.48%	5.44%				3,542	3,166	3,172	3,185				192	174	174	173			
2011,2	5.14%	5.40%	5.44%	5.41%				3,194	3,228	3,197	3,208				164	174	174	173			
2011,3	5.30%	5.30%	5.40%	5.37%				3,186	3,279	3,222	3,231				169	174	174	174			
2011,4	5.19%	5.26%	5.36%	5.34%	5.26%			3,496	3,355	3,246	3,254	3,280			181	177	174	174	172		
2012,1	5.35%	5.25%	5.32%	5.30%	5.24%			3,247	3,280	3,272	3,277	3,297			174	172	174	174	173		
2012,2	5.11%	5.24%	5.28%	5.27%	5.23%	5.22%		3,286	3,303	3,297	3,300	3,313	3,264		168	173	174	174	173	171	
2012,3	5.22%	5.22%	5.24%	5.24%	5.22%	5.21%		3,124	3,287	3,322	3,324	3,329	3,296		163	172	174	174	174	172	
2012,4	5.03%	5.18%	5.20%	5.20%	5.20%	5.20%	5.17%	3,465	3,279	3,348	3,347	3,346	3,328	3,286	174	170	174	174	174	173	170
2013,1	5.28%	5.16%	5.16%	5.17%	5.19%	5.19%	5.18%	3,567	3,360	3,374	3,371	3,362	3,361	3,341	188	173	174	174	174	174	173
2013,2	5.26%	5.20%	5.12%	5.14%	5.17%	5.17%	5.18%	3,382	3,384	3,400	3,395	3,379	3,394	3,398	178	176	174	174	175	176	176
2013,3	5.10%	5.17%	5.08%	5.10%	5.16%	5.16%	5.18%	3,417	3,458	3,427	3,419	3,396	3,427	3,455	174	179	174	174	175	177	179
Annualized Growth Rate:			-2.95%	-2.56%	-1.08%	-0.94%	0.05%			3.13%	2.88%	2.00%	3.97%	6.89%			0.09%	0.25%	0.89%	2.99%	6.95%
Squared Correlation:			89.81%	80.38%	80.38%	57.47%	0.31%			87.89%	75.37%	42.23%	78.80%	96.29%			0.83%	2.86%	10.49%	58.17%	99.21%

Notes:

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

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	0.00%							n/a							n/a						
2007,2	0.00%							n/a							n/a						
2007,3	0.00%							n/a							n/a						
2007,4	2.20%	0.63%						14,088	14,088						310	89					
2008,1	2.13%	1.16%						2,225	8,156						47	95					
2008,2	1.05%	1.37%						1,001	6,725						11	92					
2008,3	0.00%	1.33%						n/a	n/a						n/a	n/a					
2008,4	3.92%	1.81%						8,233	5,483						323	99					
2009,1	4.90%	2.53%						1,601	4,194						78	106					
2009,2	0.00%	2.22%						n/a	n/a						n/a	n/a					
2009,3	3.48%	3.06%						7,439	5,438						259	166					
2009,4	0.81%	2.24%						12,197	4,996						98	112					
2010,1	2.36%	1.69%	1.41%					20,491	12,928	n/a					484	219	n/a				
2010,2	1.50%	2.00%	1.41%					18,773	14,097	n/a					282	283	n/a				
2010,3	0.00%	1.13%	1.41%					n/a	n/a	n/a					n/a	n/a	n/a				
2010,4	0.63%	1.06%	1.40%					13,201	19,288	n/a					83	204	n/a				
2011,1	1.83%	0.99%	1.40%	1.34%				2,981	10,533	n/a	7,746				55	104	n/a	103			
2011,2	2.34%	1.24%	1.40%	1.35%				7,538	6,975	n/a	7,329				176	87	n/a	99			
2011,3	1.16%	1.50%	1.40%	1.36%				9,591	7,148	n/a	6,934				111	107	n/a	94			
2011,4	1.73%	1.76%	1.40%	1.37%				3,404	5,707	n/a	6,561				59	101	n/a	90			
2012,1	2.27%	1.88%	1.40%	1.38%	1.50%			2,913	5,477	n/a	6,207	5,366			66	103	n/a	85	81		
2012,2	1.11%	1.57%	1.40%	1.39%	1.48%			11,864	5,888	n/a	5,873	5,265			132	92	n/a	81	78		
2012,3	0.53%	1.39%	1.39%	1.40%	1.45%	1.17%		3,672	4,926	n/a	5,557	5,165	4,715		19	69	n/a	78	75	55	
2012,4	1.02%	1.21%	1.39%	1.41%	1.43%	1.23%		3,751	5,172	n/a	5,258	5,068	4,756		38	63	n/a	74	72	59	
2013,1	1.56%	1.06%	1.39%	1.42%	1.40%	1.29%	1.05%	3,259	5,585	n/a	4,974	4,972	4,797	4,166	51	59	n/a	71	70	62	44
2013,2	1.47%	1.15%	1.39%	1.43%	1.38%	1.36%	1.24%	1,616	2,866	n/a	4,707	4,878	4,838	4,519	24	33	n/a	67	67	66	56
2013,3	2.49%	1.64%	1.39%	1.44%	1.36%	1.43%	1.46%	8,724	5,057	n/a	4,453	4,786	4,880	4,901	217	83	n/a	64	65	70	72
2013,4	1.01%	1.64%	1.39%	1.45%	1.33%	1.51%	1.72%	10,260	6,059	n/a	4,213	4,696	4,922	5,316	104	99	n/a	61	63	74	92
Annualized Growth Rate:			-0.45%	3.03%	-6.69%	22.69%	94.72%			n/a	-19.86%	-7.34%	3.49%	38.39%			n/a	-17.44%	-13.54%	26.97%	169.47%
Squared Correlation:			0.38%	1.13%	5.87%	33.39%	83.89%			n/a	53.67%	3.21%	1.68%	12.79%			n/a	30.05%	6.55%	22.54%	64.18%

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

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	4.55%							1,703							77						
2007,2	3.95%							1,492							59						
2007,3	7.14%							2,837							203						
2007,4	5.49%	5.36%						6,768	3,556						372	191					
2008,1	3.19%	4.93%						4,147	3,987						132	196					
2008,2	5.26%	5.22%						998	3,594						53	188					
2008,3	2.08%	3.99%						3,183	3,842						66	153					
2008,4	3.92%	3.62%						1,541	2,140						60	77					
2009,1	5.88%	4.30%						1,967	1,725						116	74					
2009,2	3.77%	3.94%						4,081	2,541						154	100					
2009,3	6.96%	5.18%						1,820	2,220						127	115					
2009,4	5.65%	5.59%						3,211	2,606						181	146					
2010,1	2.36%	4.66%	5.18%					1,000	2,562	2,617					24	119	136				
2010,2	3.01%	4.41%	5.20%					2,616	2,295	2,602					79	101	135				
2010,3	6.04%	4.32%	5.22%					1,575	2,179	2,588					95	94	135				
2010,4	5.66%	4.40%	5.24%					3,873	2,500	2,573					219	110	135				
2011,1	9.15%	6.12%	5.26%	6.72%				2,700	2,702	2,559	2,928				247	165	135	197			
2011,2	5.26%	6.53%	5.28%	6.51%				2,413	2,648	2,545	2,856				127	173	134	186			
2011,3	4.62%	6.15%	5.30%	6.31%				1,818	2,722	2,531	2,786				84	167	134	176			
2011,4	7.51%	6.61%	5.32%	6.12%				3,278	2,653	2,517	2,718				246	175	134	166			
2012,1	5.68%	5.77%	5.34%	5.93%	6.20%			4,620	3,127	2,503	2,651	3,038			263	180	134	157	188		
2012,2	6.11%	5.98%	5.36%	5.75%	5.95%			2,091	3,009	2,489	2,587	2,871			128	180	133	149	171		
2012,3	5.29%	6.13%	5.38%	5.57%	5.70%	6.02%		2,484	3,106	2,475	2,523	2,714	2,570		131	190	133	141	155	155	
2012,4	5.58%	5.66%	5.40%	5.40%	5.46%	5.67%		1,791	2,708	2,461	2,462	2,565	2,470		100	153	133	133	140	140	
2013,1	4.17%	5.28%	5.42%	5.24%	5.23%	5.34%	5.21%	1,181	1,925	2,447	2,401	2,424	2,374	1,693	49	102	133	126	127	127	88
2013,2	4.41%	4.86%	5.44%	5.08%	5.01%	5.03%	4.97%	1,299	1,728	2,434	2,343	2,291	2,282	1,945	57	84	132	119	115	115	97
2013,3	4.98%	4.79%	5.46%	4.92%	4.80%	4.73%	4.74%	3,240	1,927	2,420	2,285	2,166	2,193	2,235	161	92	132	112	104	104	106
2013,4	4.55%	4.53%	5.48%	4.77%	4.60%	4.46%	4.52%	5,845	2,949	2,407	2,229	2,047	2,108	2,568	266	134	132	106	94	94	116
Annualized Growth Rate:			1.48%	-11.72%	-15.68%	-21.32%	-17.28%			-2.20%	-9.43%	-20.20%	-14.66%	74.29%			-0.76%	-20.04%	-32.71%	-32.86%	44.17%
Squared Correlation:			0.66%	77.19%	82.34%	97.20%	93.54%			0.71%	16.05%	34.89%	10.39%	64.46%			0.00%	45.73%	62.65%	46.60%	42.44%

Notes:
(1) Year, Quarter.
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(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	0.00%							n/a							n/a						
2007,2	0.00%							n/a							n/a						
2007,3	1.39%							1,098							15						
2007,4	1.28%	0.73%						2,071	1,585						27	12					
2008,1	1.22%	1.01%						8,288	3,819						101	38					
2008,2	3.61%	1.90%						1,728	2,774						62	53					
2008,3	1.19%	1.83%						7,304	3,808						87	70					
2008,4	1.09%	1.76%						1,422	3,700						15	65					
2009,1	2.22%	2.01%						3,221	2,907						72	58					
2009,2	0.00%	1.11%						n/a	n/a						n/a	n/a					
2009,3	3.00%	1.60%						2,382	2,568						71	41					
2009,4	0.00%	1.27%						n/a	n/a						n/a	n/a					
2010,1	0.00%	0.72%	1.13%					n/a	n/a	n/a					n/a	n/a	n/a				
2010,2	1.67%	1.13%	1.20%					1,184	2,332	n/a					20	26	n/a				
2010,3	2.22%	1.04%	1.28%					905	1,446	n/a					20	15	n/a				
2010,4	1.38%	1.36%	1.37%					658	1,210	n/a					9	16	n/a				
2011,1	1.33%	1.64%	1.46%	1.98%				3,730	1,540	n/a	2,207				50	25	n/a	44			
2011,2	3.80%	2.21%	1.56%	2.02%				3,055	2,294	n/a	2,227				116	51	n/a	45			
2011,3	1.88%	2.12%	1.66%	2.06%				270	2,148	n/a	2,248				5	46	n/a	46			
2011,4	0.63%	1.91%	1.77%	2.11%				1,366	2,331	n/a	2,269				9	45	n/a	48			
2012,1	1.88%	2.04%	1.89%	2.15%	2.41%			2,968	2,262	n/a	2,290	2,980			56	46	n/a	49	72		
2012,2	3.66%	2.02%	2.02%	2.19%	2.40%			4,934	3,130	n/a	2,311	2,824			181	63	n/a	51	68		
2012,3	3.49%	2.44%	2.16%	2.24%	2.38%	3.06%		1,163	2,928	n/a	2,333	2,677	3,124		41	72	n/a	52	64	96	
2012,4	3.91%	3.26%	2.30%	2.29%	2.37%	2.81%		2,179	2,761	n/a	2,354	2,538	2,816		85	90	n/a	54	60	79	
2013,1	0.57%	2.90%	2.46%	2.33%	2.35%	2.58%	2.98%	9,133	3,048	n/a	2,376	2,405	2,539	2,817	52	88	n/a	55	57	66	84
2013,2	2.70%	2.67%	2.62%	2.38%	2.34%	2.38%	2.53%	1,208	1,969	n/a	2,398	2,280	2,288	2,403	33	53	n/a	57	53	54	61
2013,3	1.10%	2.08%	2.80%	2.43%	2.32%	2.19%	2.14%	2,854	2,409	n/a	2,420	2,161	2,063	2,049	32	50	n/a	59	50	45	44
2013,4	2.79%	1.81%	2.98%	2.48%	2.30%	2.01%	1.81%	185	1,677	n/a	2,443	2,048	1,859	1,748	5	30	n/a	61	47	37	32
Annualized Growth Rate:			29.71%	8.50%	-2.61%	-28.50%	-48.71%			n/a	3.76%	-19.28%	-33.98%	-47.07%			n/a	12.59%	-21.38%	-52.80%	-72.85%
Squared Correlation:			46.03%	11.79%	0.28%	43.34%	95.92%			n/a	1.96%	28.47%	63.73%	65.04%			n/a	6.40%	7.61%	56.81%	92.88%

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	0.00%							n/a							n/a						
2007,2	0.00%							n/a							n/a						
2007,3	0.00%							n/a							n/a						
2007,4	0.00%	0.00%						n/a	n/a						n/a	n/a					
2008,1	0.00%	0.00%						n/a	n/a						n/a	n/a					
2008,2	0.00%	0.00%						n/a	n/a						n/a	n/a					
2008,3	1.06%	0.27%						1,500	25,050						16	68					
2008,4	0.99%	0.52%						2,500	13,775						25	72					
2009,1	0.00%	0.51%						n/a	n/a						n/a	n/a					
2009,2	0.00%	0.50%						n/a	n/a						n/a	n/a					
2009,3	0.00%	0.24%						n/a	n/a						n/a	n/a					
2009,4	0.83%	0.23%						2,000	2,000						17	5					
2010,1	0.81%	0.43%	0.31%					4,000	3,000	n/a					32	13	n/a				
2010,2	0.00%	0.41%	0.31%					n/a	n/a	n/a					n/a	n/a	n/a				
2010,3	0.00%	0.38%	0.31%					n/a	n/a	n/a					n/a	n/a	n/a				
2010,4	0.64%	0.36%	0.30%					2,604	3,302	n/a					17	12	n/a				
2011,1	0.00%	0.17%	0.30%	0.20%				n/a	n/a	n/a	n/a				n/a	n/a	n/a	n/a			
2011,2	0.00%	0.16%	0.30%	0.21%				n/a	n/a	n/a	n/a				n/a	n/a	n/a	n/a			
2011,3	0.00%	0.15%	0.30%	0.22%				n/a	n/a	n/a	n/a				n/a	n/a	n/a	n/a			
2011,4	1.17%	0.30%	0.30%	0.23%				17,321	17,681	n/a	n/a				203	53	n/a	n/a			
2012,1	0.58%	0.44%	0.29%	0.25%	0.38%			700	11,797	n/a	n/a	n/a			4	52	n/a	n/a	n/a		
2012,2	0.00%	0.43%	0.29%	0.26%	0.36%			n/a	n/a	n/a	n/a	n/a			n/a	n/a	n/a	n/a	n/a		
2012,3	0.00%	0.42%	0.29%	0.28%	0.34%	0.27%		n/a	n/a	n/a	n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a	n/a	
2012,4	0.52%	0.27%	0.29%	0.29%	0.33%	0.28%		1,206	984	n/a	n/a	n/a	n/a		6	3	n/a	n/a	n/a	n/a	
2013,1	0.00%	0.13%	0.29%	0.31%	0.31%	0.28%	0.16%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2013,2	0.50%	0.26%	0.29%	0.32%	0.30%	0.29%	0.22%	1,850	1,646	n/a	n/a	n/a	n/a	n/a	9	4	n/a	n/a	n/a	n/a	n/a
2013,3	0.51%	0.38%	0.28%	0.34%	0.29%	0.30%	0.32%	12,274	5,130	n/a	n/a	n/a	n/a	n/a	62	20	n/a	n/a	n/a	n/a	n/a
2013,4	0.51%	0.38%	0.28%	0.36%	0.27%	0.31%	0.45%	3,500	5,895	n/a	n/a	n/a	n/a	n/a	18	23	n/a	n/a	n/a	n/a	n/a
Annualized Growth Rate:			-2.40%	23.66%	-16.48%	14.37%	313.74%			n/a	n/a	n/a	n/a	n/a			n/a	n/a	n/a	n/a	n/a
Squared Correlation:			0.90%	14.23%	13.94%	2.09%	77.97%			n/a	n/a	n/a	n/a	n/a			n/a	n/a	n/a	n/a	n/a

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	0.00%							n/a							n/a						
2007,2	1.43%							260							4						
2007,3	0.00%							n/a							n/a						
2007,4	2.35%	1.02%						1,511	1,094						36	11					
2008,1	2.25%	1.55%						1,790	1,372						40	21					
2008,2	1.12%	1.47%						781	1,477						9	22					
2008,3	0.00%	1.42%						n/a	n/a						n/a	n/a					
2008,4	0.00%	0.82%						n/a	n/a						n/a	n/a					
2009,1	1.05%	0.54%						1,787	1,284						19	7					
2009,2	0.00%	0.26%						n/a	n/a						n/a	n/a					
2009,3	0.00%	0.25%						n/a	n/a						n/a	n/a					
2009,4	0.87%	0.48%						2,801	2,294						24	11					
2010,1	0.00%	0.23%	0.40%					n/a	n/a	n/a					n/a	n/a	n/a				
2010,2	0.81%	0.43%	0.43%					3,633	3,217	n/a					29	14	n/a				
2010,3	0.00%	0.40%	0.46%					n/a	n/a	n/a					n/a	n/a	n/a				
2010,4	1.34%	0.56%	0.50%					1,748	2,376	n/a					23	13	n/a				
2011,1	0.66%	0.71%	0.54%	0.69%				1,181	2,077	n/a	n/a				8	15	n/a	n/a			
2011,2	0.63%	0.67%	0.58%	0.72%				3,703	2,095	n/a	n/a				23	14	n/a	n/a			
2011,3	0.61%	0.80%	0.62%	0.74%				2,205	2,117	n/a	n/a				14	17	n/a	n/a			
2011,4	0.00%	0.47%	0.67%	0.77%				n/a	n/a	n/a	n/a				n/a	n/a	n/a	n/a			
2012,1	2.42%	0.92%	0.72%	0.80%	1.01%			256	1,156	n/a	n/a	n/a			6	11	n/a	n/a	n/a		
2012,2	0.58%	0.90%	0.78%	0.83%	1.00%			1,472	784	n/a	n/a	n/a			9	7	n/a	n/a	n/a		
2012,3	0.56%	0.88%	0.84%	0.86%	0.98%	1.13%		1,257	626	n/a	n/a	n/a	n/a		7	6	n/a	n/a	n/a	n/a	
2012,4	1.63%	1.29%	0.90%	0.89%	0.97%	1.07%		2,973	1,408	n/a	n/a	n/a	n/a		48	18	n/a	n/a	n/a	n/a	
2013,1	1.67%	1.12%	0.97%	0.92%	0.96%	1.01%	1.16%	1,661	2,079	n/a	n/a	n/a	n/a	n/a	28	23	n/a	n/a	n/a	n/a	n/a
2013,2	0.00%	0.95%	1.04%	0.96%	0.94%	0.95%	1.01%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2013,3	1.06%	1.08%	1.12%	0.99%	0.93%	0.90%	0.87%	2,398	2,337	n/a	n/a	n/a	n/a	n/a	26	25	n/a	n/a	n/a	n/a	n/a
2013,4	0.00%	0.67%	1.21%	1.03%	0.91%	0.85%	0.76%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Annualized Growth Rate:			34.50%	15.57%	-5.65%	-20.92%	-43.06%			n/a	n/a	n/a	n/a	n/a			n/a	n/a	n/a	n/a	n/a
Squared Correlation:			50.19%	21.47%	1.43%	18.98%	57.50%			n/a	n/a	n/a	n/a	n/a			n/a	n/a	n/a	n/a	n/a

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	8.33%							523							44						
2007,2	11.11%							772							86						
2007,3	5.00%							-239							-12						
2007,4	3.13%	6.64%						0	401						0	27					
2008,1	8.96%	6.94%						974	574						87	40					
2008,2	5.80%	5.77%						1,725	802						100	46					
2008,3	5.71%	5.93%						748	983						43	58					
2008,4	5.33%	6.41%						4,723	1,924						252	123					
2009,1	5.41%	5.56%						775	1,993						42	111					
2009,2	3.90%	5.07%						2,316	2,129						90	108					
2009,3	8.54%	5.84%						880	1,950						75	114					
2009,4	11.36%	7.48%						1,145	1,153						130	86					
2010,1	4.30%	7.06%	6.60%					632	1,129	1,319					27	80	87				
2010,2	8.25%	8.06%	6.59%					600	860	1,341					49	69	88				
2010,3	3.70%	6.74%	6.58%					2,262	1,070	1,364					84	72	90				
2010,4	2.63%	4.61%	6.57%					1,213	1,053	1,387					32	49	91				
2011,1	5.13%	4.82%	6.56%	6.54%				2,675	1,597	1,410	2,177				137	77	93	142			
2011,2	13.01%	6.28%	6.56%	6.54%				2,883	2,581	1,433	2,080				375	162	94	136			
2011,3	9.60%	7.72%	6.55%	6.55%				2,049	2,443	1,457	1,988				197	189	95	130			
2011,4	3.13%	7.71%	6.54%	6.55%				2,704	2,568	1,482	1,899				85	198	97	124			
2012,1	6.25%	7.94%	6.53%	6.55%	7.09%			1,402	2,319	1,507	1,815	1,512			88	184	98	119	107		
2012,2	5.30%	6.04%	6.53%	6.55%	6.94%			861	1,698	1,532	1,734	1,500			46	103	100	114	104		
2012,3	9.93%	6.24%	6.52%	6.56%	6.79%	6.80%		741	1,165	1,557	1,657	1,488	969		74	73	102	109	101	66	
2012,4	6.12%	6.93%	6.51%	6.56%	6.65%	6.66%		520	850	1,583	1,584	1,476	1,100		32	59	103	104	98	73	
2013,1	5.52%	6.73%	6.50%	6.56%	6.51%	6.53%	7.01%	3,236	1,236	1,610	1,513	1,464	1,249	1,272	179	83	105	99	95	82	89
2013,2	7.89%	7.35%	6.49%	6.57%	6.37%	6.40%	6.60%	2,026	1,517	1,637	1,446	1,453	1,417	1,444	160	112	106	95	92	91	95
2013,3	3.27%	5.70%	6.49%	6.57%	6.23%	6.27%	6.22%	20	1,617	1,664	1,382	1,441	1,609	1,639	1	92	108	91	90	101	102
2013,4	7.28%	5.99%	6.48%	6.57%	6.10%	6.15%	5.85%	1,468	1,846	1,692	1,321	1,429	1,826	1,860	107	111	110	87	87	112	109
Annualized Growth Rate:			-0.47%	0.17%	-8.23%	-7.74%	-21.42%			6.86%	-16.62%	-3.16%	66.01%	65.93%			6.36%	-16.48%	-11.14%	53.16%	30.39%
Squared Correlation:			0.56%	0.13%	21.71%	13.17%	44.19%			1.64%	28.56%	2.36%	82.68%	96.18%			0.64%	19.79%	12.29%	64.96%	32.74%

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

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	6.38%							1,283							82						
2007,2	13.46%							2,411							325						
2007,3	13.56%							2,169							294						
2007,4	1.61%	8.64%						15,870	2,840						256	245					
2008,1	12.12%	10.04%						4,543	3,602						551	362					
2008,2	4.41%	7.84%						1,610	3,720						71	292					
2008,3	8.82%	6.82%						-261	3,082						-23	210					
2008,4	8.22%	8.36%						8,920	4,049						733	339					
2009,1	8.33%	7.47%						3,397	3,675						283	275					
2009,2	7.89%	8.30%						2,948	3,751						233	311					
2009,3	13.75%	9.63%						3,463	4,472						476	431					
2009,4	9.30%	9.87%						3,868	3,455						360	341					
2010,1	10.99%	10.51%	10.92%					1,171	2,812	2,679					129	296	292				
2010,2	8.51%	10.54%	10.85%					2,798	2,787	2,695					238	294	292				
2010,3	5.71%	8.51%	10.78%					843	2,190	2,711					48	186	292				
2010,4	10.71%	8.96%	10.72%					3,431	2,231	2,727					368	200	292				
2011,1	15.79%	10.35%	10.65%	12.71%				3,418	2,957	2,743	3,064				540	306	292	390			
2011,2	15.70%	12.17%	10.59%	12.33%				2,424	2,796	2,760	3,036				381	340	292	374			
2011,3	8.13%	12.55%	10.52%	11.95%				3,323	3,084	2,776	3,008				270	387	292	360			
2011,4	12.80%	13.04%	10.46%	11.59%				2,697	2,920	2,792	2,981				345	381	292	345			
2012,1	11.11%	11.92%	10.39%	11.23%	12.10%			4,621	3,172	2,809	2,954	3,191			513	378	292	332	386		
2012,2	13.85%	11.51%	10.33%	10.89%	11.51%			3,851	3,628	2,826	2,927	3,105			533	417	292	319	357		
2012,3	10.14%	11.95%	10.27%	10.56%	10.94%	11.08%		1,815	3,267	2,842	2,900	3,022	2,738		184	390	292	306	331	303	
2012,4	6.90%	10.39%	10.20%	10.24%	10.40%	10.49%		174	2,878	2,859	2,874	2,941	2,745		12	299	292	294	306	288	
2013,1	6.34%	9.19%	10.14%	9.92%	9.89%	9.93%	9.09%	1,582	2,171	2,876	2,847	2,862	2,751	2,085	100	199	292	283	283	273	190
2013,2	12.00%	8.87%	10.08%	9.62%	9.40%	9.41%	9.03%	4,450	2,382	2,893	2,821	2,785	2,757	2,422	534	211	292	271	262	259	219
2013,3	10.60%	9.01%	10.02%	9.33%	8.94%	8.91%	8.98%	2,528	2,576	2,910	2,796	2,711	2,764	2,813	268	232	292	261	242	246	253
2013,4	6.71%	8.95%	9.96%	9.04%	8.50%	8.44%	8.92%	4,990	3,484	2,928	2,770	2,638	2,770	3,268	335	312	292	251	224	234	292
Annualized Growth Rate:			-2.43%	-11.65%	-18.29%	-19.55%	-2.45%			2.39%	-3.60%	-10.31%	0.94%	82.05%			-0.09%	-14.83%	-26.71%	-18.80%	77.58%
Squared Correlation:			3.54%	54.28%	84.99%	75.22%	29.19%			3.86%	3.19%	13.62%	0.18%	89.23%			0.00%	28.88%	52.16%	20.90%	87.67%

Notes:
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(4) Exponential trend fitted to the last 12 quarters' of seasonally detrended data.
(5) Exponential trend fitted to the last 8 quarters' of seasonally detrended data.
(6) Exponential trend fitted to the last 4 quarters' of seasonally detrended data.

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

	FREQUENCY							SEVERITY							PURE PREMIUM						
Calendar	Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends					Actual	Smoothed	Exponential Fitted Trends				
Quarter	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	16 point	12 point	8 point	6 point	4 point	Qtr End	Qtr End	**16 point**	12 point	8 point	6 point	4 point
(1)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)	(2)	(3)	(4)	(4)	(5)	(6)	(6)
2007,1	3.33%							46							2						
2007,2	1.45%							75							1						
2007,3	0.00%							n/a							n/a						
2007,4	0.00%	1.03%						n/a	n/a						n/a	n/a					
2008,1	3.41%	1.25%						79	78						3	1					
2008,2	7.87%	2.94%						111	102						9	3					
2008,3	8.99%	5.13%						111	106						10	5					
2008,4	8.42%	7.20%						101	104						8	8					
2009,1	9.68%	8.74%						88	102						9	9					
2009,2	9.38%	9.12%						86	96						8	9					
2009,3	11.65%	9.82%						91	91						11	9					
2009,4	9.91%	10.17%						96	91						10	9					
2010,1	14.04%	11.32%	11.26%					113	99	105					16	11	12				
2010,2	10.00%	11.38%	11.51%					120	106	105					12	12	12				
2010,3	16.18%	12.68%	11.76%					120	114	105					19	14	12				
2010,4	11.64%	12.98%	12.02%					86	110	104					10	14	13				
2011,1	14.67%	13.22%	12.28%	11.67%				87	102	104	102				13	13	13	12			
2011,2	10.26%	13.10%	12.55%	12.01%				103	99	104	102				11	13	13	12			
2011,3	8.92%	11.33%	12.82%	12.36%				118	97	104	102				11	11	13	13			
2011,4	12.66%	11.59%	13.11%	12.72%				122	106	104	102				15	12	14	13			
2012,1	12.42%	11.08%	13.39%	13.09%	12.39%			88	107	104	102	105			11	12	14	13	13		
2012,2	15.85%	12.50%	13.68%	13.47%	12.94%			101	106	103	103	105			16	13	14	14	14		
2012,3	17.92%	14.79%	13.98%	13.86%	13.51%	15.13%		100	102	103	103	104	102		18	15	14	14	14	15	
2012,4	13.74%	15.00%	14.29%	14.27%	14.11%	15.25%		104	99	103	103	104	102		14	15	15	15	15	16	
2013,1	16.76%	16.05%	14.60%	14.68%	14.73%	15.36%	16.09%	117	106	103	103	103	102	105	20	17	15	15	15	16	17
2013,2	14.74%	15.75%	14.92%	15.11%	15.38%	15.48%	15.83%	93	104	103	103	103	103	104	14	16	15	16	16	16	16
2013,3	18.18%	15.85%	15.25%	15.55%	16.06%	15.60%	15.57%	98	103	103	103	102	103	103	18	16	16	16	16	16	16
2013,4	10.93%	15.16%	15.58%	16.01%	16.78%	15.72%	15.31%	97	102	103	104	102	103	102	11	15	16	17	17	16	16
Annualized Growth Rate:			9.04%	12.19%	18.92%	3.14%	-6.36%			-0.59%	0.67%	-1.92%	0.86%	-4.57%			8.39%	12.95%	16.64%	4.03%	-10.64%
Squared Correlation:			61.95%	59.83%	60.85%	17.70%	73.98%			3.21%	3.30%	21.76%	3.26%	95.91%			51.62%	63.88%	58.26%	11.63%	87.06%

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

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
PROJECTED EXPENSE

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

EXPENSE ITEMS	LIABILITY	PHYSICAL DAMAGE	TOTAL
Total Expense	45.3%	43.8%	44.5%
Other Acquisition	17.7%	17.7%	17.7%
General Expenses	6.1%	6.1%	6.1%
Adjusting & Other	13.6%	13.6%	13.6%
Fixed Expense	37.4%	37.4%	37.4%
Commission	1.7%	1.7%	1.7%
Taxes, Licenses & Fees	3.1%	3.1%	3.1%
Profit & Contingencies	3.1%	1.6%	2.3%
Variable Expense	7.9%	6.4%	7.1%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

Fixed Expense

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

	Auto Liability	**2011**	**2012**	**2013**	**Projected**
(1)	Direct Written Premium	129,255,000	131,025,000	131,025,000	
(2)	Direct Earned Premium	129,444,000	130,200,000	132,130,000	
		100.0%	100.0%	100.0%	100.0%
(3)	Other Acquisitions	24,381,000	25,868,000	25,691,000	
		18.8%	19.9%	19.4%	17.7%
(4)	General Expense	7,856,000	8,241,000	9,035,000	
		6.1%	6.3%	6.8%	6.1%
(5)	Adjusting & Others	18,453,000	18,487,000	18,486,000	
		14.3%	14.2%	14.0%	13.6%

	Auto Physical Damage	**2011**	**2012**	**2013**	**Projected**
(1)	Direct Written Premium	102,903,000	102,148,000	102,148,000	
(2)	Direct Earned Premium	103,908,000	102,490,000	104,719,000	
		100.0%	100.0%	100.0%	100.0%
(3)	Other Acquisitions	19,664,000	20,615,000	20,690,000	
		18.9%	20.1%	19.8%	17.7%
(4)	General Expense	6,338,000	6,568,000	7,279,000	
		6.1%	6.4%	7.0%	6.1%
(5)	Adjusting & Others	15,336,000	15,224,000	16,426,000	
		14.8%	14.9%	15.7%	13.6%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

Variable Expense

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

	Auto Liability	**2011**	**2012**	**2013**	**Projected**
(1)	Direct Written Premium	332,127	375,101	379,858	
		100.0%	100.0%	100.0%	100.0%
(2)	Direct Earned Premium	325,773	354,083	379,967	
(3)	Commission and Brokerage	6,023	6,842	5,348	
		1.8%	1.8%	1.4%	1.7%
(4)	Taxes, Licenses and Fees	10,603	11,654	11,844	
		3.2%	3.1%	3.1%	3.1%

	Auto Physical Damage	**2011**	**2012**	**2013**	**Projected**
(1)	Direct Written Premium	296,119	342,440	374,086	
		100.0%	100.0%	100.0%	100.0%
(2)	Direct Earned Premium	284,635	320,819	364,322	
(3)	Commission and Brokerage	5,262	6,199	5,127	
		1.8%	1.8%	1.4%	1.7%
(4)	Taxes, Licenses and Fees	9,386	10,629	11,632	
		3.2%	3.1%	3.1%	3.1%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

DERIVATION OF UNDERWRITING PROFIT LOAD REFLECTING INVESTMENT INCOME

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

The table on the following page is a pro-forma income statement, including a return on policyholder surplus calculation, that shows the results expected with an adequate premium and assuming a premium to surplus ratio of 0.9 for auto liability and 1.3 for auto physical damage. An adequate premium should produce an after-tax return on surplus of 7.0% for auto liability and 5.0% for auto physical damage; consequently a 8.1% return on liability premium and 3.9% return on physical damage premium are necessary. Two sources are available to produce this return: investment income and underwriting income. As detailed on page 2, investment income from all sources (i.e., reserves and surplus) and Installment Charge and Service Fee will contribute 6.1% of premium for auto liability and 2.8% for auto physical damage after taxes. Given this level of investment income, an after-tax underwriting gain of 2.0% for auto liability and an underwriting gain of 1.0% for auto physical damage need to be sustained to produce the targeted overall rate of return. Assuming a tax rate of 35%, the following equations can be solved for U, the pre-tax underwriting profit load:

Auto Liability	Auto Physical Damage
$0.020 = U - 0.35U$	$0.010 = U - 0.35U$

Solving for U implies a required underwriting profit load of 3.1% for auto liability and 1.6% for auto physical damage.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

DERIVATION OF UNDERWRITING PROFIT LOAD
REFLECTING INVESTMENT INCOME

Income Statement Item	Liability	Physical Damage	Comments
(1) Premium	1.000	1.000	Adequate premium
(2a) Investment Income			
a) from Surplus	3.2%	2.2%	Ratios to premium found
b) from UEPR	0.0%	0.0%	in Exhibit VIII Page 3
c) from Loss & LAE Reserves	2.4%	0.2%	
d) Total	5.6%	2.3%	
(2b) Installment Charge and Service Fee	0.5%	0.5%	Ratios to premium from Page 3
(3) Losses and DCC	0.559	0.574	Fixed with respect to premium.
(4) Expenses	0.410	0.410	Companywide expense ratio to premium by line, excl. UW profit.
(5) Underwriting Profit (Loss)	**0.031**	**0.016**	(1) - (3) - (4)
(6) Federal Income Tax on U/W	0.011	0.006	(5) x 0.35
(7) Total Return	0.081	0.039	(2a.d) + (2b) + (5) - (6)
(8) Surplus	1.158	0.770	(1) / premium-to-surplus for the line of business from Exhibit VIII Page 3
(9) Return on Surplus	**7.0%**	**5.0%**	(7) / (8) x 100%
(10) Return on Premium	8.1%	3.9%	(7) / (1) x 100%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

INVESTMENT INCOME
2013

Investment income was allocated to line of insurance following the method in the Insurance Expense Exhibit using our 2013 Annual Statement.

	Liability	Physical Damage
I. Investment		
a) Surplus		
(1) Mean Net Unearned Premium Reserve (All Lines)	113,439,500	113,439,500
(2) Mean Net Loss and LAE Reserve (All Lines)	131,191,000	131,191,000
(3) Net Earned Premiums (All Lines)	222,469,000	222,469,000
(4) Mean Surplus (All Lines)	328,219,732	328,219,732
(5) Surplus Ratio	0.7027	0.7027
(6) Mean Net Unearned Premium Reserve	46,551,000	36,832,500
(7) Mean Net Loss and LAE Reserve	78,632,500	4,841,500
(8) Net Earned Premiums	92,491,000	73,127,000
(9) Surplus allocable to each line	152,959,871	80,670,663
b) Direct Unearned Premium Reserve		
(1) Mean Direct Unearned Premium Reserve	66,497,500	52,610,500
(2) Direct Delayed Remission of Premiums	0.7670	0.7680
(3) Direct Prepaid Expense	0.2601	0.2587
(4) Adjusted Mean Direct UEPR	(1,802,082)	(1,404,700)
c) Mean Direct Loss and LAE Reserve	112,221,000	6,903,000
II. After-Tax Investment Income		
(1) After-Tax Investment Yield	2.8%	2.8%
(2) After-Tax Investment Income		
a) from Surplus	4,282,876	2,258,779
b) from Direct UEPR	(50,458)	(39,332)
c) from Direct Loss & LAE Reserves	3,142,188	193,284
d) Total	7,374,606	2,412,731
III. After-Tax Investment Income Ratio to DEP		
(1) Direct Earned Premiums	132,130,000	104,719,000
(2) After-Tax Investment Income Ratio to DEP		
a) from Surplus	3.2%	2.2%
b) from Direct UEPR	0.0%	0.0%
c) from Direct Loss & LAE Reserves	2.4%	0.2%
d) Total	5.6%	2.3%
IV. Premium-to-Surplus	0.9	1.3
V. Installment Charge and Service Fee		
(1) Pre-Tax Installment Charges and Service Fees	999,268	815,232
(2) After-Tax Installment Charges and Service Fees	649,524	529,901
(3) Ratio to DEP	0.5%	0.5%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE

Line Notes for Page 3

I. Investment

a) Surplus

(1) From Annual Statement, Page 6, part 1, columns 2 & 3, average of current and prior year line TOTALS
(2) Annual Statement, Page 10, part 2a, columns 8 + 9, average of current and prior year line TOTALS
(3) 2013 IEE, Part II, column 3.
(4) Annual Statement, Page 3, line 35, average of current and prior year.
(5) (8) / {(1) + (2) + (3)}

(6) From Annual Statement, Page 6, part 1, columns 2 & 3, average of current and prior year by line of business.
(7) Annual Statement, Page 10, part 2a, columns 8 + 9, average of current and prior year by line of business.
(8) 2013 IEE, Part III, column 3.
(9) (5) x {(6 + (7) + (8)}

b) Direct Unearned Premium Reserve

(1) 2013 IEE, Part III, column 19 by line of business.
(2) Average of 2012 and 2013 IEE, Part III, column 21, divided by (1)
(3) 2013 IEE, Part III, columns 23 + 25 + 27 + (1/2 of column 29 by line of business), divided by 2013 IEE, Part III, column 1 by line of business.
(4) (1) x {1 - (2) - (3)}

c) Mean Direct Loss and LAE Reserve

IEE, Part III, columns 13 + 15 + 17

II. After-Tax Investment Income

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

III. After-Tax Investment Income Ratio to DEP

(1) 2013 IEE, Part III, column 3 by line of business.
(2) (a) = II.(2).(a) / (1)
(b) = II.(2).(b) / (1)
(c) = II.(2).(c) / (1)

IV. Premium-to-Surplus

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

V. Installment Charge and Service Fee

(1) 2013 Annual Statement, Schedule T, column 8, annual statement line 19.1, 19.2, and 21.1 only.
(2) (2) = (1) * (1-0.35)
(3) (3) = (2) / III.(1)

CALIFORNIA CASUALTY GROUP

AFTER-TAX INVESTMENT YIELD CALCULATION

INVESTMENT INCOME

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

2004	3.1%	2009	4.0%
2005	3.8%	2010	3.6%
2006	5.0%	2011	3.5%
2007	5.2%	2012	3.2%
2008	5.2%	2013	2.8%

a)	Selected Pre-Tax Yield	3.0%	
b)	Tax Rate	30.1%	Refer to page 6
c)	Yield After Tax	2.1%	{[1 - (b)] x (a)}

REALIZED CAPITAL GAIN

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

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

TOTAL INVESTMENT YIELD

g)	Total After-Tax Yield	2.8%	{(c)+(g)}

CALIFORNIA CASUALTY GROUP

AVERAGE MARGINAL FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

	Asset Allocation	Expected Return	Estimated Distribution	Tax Rate	Tax
	(1)	(2)	(3)	(4)	(5)
Investment Income					
Cash & Short-Term Investments	1.3%	0.3%	0.2%	35.0%	0.1%
Bonds (Taxable)	74.9%	2.1%	87.2%	35.0%	30.5%
Bonds (Tax Exempt)	11.0%	2.1%	12.8%	5.3%	0.7%
Stocks (Unaffiliated)	12.8%	1.0%	7.1%	20.4%	1.4%
Expenses			-7.3%	35.0%	-2.6%
Total	100.0%		100.0%		30.1%

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

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

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

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

CALIFORNIA CASUALTY GROUP
AUTOMOBILE RATE LEVEL INDICATIONS
ASSUMING A PROFIT LOAD CALCULATED UNDER THE IEE METHOD
PROPOSED EFFECTIVE DATE: 11/1/2014
ARKANSAS

	(1) EARNED EXPOSURES	(2) EARNED PREMIUM	(3) CUR-LVL PREMIUM FACTOR	(4) SYMBOL TREND	(5) MY TREND	(6) PROJECTED EARNED PREMIUM	(7) INCURRED LOSSES& DCC	(8) DEV FAC TO ULTI	(9) LOSS TREND FACTOR	(10) CAT. LOAD	(11) PROJECTED LOSSES & DCC	(12) ADJUSTED LOSS RATIO	(13) WEIGHTS	(14) WEIGHTED LOSS RATIO	(15) FIXED EXPENSE RATIO	(16) VARIABLE EXPENSE RATIO	(17) INDICATED CHANGE
BODILY INJURY																	
1/1/2011 to 12/31/2011	669	158,738	1.095	1.000	1.000	173,137	68,946	1.000	1.076	1.000	74,186	42.8%	20%				
1/1/2012 to 12/31/2012	720	172,059	1.095	1.000	1.000	187,666	73,828	1.067	1.076	1.000	84,761	45.2%	30%				
1/1/2013 to 12/31/2013	796	185,131	1.089	1.000	1.000	200,863	71,198	1.210	1.076	1.000	92,697	46.1%	50%	45.2%	0.374	0.079	-10.3%
PROPERTY DAMAGE																	
1/1/2011 to 12/31/2011	669	96,940	1.109	1.000	1.000	107,116	95,666	1.000	1.063	1.000	101,693	94.9%	20%				
1/1/2012 to 12/31/2012	720	104,952	1.109	1.000	1.000	115,970	111,254	1.007	1.046	1.000	117,187	101.0%	30%				
1/1/2013 to 12/31/2013	796	113,084	1.103	1.000	1.000	124,200	118,625	1.084	1.028	1.000	132,190	106.4%	50%	102.5%	0.374	0.079	51.9%
MEDICAL PAYMENTS																	
1/1/2011 to 12/31/2011	616	31,419	1.066	1.000	1.000	33,368	11,132	0.996	1.067	1.000	11,831	35.5%	20%				
1/1/2012 to 12/31/2012	658	34,495	1.065	1.000	1.000	36,600	59,623	0.990	1.069	1.000	63,099	172.4%	30%				
1/1/2013 to 12/31/2013	722	36,811	1.061	1.000	1.000	38,901	28,490	1.036	1.071	1.000	31,612	81.3%	50%	99.4%	0.374	0.079	48.6%
UNINSURED & UNDERINSURED MOTORIST (BI & PD)																	
1/1/2011 to 12/31/2011	658	38,678	1.038	1.000	1.000	39,986	26,528	1.110	1.192	1.000	35,088	87.7%	20%				
1/1/2012 to 12/31/2012	712	42,585	1.038	1.000	1.000	44,026	27,598	1.163	1.095	1.000	35,138	79.8%	30%				
1/1/2013 to 12/31/2013	785	44,931	1.036	1.000	1.000	46,362	21,054	1.610	1.105	1.000	37,436	80.7%	50%	81.9%	0.374	0.079	29.5%
COMPREHENSIVE																	
1/1/2011 to 12/31/2011	481	73,881	1.000	1.071	1.136	89,525	104,856	0.999	0.870	1.018	92,774	103.6%	20%				
1/1/2012 to 12/31/2012	531	81,356	1.000	1.053	1.102	94,053	54,954	0.999	0.911	1.018	50,914	54.1%	30%				
1/1/2013 to 12/31/2013	599	90,317	1.000	1.036	1.069	99,653	46,749	1.050	0.954	1.018	47,672	47.8%	50%	60.9%	0.374	0.064	5.0%
COLLISION																	
1/1/2011 to 12/31/2011	472	208,068	1.000	1.054	1.185	258,894	184,465	0.997	1.076	1.000	197,889	76.4%	20%				
1/1/2012 to 12/31/2012	521	236,512	1.000	1.040	1.137	278,436	146,329	0.993	1.074	1.000	156,057	56.0%	30%				
1/1/2013 to 12/31/2013	589	270,693	1.000	1.028	1.092	302,317	224,527	0.888	1.071	1.000	213,536	70.6%	50%	67.4%	0.374	0.064	12.0%
TOWING																	
1/1/2011 to 12/31/2011	611	2,522	1.797	1.000	1.000	4,515	7,661	1.000	1.083	1.000	8,297	183.8%	20%				
1/1/2012 to 12/31/2012	658	2,779	1.797	1.000	1.000	4,974	10,224	1.000	1.058	1.000	10,817	217.4%	30%				
1/1/2013 to 12/31/2013	739	3,116	1.721	1.000	1.000	5,340	10,210	1.120	1.033	1.000	11,812	221.2%	50%	212.6%	0.374	0.064	167.1%
EXCESS ELECTRONIC EQUIPMENT, EXCESS SOUND EQUIPMENT, & AUDIO/VISUAL DATA																	
1/1/2011 to 12/31/2011	1	156	1.000	1.000	1.000	156	0	1.000	1.000	1.000	0	0.0%	20%				
1/1/2012 to 12/31/2012	2	169	1.000	1.000	1.000	168	0	1.000	1.000	1.000	0	0.0%	30%				
1/1/2013 to 12/31/2013	3	189	1.000	1.000	1.000	188	0	1.000	1.000	1.000	0	0.0%	50%	0.0%	0.374	0.064	-60.0%
ALL COVERAGES																	
1/1/2011 to 12/31/2011	669	610,402	1.051	1.026	1.078	706,698	499,254	1.004	1.037	1.003	521,756	73.8%	20%				
1/1/2012 to 12/31/2012	720	674,906	1.050	1.020	1.059	761,893	483,809	1.018	1.050	1.002	517,973	68.0%	30%				
1/1/2013 to 12/31/2013	796	744,272	1.046	1.014	1.040	817,825	520,854	1.033	1.052	1.001	566,955	69.3%	50%	69.8%	0.374	0.071	15.5%

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

For all states and Companywide

Column Notes:

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

Note: Uncollectible Premium Adjustment Factor = 0.996.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
RATE CHANGE HISTORY

Effective	BI	PD	MED	ILB	UM	UIM	UMPD	CMP	COL	TOW	EEE	OTHER	TOTAL
12/1/2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9/1/2013	9.5%	10.9%	7.1%	0.0%	2.0%	1.9%	10.6%	0.0%	0.0%	79.7%	0.0%	0.0%	5.0%

Exhibit III

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE – ARKANSAS

CURRENT LEVEL FACTOR

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

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

CALIFORNIA CASUALTY GROUP
CALIFORNIA PRIVATE PASSENGER AUTOMOBILE – ARKANSAS

PHYSICAL DAMAGE PREMIUM TREND METHODOLOGY
SYMBOL TREND

This exhibit shows the development of the symbol trend factors that appear in Column (3) of Exhibit I. Symbol trend results from the fact that as higher valued, new cars are introduced, there is an increase in overall premium revenue due to the physical damage symbol rating procedure (i.e., initial symbols are assigned based on the cost new of the vehicle with higher valued vehicles receiving higher symbols). This trend is necessary to cover the additional loss cost volume generated by the shift in the exposure distribution as the new, higher priced models are introduced. Average symbol relativities change due to increases in the average price of insured automobiles with the introduction of each new model year, and changes in the age distribution from the experience period to the prospective period (i.e., older cars are retired and newer cars are purchased). The symbol trend adjustment reflects the revenue impact of the higher valued symbol cars during the prospective period. The symbol trend factor is the ratio of the estimated average symbol relativity for the 12-month period that policies will be written at the proposed rate (i.e., the year ended 11/1/2015 in this filing), and the average symbol relativity during each year of the experience period.

Average Symbol Relativity Based on an Effective Date 11/1/2014

Comprehensive	Collision
1.446	1.338

Average Symbol Relativity of Experience Period

Experience Period	Comprehensive	Collision
1/1/2011 to 12/31/2011	1.350	1.269
1/1/2012 to 12/31/2012	1.373	1.286
1/1/2013 to 12/31/2013	1.396	1.302

Symbol Trend Factor

Experience Period	Comprehensive	Collision
1/1/2011 to 12/31/2011	1.446/1.350 = 1.071	1.338/1.269 = 1.054
1/1/2012 to 12/31/2012	1.446/1.373 = 1.053	1.338/1.286 = 1.040
1/1/2013 to 12/31/2013	1.446/1.396 = 1.036	1.338/1.302 = 1.028

CALIFORNIA CASUALTY GROUP
CALIFORNIA PRIVATE PASSENGER AUTOMOBILE – ARKANSAS

PHYSICAL DAMAGE PREMIUM TREND MEHODOLOGY
MODEL YEAR TREND

This exhibit shows the development of the model year trend factors that appear in Column (4) of Exhibit I. The model year trend factor is the ratio of the average model year relativity for the period the proposed rates will be in effect and the average model year relativity of the experience period.

Average Model Year Relativity Based on an Effective Date 11/1/2014

Comprehensive	Collision
1.373	1.573

Average Model Year Relativity of Experience Period

Experience Period	Comprehensive	Collision
1/1/2011 to 12/31/2011	1.209	1.327
1/1/2012 to 12/31/2012	1.246	1.384
1/1/2013 to 12/31/2013	1.284	1.441

Model Year Trend Factor

Experience Period	Comprehensive	Collision
1/1/2011 to 12/31/2011	1.373/1.209 = 1.136	1.573/1.327 = 1.185
1/1/2012 to 12/31/2012	1.373/1.246 = 1.102	1.573/1.384 = 1.137
1/1/2013 to 12/31/2013	1.373/1.284 = 1.069	1.573/1.441 = 1.092

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

Loss & DCC Development Factors

Pages 2 through 10 show the derivation of ultimate loss development factors by coverage, as they appear in Column (8) of Exhibit I. The Companywide Excluding CA & FL current-to-ultimate factors for the accident period January 1, 2011 through December 31, 2013 were adjusted in order to move the development losses produced by this technique closer toward those implicit in the financial statements.

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

Companywide Excluding California and Florida

	1/1/2011 to 12/31/2011	1/1/2012 to 12/31/2012	1/1/2013 to 12/31/2013
BI	1.000	1.067	1.210
PD	1.000	1.007	1.084
UM	1.137	1.306	2.167
UMPD	0.988	0.992	1.023
MED	0.996	0.990	1.036
PIP	0.955	0.874	0.938
COMP	0.999	0.999	1.050
COLL	0.997	0.993	0.888
TOW	1.000	1.000	1.120

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

BODILY INJURY

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS								
Accident Period	12	24	36	48	60	72	84	96	108
1/1/2006 to 12/31/2006	17,572,946	20,163,552	21,150,214	21,770,579	21,713,566	21,661,235	21,741,570	21,723,639	
1/1/2007 to 12/31/2007	16,456,309	18,541,003	20,058,991	20,391,321	20,284,005	20,265,655	20,274,009		
1/1/2008 to 12/31/2008	17,773,803	19,979,243	20,532,074	20,195,701	20,173,632	20,143,688			
1/1/2009 to 12/31/2009	18,927,196	20,878,731	21,486,230	21,692,774	21,501,658				
1/1/2010 to 12/31/2010	17,966,599	18,884,565	20,284,603	20,584,491					
1/1/2011 to 12/31/2011	15,846,136	18,919,270	20,956,819						
1/1/2012 to 12/31/2012	17,430,034	20,426,226							
1/1/2013 to 12/31/2013	17,673,575								

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.147	1.049	1.029	0.997	0.998	1.004	0.999	
1/1/2007 to 12/31/2007	1.127	1.082	1.017	0.995	0.999	1.000		
1/1/2008 to 12/31/2008	1.124	1.028	0.984	0.999	0.999			
1/1/2009 to 12/31/2009	1.103	1.029	1.010	0.991				
1/1/2010 to 12/31/2010	1.051	1.074	1.015					
1/1/2011 to 12/31/2011	1.194	1.108						
1/1/2012 to 12/31/2012	1.172							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	17,673,575	20,426,226	20,956,819	20,584,491	21,501,658	20,143,688	20,274,009	21,723,639
2) All-yr Avg (Age-to-Age)	1.131	1.062	1.011	0.996	0.998	1.002	0.999	
3) 5-yr Avg (Age-to-Age)	1.129	1.064	1.011	0.996	0.998	1.002	0.999	
4) 3-yr Avg (Age-to-Age)	1.139	1.070	1.003	0.995	0.998	1.002	0.999	
5) 3-yr dol-wgt (Age-to-Age)	1.136	1.069	1.003	0.995	0.998	1.002	0.999	
6) Selected Age-to-Age	1.134	1.067	1.007	0.995	0.998	1.000	1.000	
7) Selected Age-to-Ulti	1.210	1.067	1.000	0.993	0.998	1.000	1.000	
8) Ultimated Incurred	21,385,026	21,794,783	20,956,819	20,440,399	21,458,655	20,143,688	20,274,009	

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

PROPERTY DAMAGE

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	15,562,178	16,008,032	16,059,621	16,058,461	16,061,692	16,061,192	16,065,577	16,065,577		
1/1/2007 to 12/31/2007	14,687,806	15,041,617	15,105,838	15,154,221	15,157,621	15,157,621	15,157,621			
1/1/2008 to 12/31/2008	14,218,444	15,016,845	15,093,480	15,078,337	15,076,129	15,082,105				
1/1/2009 to 12/31/2009	14,330,335	14,925,091	15,029,641	15,060,728	15,061,956					
1/1/2010 to 12/31/2010	14,268,163	15,195,641	15,311,976	15,314,292						
1/1/2011 to 12/31/2011	14,226,308	15,294,468	15,405,180							
1/1/2012 to 12/31/2012	14,663,150	15,979,507								
1/1/2013 to 12/31/2013	16,155,722									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.029	1.003	1.000	1.000	1.000	1.000	1.000	
1/1/2007 to 12/31/2007	1.024	1.004	1.003	1.000	1.000	1.000		
1/1/2008 to 12/31/2008	1.056	1.005	0.999	1.000	1.000			
1/1/2009 to 12/31/2009	1.042	1.007	1.002	1.000				
1/1/2010 to 12/31/2010	1.065	1.008	1.000					
1/1/2011 to 12/31/2011	1.075	1.007						
1/1/2012 to 12/31/2012	1.090							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	16,155,722	15,979,507	15,405,180	15,314,292	15,061,956	15,082,105	15,157,621	16,065,577
2) All-yr Avg (Age-to-Age)	1.054	1.006	1.001	1.000	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.066	1.006	1.001	1.000	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.077	1.007	1.000	1.000	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.077	1.007	1.000	1.000	1.000	1.000	1.000	
6) Selected Age-to-Age	1.077	1.007	1.000	1.000	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.084	1.007	1.000	1.000	1.000	1.000	1.000	
8) Ultimated Incurred	17,512,802	16,091,363	15,405,180	15,314,292	15,061,956	15,082,105	15,157,621	

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

MEDICAL PAYMENTS

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	2,597,621	2,227,260	2,215,987	2,215,181	2,207,618	2,195,238	2,195,238	2,195,238		
1/1/2007 to 12/31/2007	3,046,108	2,754,970	2,713,784	2,683,078	2,678,587	2,672,553	2,672,631			
1/1/2008 to 12/31/2008	2,347,941	2,148,881	2,132,797	2,117,632	2,117,047	2,118,080				
1/1/2009 to 12/31/2009	2,807,513	2,609,814	2,547,033	2,535,791	2,530,151					
1/1/2010 to 12/31/2010	2,660,887	2,454,420	2,479,527	2,499,474						
1/1/2011 to 12/31/2011	2,096,583	2,375,043	2,364,617							
1/1/2012 to 12/31/2012	2,474,493	2,707,938								
1/1/2013 to 12/31/2013	2,099,106									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	0.857	0.995	1.000	0.997	0.994	1.000	1.000	
1/1/2007 to 12/31/2007	0.904	0.985	0.989	0.998	0.998	1.000		
1/1/2008 to 12/31/2008	0.915	0.993	0.993	1.000	1.000			
1/1/2009 to 12/31/2009	0.930	0.976	0.996	0.998				
1/1/2010 to 12/31/2010	0.922	1.010	1.008					
1/1/2011 to 12/31/2011	1.133	0.996						
1/1/2012 to 12/31/2012	1.094							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	2,099,106	2,707,938	2,364,617	2,499,474	2,530,151	2,118,080	2,672,631	2,195,238
2) All-yr Avg (Age-to-Age)	0.965	0.992	0.997	0.998	0.998	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	0.999	0.992	0.997	0.998	0.998	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.050	0.994	0.999	0.999	0.998	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.042	0.994	0.999	0.999	0.998	1.000	1.000	
6) Selected Age-to-Age	1.046	0.994	0.999	0.999	0.998	1.000	1.000	
7) Selected Age-to-Ulti	1.036	0.990	0.996	0.997	0.998	1.000	1.000	
8) Ultimated Incurred	2,174,674	2,680,859	2,355,158	2,491,976	2,525,091	2,118,080	2,672,631	

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

PERSONAL INJURY PROTECTION

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	3,653,362	3,395,716	3,267,694	3,183,274	3,085,023	3,080,920	3,077,800	3,075,800		
1/1/2007 to 12/31/2007	3,932,155	3,291,322	2,976,956	2,923,728	2,873,344	2,864,691	2,863,801			
1/1/2008 to 12/31/2008	3,218,355	3,146,814	2,938,949	2,807,635	2,737,984	2,737,875				
1/1/2009 to 12/31/2009	3,408,074	3,674,643	3,254,555	3,145,789	3,123,524					
1/1/2010 to 12/31/2010	3,851,711	3,530,255	3,262,325	3,257,673						
1/1/2011 to 12/31/2011	3,275,274	4,094,740	3,825,933							
1/1/2012 to 12/31/2012	3,967,916	4,319,338								
1/1/2013 to 12/31/2013	4,058,004									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	0.929	0.962	0.974	0.969	0.999	0.999	0.999	
1/1/2007 to 12/31/2007	0.837	0.904	0.982	0.983	0.997	1.000		
1/1/2008 to 12/31/2008	0.978	0.934	0.955	0.975	1.000			
1/1/2009 to 12/31/2009	1.078	0.886	0.967	0.993				
1/1/2010 to 12/31/2010	0.917	0.924	0.999					
1/1/2011 to 12/31/2011	1.250	0.934						
1/1/2012 to 12/31/2012	1.089							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	4,058,004	4,319,338	3,825,933	3,257,673	3,123,524	2,737,875	2,863,801	3,075,800
2) All-yr Avg (Age-to-Age)	1.011	0.924	0.975	0.980	0.999	0.999	0.999	
3) 5-yr Avg (Age-to-Age)	1.062	0.917	0.975	0.980	0.999	0.999	0.999	
4) 3-yr Avg (Age-to-Age)	1.085	0.915	0.973	0.984	0.999	0.999	0.999	
5) 3-yr dol-wgt (Age-to-Age)	1.077	0.915	0.974	0.984	0.999	0.999	0.999	
6) Selected Age-to-Age	1.074	0.916	0.974	0.982	0.999	0.999	1.000	
7) Selected Age-to-Ulti	0.938	0.874	0.955	0.980	0.998	0.999	1.000	
8) Ultimated Incurred	3,806,408	3,775,102	3,653,766	3,192,519	3,117,277	2,735,137	2,863,801	

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

UNINSURED MOTORISTS

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	2,660,209	5,084,615	5,922,543	6,213,864	6,326,239	6,395,745	6,455,717	6,513,404		
1/1/2007 to 12/31/2007	2,740,751	4,497,901	5,242,752	5,642,022	5,682,282	5,941,266	6,138,391			
1/1/2008 to 12/31/2008	3,955,355	5,173,569	6,047,575	6,308,041	6,357,159	6,353,851				
1/1/2009 to 12/31/2009	2,363,985	3,886,240	4,672,743	4,887,881	4,817,403					
1/1/2010 to 12/31/2010	2,763,837	4,126,080	4,698,216	5,485,398						
1/1/2011 to 12/31/2011	2,372,242	4,151,204	4,525,823							
1/1/2012 to 12/31/2012	3,057,441	5,725,370								
1/1/2013 to 12/31/2013	2,720,422									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.911	1.165	1.049	1.018	1.011	1.009	1.009	
1/1/2007 to 12/31/2007	1.641	1.166	1.076	1.007	1.046	1.033		
1/1/2008 to 12/31/2008	1.308	1.169	1.043	1.008	0.999			
1/1/2009 to 12/31/2009	1.644	1.202	1.046	0.986				
1/1/2010 to 12/31/2010	1.493	1.139	1.168					
1/1/2011 to 12/31/2011	1.750	1.090						
1/1/2012 to 12/31/2012	1.873							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	2,720,422	5,725,370	4,525,823	5,485,398	4,817,403	6,353,851	6,138,391	6,513,404
2) All-yr Avg (Age-to-Age)	1.660	1.155	1.076	1.005	1.019	1.021	1.009	
3) 5-yr Avg (Age-to-Age)	1.613	1.153	1.076	1.005	1.019	1.021	1.009	
4) 3-yr Avg (Age-to-Age)	1.705	1.144	1.086	1.000	1.019	1.021	1.009	
5) 3-yr dol-wgt (Age-to-Age)	1.709	1.142	1.082	1.001	1.018	1.021	1.009	
6) Selected Age-to-Age	1.659	1.148	1.081	1.002	1.019	1.021	1.009	
7) Selected Age-to-Ulti	2.167	1.306	1.137	1.052	1.049	1.030	1.009	
8) Ultimated Incurred	5,895,154	7,477,334	5,145,861	5,770,638	5,053,455	6,544,466	6,193,242	

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

UNINSURED MOTORISTS PROPERTY DAMAGE

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	360,923	360,965	359,235	357,590	357,621	357,587	356,779	356,269		
1/1/2007 to 12/31/2007	384,105	399,132	399,605	396,581	396,581	396,481	393,986			
1/1/2008 to 12/31/2008	350,312	381,363	381,401	382,157	380,176	377,834				
1/1/2009 to 12/31/2009	289,171	281,648	282,137	279,099	277,603					
1/1/2010 to 12/31/2010	288,099	319,940	321,889	322,244						
1/1/2011 to 12/31/2011	396,633	399,887	401,644							
1/1/2012 to 12/31/2012	469,491	465,006								
1/1/2013 to 12/31/2013	458,800									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.000	0.995	0.995	1.000	1.000	0.998	0.999	
1/1/2007 to 12/31/2007	1.039	1.001	0.992	1.000	1.000	0.994		
1/1/2008 to 12/31/2008	1.089	1.000	1.002	0.995	0.994			
1/1/2009 to 12/31/2009	0.974	1.002	0.989	0.995				
1/1/2010 to 12/31/2010	1.111	1.006	1.001					
1/1/2011 to 12/31/2011	1.008	1.004						
1/1/2012 to 12/31/2012	0.990							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	458,800	465,006	401,644	322,244	277,603	377,834	393,986	356,269
2) All-yr Avg (Age-to-Age)	1.030	1.001	0.996	0.997	0.998	0.996	0.999	
3) 5-yr Avg (Age-to-Age)	1.034	1.003	0.996	0.997	0.998	0.996	0.999	
4) 3-yr Avg (Age-to-Age)	1.036	1.004	0.997	0.996	0.998	0.996	0.999	
5) 3-yr dol-wgt (Age-to-Age)	1.027	1.004	0.998	0.997	0.998	0.996	0.999	
6) Selected Age-to-Age	1.031	1.004	0.998	0.997	0.998	0.996	0.999	
7) Selected Age-to-Ulti	1.023	0.992	0.988	0.990	0.993	0.995	0.999	
8) Ultimated Incurred	469,352	461,286	396,824	319,021	275,659	375,945	393,705	

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

COMPREHENSIVE

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	9,663,397	9,911,253	9,893,480	9,909,748	9,910,948	9,912,461	9,912,211	9,915,029		
1/1/2007 to 12/31/2007	8,440,406	8,678,071	8,694,325	8,737,573	8,710,492	8,710,773	8,713,173			
1/1/2008 to 12/31/2008	9,063,304	9,420,067	9,429,599	9,436,145	9,423,059	9,423,676				
1/1/2009 to 12/31/2009	11,664,395	12,099,151	12,128,204	12,117,310	12,129,246					
1/1/2010 to 12/31/2010	9,817,942	10,506,138	10,447,505	10,451,336						
1/1/2011 to 12/31/2011	10,230,936	10,721,078	10,740,795							
1/1/2012 to 12/31/2012	10,242,343	10,603,455								
1/1/2013 to 12/31/2013	9,033,652									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.026	0.998	1.002	1.000	1.000	1.000	1.000	
1/1/2007 to 12/31/2007	1.028	1.002	1.005	0.997	1.000	1.000		
1/1/2008 to 12/31/2008	1.039	1.001	1.001	0.999	1.000			
1/1/2009 to 12/31/2009	1.037	1.002	0.999	1.001				
1/1/2010 to 12/31/2010	1.070	0.994	1.000					
1/1/2011 to 12/31/2011	1.048	1.002						
1/1/2012 to 12/31/2012	1.035							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	9,033,652	10,603,455	10,740,795	10,451,336	12,129,246	9,423,676	8,713,173	9,915,029
2) All-yr Avg (Age-to-Age)	1.041	1.000	1.001	0.999	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.046	1.000	1.001	0.999	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.051	1.000	1.000	0.999	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.051	1.000	1.000	0.999	1.000	1.000	1.000	
6) Selected Age-to-Age	1.051	1.000	1.000	0.999	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.050	0.999	0.999	0.999	1.000	1.000	1.000	
8) Ultimated Incurred	9,485,335	10,592,851	10,730,054	10,440,884	12,129,246	9,423,676	8,715,651	

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

COLLISION

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	25,838,075	23,545,687	23,402,974	23,362,836	23,355,095	23,339,899	23,342,445	23,332,658		
1/1/2007 to 12/31/2007	25,585,577	23,203,985	23,029,356	22,964,607	22,966,943	22,961,618	22,990,679			
1/1/2008 to 12/31/2008	25,012,356	22,754,438	22,566,963	22,540,192	22,520,845	22,512,608				
1/1/2009 to 12/31/2009	24,006,641	21,530,121	21,450,532	21,422,424	21,403,818					
1/1/2010 to 12/31/2010	24,208,229	21,780,444	21,646,046	21,581,579						
1/1/2011 to 12/31/2011	24,411,511	22,016,308	21,957,996							
1/1/2012 to 12/31/2012	25,741,492	22,660,410								
1/1/2013 to 12/31/2013	27,993,964									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	0.911	0.994	0.998	1.000	0.999	1.000	1.000	
1/1/2007 to 12/31/2007	0.907	0.992	0.997	1.000	1.000	1.001		
1/1/2008 to 12/31/2008	0.910	0.992	0.999	0.999	1.000			
1/1/2009 to 12/31/2009	0.897	0.996	0.999	0.999				
1/1/2010 to 12/31/2010	0.900	0.994	0.997					
1/1/2011 to 12/31/2011	0.902	0.997						
1/1/2012 to 12/31/2012	0.880							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	27,993,964	22,660,410	21,957,996	21,581,579	21,403,818	22,512,608	22,990,679	23,332,658
2) All-yr Avg (Age-to-Age)	0.901	0.994	0.998	1.000	1.000	1.001	1.000	
3) 5-yr Avg (Age-to-Age)	0.898	0.994	0.998	1.000	1.000	1.001	1.000	
4) 3-yr Avg (Age-to-Age)	0.894	0.996	0.998	0.999	1.000	1.001	1.000	
5) 3-yr dol-wgt (Age-to-Age)	0.894	0.996	0.998	0.999	1.000	1.001	1.000	
6) Selected Age-to-Age	0.894	0.996	0.998	0.999	1.000	1.001	1.000	
7) Selected Age-to-Ulti	0.888	0.993	0.997	0.999	1.000	1.000	1.000	
8) Ultimated Incurred	24,858,640	22,501,787	21,892,122	21,559,998	21,403,818	22,512,608	22,981,039	

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

TOWING

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	1,102,460	1,212,327	1,212,412	1,212,754	1,212,754	1,212,754	1,212,754	1,212,754		
1/1/2007 to 12/31/2007	1,237,228	1,256,873	1,257,178	1,257,178	1,257,233	1,257,233	1,257,233			
1/1/2008 to 12/31/2008	1,159,436	1,307,445	1,307,692	1,307,842	1,308,001	1,308,001				
1/1/2009 to 12/31/2009	1,126,674	1,290,661	1,290,882	1,291,782	1,291,782					
1/1/2010 to 12/31/2010	1,303,081	1,472,241	1,472,306	1,472,306						
1/1/2011 to 12/31/2011	1,354,969	1,509,889	1,510,374							
1/1/2012 to 12/31/2012	1,386,104	1,546,288								
1/1/2013 to 12/31/2013	1,455,983									

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.100	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/2007 to 12/31/2007	1.016	1.000	1.000	1.000	1.000	1.000		
1/1/2008 to 12/31/2008	1.128	1.000	1.000	1.000	1.000			
1/1/2009 to 12/31/2009	1.146	1.000	1.001	1.000				
1/1/2010 to 12/31/2010	1.130	1.000	1.000					
1/1/2011 to 12/31/2011	1.114	1.000						
1/1/2012 to 12/31/2012	1.116							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	1,455,983	1,546,288	1,510,374	1,472,306	1,291,782	1,308,001	1,257,233	1,212,754
2) All-yr Avg (Age-to-Age)	1.107	1.000	1.000	1.000	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.127	1.000	1.000	1.000	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
6) Selected Age-to-Age	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
8) Ultimated Incurred	1,630,701	1,546,288	1,510,374	1,472,306	1,291,782	1,308,001	1,257,233	

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

ALL COVERAGES COMBINED

Cumulative 12-month Incurred Losses & DCC at 12/31/2013

	EVALUATION MONTHS								
Accident Period	12	24	36	48	60	72	84	96	108
1/1/2006 to 12/31/2006	79,011,171	81,909,407	83,484,160	84,284,287	84,230,555	84,217,030	84,360,090	84,390,368	
1/1/2007 to 12/31/2007	76,510,447	77,664,874	79,478,785	80,150,308	80,007,087	80,227,890	80,461,525		
1/1/2008 to 12/31/2008	77,099,307	79,328,665	80,430,530	80,173,683	80,094,034	80,057,718			
1/1/2009 to 12/31/2009	78,923,984	81,176,100	82,141,957	82,433,577	82,137,140				
1/1/2010 to 12/31/2010	77,128,549	78,269,723	79,924,392	80,968,791					
1/1/2011 to 12/31/2011	74,210,592	79,481,887	81,689,181						
1/1/2012 to 12/31/2012	79,432,465	84,433,538							
1/1/2013 to 12/31/2013	81,649,229								

Incurred Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.037	1.019	1.010	0.999	1.000	1.002	1.000	
1/1/2007 to 12/31/2007	1.015	1.023	1.008	0.998	1.003	1.003		
1/1/2008 to 12/31/2008	1.029	1.014	0.997	0.999	1.000			
1/1/2009 to 12/31/2009	1.029	1.012	1.004	0.996				
1/1/2010 to 12/31/2010	1.015	1.021	1.013					
1/1/2011 to 12/31/2011	1.071	1.028						
1/1/2012 to 12/31/2012	1.063							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Incurred	81,649,229	84,433,538	81,689,181	80,968,791	82,137,140	80,057,718	80,461,525	84,390,368
2) All-yr Avg (Age-to-Age)	1.037	1.020	1.006	0.998	1.001	1.002	1.000	
3) 5-yr Avg (Age-to-Age)	1.041	1.020	1.006	0.998	1.001	1.002	1.000	
4) 3-yr Avg (Age-to-Age)	1.050	1.020	1.004	0.998	1.001	1.002	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.049	1.020	1.004	0.998	1.001	1.002	1.000	
8) Ultimated Incurred (sum of all coverages)	87,218,093	86,921,653	82,046,159	81,002,033	82,316,939	80,243,707	80,508,933	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

BODILY INJURY

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS								
Accident Period	12	24	36	48	60	72	84	96	108
1/1/2006 to 12/31/2006	2,469,270	11,838,615	17,497,497	20,408,132	21,519,083	21,597,421	21,636,015	21,721,116	
1/1/2007 to 12/31/2007	3,548,535	12,280,021	17,569,813	19,356,101	20,057,452	20,186,754	20,209,684		
1/1/2008 to 12/31/2008	2,875,117	12,576,671	16,942,396	19,221,951	19,703,455	20,035,593			
1/1/2009 to 12/31/2009	3,192,407	11,370,207	17,502,513	20,124,326	20,890,514				
1/1/2010 to 12/31/2010	2,819,913	11,758,040	16,853,081	19,485,009					
1/1/2011 to 12/31/2011	2,750,981	11,148,671	16,588,243						
1/1/2012 to 12/31/2012	3,081,814	12,582,989							
1/1/2013 to 12/31/2013	3,430,115								

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	4.794	1.478	1.166	1.054	1.004	1.002	1.004	
1/1/2007 to 12/31/2007	3.461	1.431	1.102	1.036	1.006	1.001		
1/1/2008 to 12/31/2008	4.374	1.347	1.135	1.025	1.017			
1/1/2009 to 12/31/2009	3.562	1.539	1.150	1.038				
1/1/2010 to 12/31/2010	4.170	1.433	1.156					
1/1/2011 to 12/31/2011	4.053	1.488						
1/1/2012 to 12/31/2012	4.083							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	3,430,115	12,582,989	16,588,243	19,485,009	20,890,514	20,035,593	20,209,684	21,721,116
2) All-yr Avg (Age-to-Age)	4.071	1.453	1.142	1.038	1.009	1.001	1.004	
3) 5-yr Avg (Age-to-Age)	4.048	1.448	1.142	1.038	1.009	1.001	1.004	
4) 3-yr Avg (Age-to-Age)	4.102	1.487	1.147	1.033	1.009	1.001	1.004	
5) 3-yr dol-wgt (Age-to-Age)	4.102	1.486	1.147	1.033	1.009	1.001	1.004	
6) Selected Age-to-Age	4.075	1.467	1.144	1.036	1.009	1.001	1.004	
7) Selected Age-to-Ulti	7.180	1.762	1.201	1.050	1.014	1.005	1.004	
8) Ultimated Paid	24,628,227	22,171,226	19,922,479	20,459,260	21,182,981	20,135,771	20,289,175	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

PROPERTY DAMAGE

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	12,516,479	15,824,733	16,026,266	16,053,841	16,057,072	16,057,072	16,061,457	16,061,457		
1/1/2007 to 12/31/2007	11,823,017	14,912,073	15,094,864	15,152,161	15,155,561	15,155,561	15,155,561			
1/1/2008 to 12/31/2008	11,795,849	14,876,363	15,036,645	15,067,071	15,066,364	15,070,279				
1/1/2009 to 12/31/2009	12,112,635	14,816,352	14,982,482	15,055,033	15,060,520					
1/1/2010 to 12/31/2010	12,141,078	15,082,263	15,295,960	15,304,097						
1/1/2011 to 12/31/2011	12,237,605	15,141,694	15,396,560							
1/1/2012 to 12/31/2012	12,338,202	15,894,348								
1/1/2013 to 12/31/2013	13,759,617									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.264	1.013	1.002	1.000	1.000	1.000	1.000	
1/1/2007 to 12/31/2007	1.261	1.012	1.004	1.000	1.000	1.000		
1/1/2008 to 12/31/2008	1.261	1.011	1.002	1.000	1.000			
1/1/2009 to 12/31/2009	1.223	1.011	1.005	1.000				
1/1/2010 to 12/31/2010	1.242	1.014	1.001					
1/1/2011 to 12/31/2011	1.237	1.017						
1/1/2012 to 12/31/2012	1.288							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	13,759,617	15,894,348	15,396,560	15,304,097	15,060,520	15,070,279	15,155,561	16,061,457
2) All-yr Avg (Age-to-Age)	1.254	1.013	1.003	1.000	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.250	1.013	1.003	1.000	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.256	1.014	1.002	1.000	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.256	1.014	1.002	1.000	1.000	1.000	1.000	
6) Selected Age-to-Age	1.256	1.014	1.002	1.000	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.276	1.016	1.002	1.000	1.000	1.000	1.000	
8) Ultimated Paid	17,557,271	16,148,658	15,427,354	15,304,097	15,060,520	15,070,279	15,155,561	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

MEDICAL PAYMENTS

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	1,526,440	2,165,450	2,212,365	2,212,671	2,207,618	2,195,238	2,195,238	2,195,238		
1/1/2007 to 12/31/2007	1,729,464	2,641,106	2,689,699	2,674,088	2,677,587	2,672,553	2,672,631			
1/1/2008 to 12/31/2008	1,463,768	2,092,664	2,123,728	2,117,632	2,117,048	2,118,080				
1/1/2009 to 12/31/2009	1,761,231	2,541,425	2,546,953	2,535,791	2,530,151					
1/1/2010 to 12/31/2010	1,604,938	2,416,611	2,472,106	2,491,721						
1/1/2011 to 12/31/2011	1,512,642	2,363,272	2,362,238							
1/1/2012 to 12/31/2012	1,896,228	2,672,927								
1/1/2013 to 12/31/2013	1,551,253									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.419	1.022	1.000	0.998	0.994	1.000	1.000	
1/1/2007 to 12/31/2007	1.527	1.018	0.994	1.001	0.998	1.000		
1/1/2008 to 12/31/2008	1.430	1.015	0.997	1.000	1.000			
1/1/2009 to 12/31/2009	1.443	1.002	0.996	0.998				
1/1/2010 to 12/31/2010	1.506	1.023	1.008					
1/1/2011 to 12/31/2011	1.562	1.000						
1/1/2012 to 12/31/2012	1.410							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	1,551,253	2,672,927	2,362,238	2,491,721	2,530,151	2,118,080	2,672,631	2,195,238
2) All-yr Avg (Age-to-Age)	1.471	1.013	0.999	0.999	0.998	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.470	1.012	0.999	0.999	0.998	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.493	1.008	1.000	1.000	0.998	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.486	1.008	1.000	1.000	0.998	1.000	1.000	
6) Selected Age-to-Age	1.490	1.008	1.000	1.000	0.998	1.000	1.000	
7) Selected Age-to-Ulti	1.498	1.006	0.998	0.998	0.998	1.000	1.000	
8) Ultimated Paid	2,323,776	2,688,964	2,357,514	2,486,737	2,525,091	2,118,080	2,672,631	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

PERSONAL INJURY PROTECTION

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	2,303,844	3,287,116	3,184,194	3,181,087	3,080,941	3,080,857	3,075,737	3,075,737		
1/1/2007 to 12/31/2007	2,083,346	3,181,672	2,933,776	2,876,672	2,873,230	2,864,577	2,863,687			
1/1/2008 to 12/31/2008	2,163,528	3,043,627	2,874,858	2,807,635	2,737,984	2,737,875				
1/1/2009 to 12/31/2009	2,314,337	3,352,510	3,209,510	3,129,679	3,107,010					
1/1/2010 to 12/31/2010	2,323,287	3,372,081	3,184,914	3,220,815						
1/1/2011 to 12/31/2011	2,218,940	3,457,046	3,765,874							
1/1/2012 to 12/31/2012	2,743,403	4,201,279								
1/1/2013 to 12/31/2013	2,882,880									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.427	0.969	0.999	0.969	1.000	0.998	1.000	
1/1/2007 to 12/31/2007	1.527	0.922	0.981	0.999	0.997	1.000		
1/1/2008 to 12/31/2008	1.407	0.945	0.977	0.975	1.000			
1/1/2009 to 12/31/2009	1.449	0.957	0.975	0.993				
1/1/2010 to 12/31/2010	1.451	0.944	1.011					
1/1/2011 to 12/31/2011	1.558	1.089						
1/1/2012 to 12/31/2012	1.531							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	2,882,880	4,201,279	3,765,874	3,220,815	3,107,010	2,737,875	2,863,687	3,075,737
2) All-yr Avg (Age-to-Age)	1.479	0.971	0.989	0.984	0.999	0.999	1.000	
3) 5-yr Avg (Age-to-Age)	1.479	0.972	0.989	0.984	0.999	0.999	1.000	
4) 3-yr Avg (Age-to-Age)	1.514	0.997	0.988	0.989	0.999	0.999	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.514	0.998	0.988	0.989	0.999	0.999	1.000	
6) Selected Age-to-Age	1.514	0.984	0.988	0.986	0.999	0.999	1.000	
7) Selected Age-to-Ulti	1.449	0.957	0.972	0.984	0.998	0.999	1.000	
8) Ultimated Paid	4,177,293	4,020,624	3,660,429	3,169,282	3,100,796	2,735,137	2,863,687	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

UNINSURED MOTORISTS

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	523,627	3,284,121	5,134,978	5,691,431	6,111,600	6,244,361	6,360,417	6,374,160		
1/1/2007 to 12/31/2007	539,650	2,752,754	4,195,120	4,830,726	5,449,758	5,854,457	5,962,495			
1/1/2008 to 12/31/2008	613,230	2,233,836	5,021,494	5,743,440	6,253,797	6,332,348				
1/1/2009 to 12/31/2009	607,315	2,541,424	3,776,695	4,524,117	4,752,225					
1/1/2010 to 12/31/2010	941,279	2,831,640	3,869,079	4,945,834						
1/1/2011 to 12/31/2011	528,553	2,357,505	3,769,150							
1/1/2012 to 12/31/2012	821,110	3,516,475								
1/1/2013 to 12/31/2013	1,010,927									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	6.272	1.564	1.108	1.074	1.022	1.019	1.002	
1/1/2007 to 12/31/2007	5.101	1.524	1.152	1.128	1.074	1.018		
1/1/2008 to 12/31/2008	3.643	2.248	1.144	1.089	1.013			
1/1/2009 to 12/31/2009	4.185	1.486	1.198	1.050				
1/1/2010 to 12/31/2010	3.008	1.366	1.278					
1/1/2011 to 12/31/2011	4.460	1.599						
1/1/2012 to 12/31/2012	4.283							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	1,010,927	3,516,475	3,769,150	4,945,834	4,752,225	6,332,348	5,962,495	6,374,160
2) All-yr Avg (Age-to-Age)	4.422	1.631	1.176	1.085	1.036	1.019	1.002	
3) 5-yr Avg (Age-to-Age)	3.916	1.645	1.176	1.085	1.036	1.019	1.002	
4) 3-yr Avg (Age-to-Age)	3.917	1.484	1.207	1.089	1.036	1.019	1.002	
5) 3-yr dol-wgt (Age-to-Age)	3.800	1.477	1.201	1.090	1.035	1.019	1.002	
6) Selected Age-to-Age	3.916	1.564	1.191	1.087	1.036	1.019	1.002	
7) Selected Age-to-Ulti	8.393	2.143	1.370	1.150	1.058	1.021	1.002	
8) Ultimated Paid	8,484,711	7,535,807	5,163,735	5,687,709	5,027,855	6,465,327	5,975,378	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

UNINSURED MOTORISTS PROPERTY DAMAGE

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	315,152	357,904	359,235	357,590	357,621	357,587	356,779	356,269		
1/1/2007 to 12/31/2007	346,975	399,133	399,605	396,581	396,581	396,481	393,986			
1/1/2008 to 12/31/2008	328,891	381,363	381,401	382,157	380,175	377,834				
1/1/2009 to 12/31/2009	242,160	281,648	282,136	279,099	277,602					
1/1/2010 to 12/31/2010	256,755	319,940	321,889	322,244						
1/1/2011 to 12/31/2011	361,102	399,887	401,644							
1/1/2012 to 12/31/2012	440,361	463,476								
1/1/2013 to 12/31/2013	422,718									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.136	1.004	0.995	1.000	1.000	0.998	0.999	
1/1/2007 to 12/31/2007	1.150	1.001	0.992	1.000	1.000	0.994		
1/1/2008 to 12/31/2008	1.160	1.000	1.002	0.995	0.994			
1/1/2009 to 12/31/2009	1.163	1.002	0.989	0.995				
1/1/2010 to 12/31/2010	1.246	1.006	1.001					
1/1/2011 to 12/31/2011	1.107	1.004						
1/1/2012 to 12/31/2012	1.052							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	422,718	463,476	401,644	322,244	277,602	377,834	393,986	356,269
2) All-yr Avg (Age-to-Age)	1.145	1.003	0.996	0.997	0.998	0.996	0.999	
3) 5-yr Avg (Age-to-Age)	1.146	1.003	0.996	0.997	0.998	0.996	0.999	
4) 3-yr Avg (Age-to-Age)	1.135	1.004	0.997	0.996	0.998	0.996	0.999	
5) 3-yr dol-wgt (Age-to-Age)	1.118	1.004	0.998	0.997	0.998	0.996	0.999	
6) Selected Age-to-Age	1.127	1.004	0.998	0.997	0.998	0.996	1.000	
7) Selected Age-to-Ulti	1.119	0.993	0.989	0.991	0.994	0.996	1.000	
8) Ultimated Paid	473,021	460,232	397,226	319,343	275,936	376,322	393,986	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

COMPREHENSIVE

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	9,005,602	9,886,850	9,893,480	9,901,310	9,910,948	9,912,461	9,912,211	9,915,030		
1/1/2007 to 12/31/2007	7,670,102	8,646,351	8,668,825	8,726,994	8,710,492	8,710,772	8,713,173			
1/1/2008 to 12/31/2008	8,447,584	9,418,383	9,428,669	9,435,215	9,422,129	9,422,746				
1/1/2009 to 12/31/2009	11,184,392	12,088,171	12,116,304	12,115,410	12,127,346					
1/1/2010 to 12/31/2010	9,322,249	10,483,223	10,446,754	10,451,336						
1/1/2011 to 12/31/2011	9,777,334	10,716,558	10,740,795							
1/1/2012 to 12/31/2012	9,763,384	10,569,715								
1/1/2013 to 12/31/2013	8,631,290									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.098	1.001	1.001	1.001	1.000	1.000	1.000	
1/1/2007 to 12/31/2007	1.127	1.003	1.007	0.998	1.000	1.000		
1/1/2008 to 12/31/2008	1.115	1.001	1.001	0.999	1.000			
1/1/2009 to 12/31/2009	1.081	1.002	1.000	1.001				
1/1/2010 to 12/31/2010	1.125	0.997	1.000					
1/1/2011 to 12/31/2011	1.096	1.002						
1/1/2012 to 12/31/2012	1.083							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	8,631,290	10,569,715	10,740,795	10,451,336	12,127,346	9,422,746	8,713,173	9,915,030
2) All-yr Avg (Age-to-Age)	1.103	1.001	1.002	1.000	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.100	1.001	1.002	1.000	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.101	1.000	1.000	0.999	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.101	1.000	1.000	0.999	1.000	1.000	1.000	
6) Selected Age-to-Age	1.101	1.000	1.000	0.999	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.100	0.999	0.999	0.999	1.000	1.000	1.000	
8) Ultimated Paid	9,494,419	10,559,145	10,730,054	10,440,885	12,127,346	9,422,746	8,715,651	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

COLLISION

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	22,734,983	23,533,044	23,402,974	23,362,273	23,355,095	23,339,899	23,337,445	23,332,658		
1/1/2007 to 12/31/2007	22,203,732	23,184,728	23,020,101	22,961,253	22,966,770	22,961,446	22,990,506			
1/1/2008 to 12/31/2008	21,963,956	22,733,646	22,563,531	22,540,190	22,520,613	22,512,606				
1/1/2009 to 12/31/2009	21,358,768	21,511,564	21,450,530	21,422,422	21,403,817					
1/1/2010 to 12/31/2010	21,798,480	21,758,611	21,633,333	21,577,127						
1/1/2011 to 12/31/2011	22,232,313	21,998,518	21,955,815							
1/1/2012 to 12/31/2012	23,066,502	22,653,869								
1/1/2013 to 12/31/2013	24,915,333									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.035	0.994	0.998	1.000	0.999	1.000	1.000	
1/1/2007 to 12/31/2007	1.044	0.993	0.997	1.000	1.000	1.001		
1/1/2008 to 12/31/2008	1.035	0.993	0.999	0.999	1.000			
1/1/2009 to 12/31/2009	1.007	0.997	0.999	0.999				
1/1/2010 to 12/31/2010	0.998	0.994	0.997					
1/1/2011 to 12/31/2011	0.989	0.998						
1/1/2012 to 12/31/2012	0.982							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	24,915,333	22,653,869	21,955,815	21,577,127	21,403,817	22,512,606	22,990,506	23,332,658
2) All-yr Avg (Age-to-Age)	1.013	0.995	0.998	1.000	1.000	1.001	1.000	
3) 5-yr Avg (Age-to-Age)	1.002	0.995	0.998	1.000	1.000	1.001	1.000	
4) 3-yr Avg (Age-to-Age)	0.990	0.996	0.998	1.000	1.000	1.001	1.000	
5) 3-yr dol-wgt (Age-to-Age)	0.990	0.996	0.998	1.000	1.000	1.001	1.000	
6) Selected Age-to-Age	0.990	0.996	0.998	1.000	1.000	1.001	1.000	
7) Selected Age-to-Ulti	0.984	0.994	0.998	1.000	1.000	1.000	1.000	
8) Ultimated Paid	24,516,688	22,517,946	21,911,903	21,577,127	21,403,817	22,512,606	22,985,790	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

TOWING

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS									
Accident Period	12	24	36	48	60	72	84	96	108	120
1/1/2006 to 12/31/2006	1,102,020	1,212,327	1,212,412	1,212,754	1,212,754	1,212,754	1,212,754	1,212,754		
1/1/2007 to 12/31/2007	1,236,148	1,256,873	1,257,178	1,257,178	1,257,233	1,257,233	1,257,233			
1/1/2008 to 12/31/2008	1,158,341	1,307,360	1,307,607	1,307,757	1,307,916	1,307,916				
1/1/2009 to 12/31/2009	1,125,506	1,290,661	1,290,882	1,291,782	1,291,782					
1/1/2010 to 12/31/2010	1,302,841	1,472,240	1,472,305	1,472,305						
1/1/2011 to 12/31/2011	1,354,609	1,509,889	1,510,374							
1/1/2012 to 12/31/2012	1,385,024	1,546,288								
1/1/2013 to 12/31/2013	1,455,543									

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.100	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/2007 to 12/31/2007	1.017	1.000	1.000	1.000	1.000	1.000		
1/1/2008 to 12/31/2008	1.129	1.000	1.000	1.000	1.000			
1/1/2009 to 12/31/2009	1.147	1.000	1.001	1.000				
1/1/2010 to 12/31/2010	1.130	1.000	1.000					
1/1/2011 to 12/31/2011	1.115	1.000						
1/1/2012 to 12/31/2012	1.116							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	1,455,543	1,546,288	1,510,374	1,472,305	1,291,782	1,307,916	1,257,233	1,212,754
2) All-yr Avg (Age-to-Age)	1.108	1.000	1.000	1.000	1.000	1.000	1.000	
3) 5-yr Avg (Age-to-Age)	1.127	1.000	1.000	1.000	1.000	1.000	1.000	
4) 3-yr Avg (Age-to-Age)	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
5) 3-yr dol-wgt (Age-to-Age)	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
6) Selected Age-to-Age	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
7) Selected Age-to-Ulti	1.120	1.000	1.000	1.000	1.000	1.000	1.000	
8) Ultimated Paid	1,630,208	1,546,288	1,510,374	1,472,305	1,291,782	1,307,916	1,257,233	

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - COMPANYWIDE EXCLUDING CALIFORNIA AND FLORIDA
Paid Loss & DCC Development Factors

ALL COVERAGES COMBINED

Cumulative 12-month Paid Losses & DCC at 12/31/2013

	EVALUATION MONTHS								
Accident Period	12	24	36	48	60	72	84	96	108
1/1/2006 to 12/31/2006	52,497,417	71,390,160	78,923,402	82,381,087	83,812,733	83,997,650	84,148,053	84,244,419	
1/1/2007 to 12/31/2007	51,180,970	69,254,710	75,828,981	78,231,754	79,544,663	80,059,833	80,218,957		
1/1/2008 to 12/31/2008	50,810,264	68,663,913	75,680,330	78,623,049	79,509,482	79,915,277			
1/1/2009 to 12/31/2009	53,898,750	69,793,961	77,158,005	80,477,658	81,440,967				
1/1/2010 to 12/31/2010	52,510,821	69,494,647	75,549,421	79,270,488					
1/1/2011 to 12/31/2011	52,974,078	69,093,040	76,490,692						
1/1/2012 to 12/31/2012	55,536,027	74,101,366							
1/1/2013 to 12/31/2013	58,059,675								

Paid Losses & DCC Development Factors

	EVALUATION MONTHS							
Accident Period	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96- Ult.
1/1/2006 to 12/31/2006	1.360	1.106	1.044	1.017	1.002	1.002	1.001	
1/1/2007 to 12/31/2007	1.353	1.095	1.032	1.017	1.006	1.002		
1/1/2008 to 12/31/2008	1.351	1.102	1.039	1.011	1.005			
1/1/2009 to 12/31/2009	1.295	1.106	1.043	1.012				
1/1/2010 to 12/31/2010	1.323	1.087	1.049					
1/1/2011 to 12/31/2011	1.304	1.107						
1/1/2012 to 12/31/2012	1.334							
1/1/2013 to 12/31/2013								

Accident Year	2013	2012	2011	2010	2009	2008	2007	2006
1) Latest 12M Paid	58,059,675	74,101,366	76,490,692	79,270,488	81,440,967	79,915,277	80,218,957	84,244,419
2) All-yr Avg (Age-to-Age)	1.332	1.100	1.041	1.014	1.005	1.002	1.001	
3) 5-yr Avg (Age-to-Age)	1.322	1.099	1.041	1.014	1.005	1.002	1.001	
4) 3-yr Avg (Age-to-Age)	1.321	1.100	1.044	1.013	1.005	1.002	1.001	
5) 3-yr dol-wgt (Age-to-Age)	1.321	1.100	1.044	1.013	1.005	1.002	1.001	
8) Ultimated Paid (sum of all coverages)	93,285,614	87,648,889	81,081,068	80,916,745	81,996,123	80,144,185	80,309,092	

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
997	0.76	0.60	0.60	0.58	0.57	0.71	-6.6%	0.72	-5.3%
996	0.76	0.60	0.60	0.58	0.57	0.71	-6.6%	0.72	-5.3%
995	0.76	0.61	0.60	0.58	0.57	0.71	-6.6%	0.72	-5.3%
994	0.76	0.61	0.60	0.58	0.57	0.71	-6.6%	0.72	-5.3%
993	0.76	0.61	0.60	0.58	0.57	0.71	-6.6%	0.72	-5.3%
992	0.76	0.61	0.60	0.59	0.57	0.71	-6.6%	0.72	-5.3%
991	0.76	0.61	0.60	0.59	0.58	0.71	-6.6%	0.72	-5.3%
990	0.76	0.61	0.60	0.59	0.58	0.71	-6.6%	0.72	-5.3%
989	0.76	0.61	0.61	0.59	0.58	0.71	-6.6%	0.72	-5.3%
988	0.76	0.61	0.61	0.59	0.58	0.71	-6.6%	0.72	-5.3%
987	0.76	0.61	0.61	0.59	0.58	0.71	-6.6%	0.72	-5.3%
986	0.76	0.62	0.61	0.59	0.58	0.71	-6.6%	0.72	-5.3%
985	0.76	0.62	0.61	0.59	0.58	0.71	-6.6%	0.72	-5.3%
984	0.76	0.62	0.61	0.59	0.58	0.71	-6.6%	0.72	-5.3%
983	0.76	0.62	0.61	0.60	0.58	0.71	-6.6%	0.72	-5.3%
982	0.76	0.62	0.61	0.60	0.59	0.71	-6.6%	0.72	-5.3%
981	0.76	0.62	0.61	0.60	0.59	0.71	-6.6%	0.72	-5.3%
980	0.76	0.62	0.61	0.60	0.59	0.71	-6.6%	0.72	-5.3%
979	0.76	0.62	0.62	0.60	0.59	0.71	-6.6%	0.72	-5.3%
978	0.76	0.62	0.62	0.60	0.59	0.71	-6.6%	0.72	-5.3%
977	0.76	0.62	0.62	0.60	0.59	0.71	-6.6%	0.72	-5.3%
976	0.76	0.63	0.62	0.60	0.59	0.71	-6.6%	0.72	-5.3%
975	0.76	0.63	0.62	0.60	0.59	0.71	-6.6%	0.72	-5.3%
974	0.76	0.63	0.62	0.61	0.59	0.71	-6.6%	0.72	-5.3%
973	0.76	0.63	0.62	0.61	0.60	0.71	-6.6%	0.72	-5.3%
972	0.76	0.63	0.62	0.61	0.60	0.71	-6.6%	0.72	-5.3%
971	0.76	0.63	0.62	0.61	0.60	0.71	-6.6%	0.72	-5.3%
970	0.76	0.63	0.63	0.61	0.60	0.71	-6.6%	0.72	-5.3%
969	0.76	0.63	0.63	0.61	0.60	0.71	-6.6%	0.72	-5.3%
968	0.76	0.63	0.63	0.61	0.60	0.71	-6.6%	0.72	-5.3%
967	0.76	0.64	0.63	0.61	0.60	0.71	-6.6%	0.72	-5.3%
966	0.76	0.64	0.63	0.61	0.60	0.71	-6.6%	0.72	-5.3%
965	0.76	0.64	0.63	0.62	0.61	0.71	-6.6%	0.72	-5.3%
964	0.76	0.64	0.63	0.62	0.61	0.71	-6.6%	0.72	-5.3%
963	0.76	0.64	0.63	0.62	0.61	0.71	-6.6%	0.72	-5.3%
962	0.76	0.64	0.63	0.62	0.61	0.71	-6.6%	0.72	-5.3%
961	0.76	0.64	0.64	0.62	0.61	0.71	-6.6%	0.72	-5.3%
960	0.76	0.64	0.64	0.62	0.61	0.71	-6.6%	0.72	-5.3%
959	0.76	0.64	0.64	0.62	0.61	0.71	-6.6%	0.72	-5.3%
958	0.76	0.65	0.64	0.62	0.61	0.71	-6.6%	0.72	-5.3%
957	0.76	0.65	0.64	0.62	0.61	0.71	-6.6%	0.72	-5.3%
956	0.76	0.65	0.64	0.63	0.62	0.71	-6.6%	0.72	-5.3%
955	0.76	0.65	0.64	0.63	0.62	0.71	-6.6%	0.72	-5.3%
954	0.76	0.65	0.64	0.63	0.62	0.71	-6.6%	0.72	-5.3%
953	0.76	0.65	0.64	0.63	0.62	0.71	-6.6%	0.72	-5.3%
952	0.76	0.65	0.65	0.63	0.62	0.71	-6.6%	0.72	-5.3%
951	0.76	0.65	0.65	0.63	0.62	0.71	-6.6%	0.72	-5.3%
950	0.76	0.65	0.65	0.63	0.62	0.71	-6.6%	0.72	-5.3%
949	0.76	0.66	0.65	0.63	0.62	0.71	-6.6%	0.72	-5.3%
948	0.76	0.66	0.65	0.63	0.63	0.71	-6.6%	0.72	-5.3%
947	0.76	0.66	0.65	0.64	0.63	0.71	-6.6%	0.72	-5.3%
946	0.76	0.66	0.65	0.64	0.63	0.71	-6.6%	0.72	-5.3%
945	0.76	0.66	0.65	0.64	0.63	0.71	-6.6%	0.72	-5.3%
944	0.76	0.66	0.65	0.64	0.63	0.71	-6.6%	0.72	-5.3%
943	0.76	0.66	0.66	0.64	0.63	0.71	-6.6%	0.72	-5.3%
942	0.76	0.66	0.66	0.64	0.63	0.71	-6.6%	0.72	-5.3%
941	0.76	0.66	0.66	0.64	0.63	0.71	-6.6%	0.72	-5.3%
940	0.76	0.67	0.66	0.64	0.63	0.71	-6.6%	0.72	-5.3%
939	0.76	0.67	0.66	0.65	0.64	0.71	-6.6%	0.72	-5.3%
938	0.76	0.67	0.66	0.65	0.64	0.71	-6.6%	0.72	-5.3%
937	0.76	0.67	0.66	0.65	0.64	0.71	-6.6%	0.72	-5.3%
936	0.76	0.67	0.66	0.65	0.64	0.71	-6.6%	0.72	-5.3%
935	0.76	0.67	0.67	0.65	0.64	0.71	-6.6%	0.72	-5.3%
934	0.76	0.67	0.67	0.65	0.64	0.71	-6.6%	0.72	-5.3%
933	0.76	0.67	0.67	0.65	0.64	0.71	-6.6%	0.72	-5.3%
932	0.76	0.67	0.67	0.65	0.64	0.71	-6.6%	0.72	-5.3%
931	0.76	0.68	0.67	0.66	0.65	0.71	-6.6%	0.72	-5.3%
930	0.76	0.68	0.67	0.66	0.65	0.71	-6.6%	0.72	-5.3%
929	0.76	0.68	0.67	0.66	0.65	0.71	-6.6%	0.72	-5.3%
928	0.76	0.68	0.67	0.66	0.65	0.71	-6.6%	0.72	-5.3%
927	0.76	0.68	0.67	0.66	0.65	0.71	-6.6%	0.72	-5.3%
926	0.76	0.68	0.68	0.66	0.65	0.71	-6.6%	0.72	-5.3%
925	0.76	0.68	0.68	0.66	0.65	0.71	-6.6%	0.72	-5.3%
924	0.76	0.68	0.68	0.66	0.65	0.71	-6.6%	0.72	-5.3%
923	0.76	0.69	0.68	0.66	0.66	0.71	-6.6%	0.72	-5.3%
922	0.76	0.69	0.68	0.67	0.66	0.71	-6.6%	0.72	-5.3%
921	0.76	0.69	0.68	0.67	0.66	0.71	-6.6%	0.72	-5.3%
920	0.76	0.69	0.68	0.67	0.66	0.71	-6.6%	0.72	-5.3%
919	0.76	0.69	0.68	0.67	0.66	0.71	-6.6%	0.72	-5.3%
918	0.76	0.69	0.69	0.67	0.66	0.71	-6.6%	0.72	-5.3%
917	0.76	0.69	0.69	0.67	0.66	0.71	-6.6%	0.72	-5.3%
916	0.76	0.69	0.69	0.67	0.66	0.71	-6.6%	0.72	-5.3%
915	0.76	0.69	0.69	0.67	0.67	0.71	-6.6%	0.72	-5.3%
914	0.76	0.70	0.69	0.68	0.67	0.71	-6.6%	0.72	-5.3%
913	0.76	0.70	0.69	0.68	0.67	0.71	-6.6%	0.72	-5.3%
912	0.76	0.70	0.69	0.68	0.67	0.71	-6.6%	0.72	-5.3%
911	0.76	0.70	0.69	0.68	0.67	0.71	-6.6%	0.72	-5.3%
910	0.76	0.70	0.69	0.68	0.67	0.71	-6.6%	0.72	-5.3%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
909	0.76	0.70	0.70	0.68	0.67	0.71	-6.6%	0.72	-5.3%
908	0.76	0.70	0.70	0.68	0.67	0.71	-6.6%	0.72	-5.3%
907	0.76	0.70	0.70	0.68	0.68	0.71	-6.6%	0.72	-5.3%
906	0.76	0.71	0.70	0.69	0.68	0.71	-6.6%	0.72	-5.3%
905	0.76	0.71	0.70	0.69	0.68	0.71	-6.6%	0.72	-5.3%
904	0.76	0.71	0.70	0.69	0.68	0.71	-6.6%	0.72	-5.3%
903	0.76	0.71	0.70	0.69	0.68	0.71	-6.6%	0.72	-5.3%
902	0.76	0.71	0.70	0.69	0.68	0.71	-6.6%	0.72	-5.3%
901	0.76	0.71	0.71	0.69	0.68	0.71	-6.6%	0.72	-5.3%
900	0.76	0.71	0.71	0.69	0.69	0.71	-6.6%	0.72	-5.3%
899	0.76	0.71	0.71	0.70	0.69	0.71	-6.6%	0.72	-5.3%
898	0.76	0.72	0.71	0.70	0.69	0.71	-6.6%	0.72	-5.3%
897	0.76	0.72	0.71	0.70	0.69	0.71	-6.6%	0.72	-5.3%
896	0.76	0.72	0.71	0.70	0.69	0.71	-6.6%	0.72	-5.3%
895	0.76	0.72	0.71	0.70	0.69	0.71	-6.6%	0.72	-5.3%
894	0.76	0.72	0.71	0.70	0.69	0.71	-6.6%	0.72	-5.3%
893	0.76	0.72	0.72	0.70	0.69	0.71	-6.6%	0.72	-5.3%
892	0.76	0.72	0.72	0.70	0.70	0.71	-6.6%	0.72	-5.3%
891	0.76	0.72	0.72	0.71	0.70	0.71	-6.6%	0.72	-5.3%
890	0.76	0.73	0.72	0.71	0.70	0.71	-6.6%	0.72	-5.3%
889	0.76	0.73	0.72	0.71	0.70	0.71	-6.6%	0.72	-5.3%
888	0.76	0.73	0.72	0.71	0.70	0.71	-6.6%	0.72	-5.3%
887	0.76	0.73	0.72	0.71	0.70	0.71	-6.6%	0.72	-5.3%
886	0.76	0.73	0.72	0.71	0.70	0.71	-6.6%	0.72	-5.3%
885	0.76	0.73	0.73	0.71	0.71	0.71	-6.6%	0.72	-5.3%
884	0.76	0.73	0.73	0.71	0.71	0.71	-6.6%	0.72	-5.3%
883	0.76	0.73	0.73	0.72	0.71	0.71	-6.6%	0.72	-5.3%
882	0.76	0.74	0.73	0.72	0.71	0.71	-6.6%	0.72	-5.3%
881	0.76	0.74	0.73	0.72	0.71	0.71	-6.5%	0.72	-5.3%
880	0.76	0.74	0.73	0.72	0.71	0.71	-6.3%	0.72	-5.3%
879	0.76	0.74	0.73	0.72	0.71	0.71	-6.2%	0.72	-5.3%
878	0.76	0.74	0.73	0.72	0.71	0.71	-6.0%	0.73	-3.9%
877	0.76	0.74	0.74	0.72	0.72	0.72	-5.8%	0.73	-3.9%
876	0.76	0.74	0.74	0.73	0.72	0.72	-5.6%	0.73	-3.9%
875	0.76	0.74	0.74	0.73	0.72	0.72	-5.4%	0.73	-3.9%
874	0.76	0.75	0.74	0.73	0.72	0.72	-5.3%	0.73	-3.9%
873	0.77	0.75	0.74	0.73	0.72	0.72	-6.3%	0.73	-5.2%
872	0.77	0.75	0.74	0.73	0.72	0.72	-6.1%	0.73	-5.2%
871	0.77	0.75	0.74	0.73	0.72	0.72	-6.0%	0.74	-3.9%
870	0.77	0.75	0.75	0.73	0.73	0.73	-5.8%	0.74	-3.9%
869	0.77	0.75	0.75	0.73	0.73	0.73	-5.6%	0.74	-3.9%
868	0.77	0.75	0.75	0.74	0.73	0.73	-5.4%	0.74	-3.9%
867	0.77	0.75	0.75	0.74	0.73	0.73	-5.2%	0.74	-3.9%
866	0.77	0.76	0.75	0.74	0.73	0.73	-5.1%	0.74	-3.9%
865	0.77	0.76	0.75	0.74	0.73	0.73	-4.9%	0.74	-3.9%
864	0.77	0.76	0.75	0.74	0.73	0.73	-4.7%	0.74	-3.9%
863	0.77	0.76	0.75	0.74	0.74	0.74	-4.5%	0.74	-3.9%
862	0.77	0.76	0.76	0.74	0.74	0.74	-4.3%	0.75	-2.6%
861	0.77	0.76	0.76	0.75	0.74	0.74	-4.1%	0.75	-2.6%
860	0.77	0.76	0.76	0.75	0.74	0.74	-4.0%	0.75	-2.6%
859	0.78	0.76	0.76	0.75	0.74	0.74	-5.0%	0.75	-3.8%
858	0.78	0.77	0.76	0.75	0.74	0.74	-4.8%	0.75	-3.8%
857	0.78	0.77	0.76	0.75	0.74	0.74	-4.6%	0.75	-3.8%
856	0.78	0.77	0.76	0.75	0.75	0.75	-4.5%	0.75	-3.8%
855	0.78	0.77	0.77	0.75	0.75	0.75	-4.3%	0.75	-3.8%
854	0.78	0.77	0.77	0.76	0.75	0.75	-4.1%	0.76	-2.6%
853	0.78	0.77	0.77	0.76	0.75	0.75	-3.9%	0.76	-2.6%
852	0.78	0.77	0.77	0.76	0.75	0.75	-3.7%	0.76	-2.6%
851	0.78	0.78	0.77	0.76	0.75	0.75	-3.5%	0.76	-2.6%
850	0.78	0.78	0.77	0.76	0.75	0.75	-3.4%	0.76	-2.6%
849	0.78	0.78	0.77	0.76	0.76	0.76	-3.2%	0.76	-2.6%
848	0.78	0.78	0.77	0.76	0.76	0.76	-3.0%	0.76	-2.6%
847	0.78	0.78	0.78	0.77	0.76	0.76	-2.8%	0.76	-2.6%
846	0.78	0.78	0.78	0.77	0.76	0.76	-2.6%	0.76	-2.6%
845	0.79	0.78	0.78	0.77	0.76	0.76	-3.7%	0.77	-2.5%
844	0.79	0.78	0.78	0.77	0.76	0.76	-3.5%	0.77	-2.5%
843	0.79	0.79	0.78	0.77	0.76	0.76	-3.3%	0.77	-2.5%
842	0.79	0.79	0.78	0.77	0.77	0.77	-3.1%	0.77	-2.5%
841	0.79	0.79	0.78	0.77	0.77	0.77	-2.9%	0.77	-2.5%
840	0.79	0.79	0.79	0.78	0.77	0.77	-2.7%	0.77	-2.5%
839	0.79	0.79	0.79	0.78	0.77	0.77	-2.6%	0.77	-2.5%
838	0.79	0.79	0.79	0.78	0.77	0.77	-2.4%	0.78	-1.3%
837	0.79	0.79	0.79	0.78	0.77	0.77	-2.2%	0.78	-1.3%
836	0.79	0.80	0.79	0.78	0.77	0.77	-2.0%	0.78	-1.3%
835	0.79	0.80	0.79	0.78	0.78	0.78	-1.8%	0.78	-1.3%
834	0.79	0.80	0.79	0.78	0.78	0.78	-1.6%	0.78	-1.3%
833	0.79	0.80	0.80	0.79	0.78	0.78	-1.4%	0.78	-1.3%
832	0.80	0.80	0.80	0.79	0.78	0.78	-2.5%	0.79	-1.3%
831	0.80	0.80	0.80	0.79	0.78	0.78	-2.3%	0.79	-1.3%
830	0.80	0.80	0.80	0.79	0.78	0.78	-2.1%	0.79	-1.3%
829	0.80	0.80	0.80	0.79	0.78	0.78	-1.9%	0.79	-1.3%
828	0.83	0.81	0.80	0.79	0.79	0.79	-5.3%	0.80	-3.6%
827	0.83	0.81	0.80	0.79	0.79	0.79	-5.1%	0.80	-3.6%
826	0.83	0.81	0.80	0.80	0.79	0.79	-4.9%	0.80	-3.6%
825	0.83	0.81	0.81	0.80	0.79	0.79	-4.7%	0.80	-3.6%
824	0.83	0.81	0.81	0.80	0.79	0.79	-4.6%	0.80	-3.6%
823	0.83	0.81	0.81	0.80	0.79	0.79	-4.4%	0.80	-3.6%
822	0.83	0.81	0.81	0.80	0.80	0.80	-4.2%	0.80	-3.6%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
821	0.83	0.82	0.81	0.80	0.80	0.80	-4.0%	0.81	-2.4%
820	0.83	0.82	0.81	0.80	0.80	0.80	-3.8%	0.81	-2.4%
819	0.83	0.82	0.81	0.81	0.80	0.80	-3.6%	0.81	-2.4%
818	0.84	0.82	0.82	0.81	0.80	0.80	-4.6%	0.81	-3.6%
817	0.84	0.82	0.82	0.81	0.80	0.80	-4.4%	0.81	-3.6%
816	0.84	0.82	0.82	0.81	0.80	0.80	-4.2%	0.81	-3.6%
815	0.84	0.82	0.82	0.81	0.81	0.81	-4.1%	0.81	-3.6%
814	0.84	0.83	0.82	0.81	0.81	0.81	-3.9%	0.82	-2.4%
813	0.84	0.83	0.82	0.81	0.81	0.81	-3.7%	0.82	-2.4%
812	0.84	0.83	0.82	0.82	0.81	0.81	-3.5%	0.82	-2.4%
811	0.84	0.83	0.83	0.82	0.81	0.81	-3.3%	0.82	-2.4%
810	0.84	0.83	0.83	0.82	0.81	0.81	-3.1%	0.82	-2.4%
809	0.84	0.83	0.83	0.82	0.82	0.82	-3.0%	0.82	-2.4%
808	0.84	0.83	0.83	0.82	0.82	0.82	-2.8%	0.82	-2.4%
807	0.84	0.84	0.83	0.82	0.82	0.82	-2.6%	0.82	-2.4%
806	0.84	0.84	0.83	0.83	0.82	0.82	-2.4%	0.82	-2.4%
805	0.85	0.84	0.84	0.83	0.82	0.82	-3.4%	0.83	-2.4%
804	0.85	0.84	0.84	0.83	0.82	0.82	-3.2%	0.83	-2.4%
803	0.85	0.84	0.84	0.83	0.82	0.82	-3.0%	0.83	-2.4%
802	0.85	0.84	0.84	0.83	0.83	0.83	-2.8%	0.83	-2.4%
801	0.85	0.84	0.84	0.83	0.83	0.83	-2.6%	0.83	-2.4%
800	0.85	0.85	0.84	0.83	0.83	0.83	-2.4%	0.83	-2.4%
799	0.85	0.85	0.84	0.84	0.83	0.83	-2.3%	0.84	-1.2%
798	0.85	0.85	0.85	0.84	0.83	0.83	-2.1%	0.84	-1.2%
797	0.85	0.85	0.85	0.84	0.83	0.83	-1.9%	0.84	-1.2%
796	0.85	0.85	0.85	0.84	0.84	0.84	-1.7%	0.84	-1.2%
795	0.85	0.85	0.85	0.84	0.84	0.84	-1.5%	0.84	-1.2%
794	0.85	0.85	0.85	0.84	0.84	0.84	-1.3%	0.84	-1.2%
793	0.86	0.86	0.85	0.85	0.84	0.84	-2.3%	0.85	-1.2%
792	0.86	0.86	0.85	0.85	0.84	0.84	-2.1%	0.85	-1.2%
791	0.86	0.86	0.86	0.85	0.84	0.84	-1.9%	0.85	-1.2%
790	0.86	0.86	0.86	0.85	0.85	0.85	-1.7%	0.85	-1.2%
789	0.86	0.86	0.86	0.85	0.85	0.85	-1.5%	0.85	-1.2%
788	0.86	0.86	0.86	0.85	0.85	0.85	-1.3%	0.85	-1.2%
787	0.86	0.86	0.86	0.85	0.85	0.85	-1.1%	0.85	-1.2%
786	0.86	0.87	0.86	0.86	0.85	0.85	-1.0%	0.85	-1.2%
785	0.86	0.87	0.86	0.86	0.85	0.85	-0.8%	0.86	0.0%
784	0.86	0.87	0.87	0.86	0.86	0.86	-0.6%	0.86	0.0%
783	0.86	0.87	0.87	0.86	0.86	0.86	-0.4%	0.86	0.0%
782	0.86	0.87	0.87	0.86	0.86	0.86	-0.2%	0.86	0.0%
781	0.86	0.87	0.87	0.86	0.86	0.86	0.0%	0.86	0.0%
780	0.87	0.88	0.87	0.87	0.86	0.86	-1.0%	0.86	-1.1%
779	0.87	0.88	0.87	0.87	0.86	0.86	-0.8%	0.86	-1.1%
778	0.87	0.88	0.88	0.87	0.86	0.86	-0.6%	0.87	0.0%
777	0.87	0.88	0.88	0.87	0.87	0.87	-0.4%	0.87	0.0%
776	0.87	0.88	0.88	0.87	0.87	0.87	-0.2%	0.87	0.0%
775	0.87	0.88	0.88	0.87	0.87	0.87	0.0%	0.87	0.0%
774	0.87	0.88	0.88	0.88	0.87	0.87	0.2%	0.87	0.0%
773	0.87	0.89	0.88	0.88	0.87	0.87	0.4%	0.87	0.0%
772	0.87	0.89	0.88	0.88	0.87	0.87	0.6%	0.87	0.0%
771	0.87	0.89	0.89	0.88	0.88	0.88	0.7%	0.87	0.0%
770	0.87	0.89	0.89	0.88	0.88	0.88	0.9%	0.88	1.1%
769	0.87	0.89	0.89	0.88	0.88	0.88	1.1%	0.88	1.1%
768	0.88	0.89	0.89	0.89	0.88	0.88	0.2%	0.88	0.0%
767	0.88	0.89	0.89	0.89	0.88	0.88	0.4%	0.88	0.0%
766	0.88	0.90	0.89	0.89	0.88	0.88	0.6%	0.88	0.0%
765	0.88	0.90	0.90	0.89	0.89	0.89	0.8%	0.88	0.0%
764	0.88	0.90	0.90	0.89	0.89	0.89	0.9%	0.89	1.1%
763	0.88	0.90	0.90	0.89	0.89	0.89	1.1%	0.89	1.1%
762	0.88	0.90	0.90	0.90	0.89	0.89	1.3%	0.89	1.1%
761	0.88	0.90	0.90	0.90	0.89	0.89	1.5%	0.89	1.1%
760	0.88	0.91	0.90	0.90	0.90	0.90	1.7%	0.89	1.1%
759	0.88	0.91	0.91	0.90	0.90	0.90	1.9%	0.89	1.1%
758	0.88	0.91	0.91	0.90	0.90	0.90	2.1%	0.89	1.1%
757	0.89	0.91	0.91	0.90	0.90	0.90	1.2%	0.90	1.1%
756	0.89	0.91	0.91	0.91	0.90	0.90	1.3%	0.90	1.1%
755	0.89	0.91	0.91	0.91	0.90	0.90	1.5%	0.90	1.1%
754	0.89	0.91	0.91	0.91	0.91	0.91	1.7%	0.90	1.1%
753	0.95	0.92	0.91	0.91	0.91	0.91	-4.5%	0.92	-3.2%
752	0.95	0.92	0.92	0.91	0.91	0.91	-4.3%	0.92	-3.2%
751	0.96	0.92	0.92	0.91	0.91	0.91	-5.1%	0.92	-4.2%
750	0.96	0.92	0.92	0.92	0.91	0.91	-5.0%	0.92	-4.2%
749	0.96	0.92	0.92	0.92	0.91	0.91	-4.8%	0.93	-3.1%
748	0.96	0.92	0.92	0.92	0.92	0.92	-4.6%	0.93	-3.1%
747	0.96	0.93	0.92	0.92	0.92	0.92	-4.4%	0.93	-3.1%
746	0.96	0.93	0.93	0.92	0.92	0.92	-4.2%	0.93	-3.1%
745	0.96	0.93	0.93	0.92	0.92	0.92	-4.0%	0.93	-3.1%
744	0.96	0.93	0.93	0.93	0.92	0.92	-3.9%	0.93	-3.1%
743	0.96	0.93	0.93	0.93	0.92	0.92	-3.7%	0.93	-3.1%
742	0.96	0.93	0.93	0.93	0.93	0.93	-3.5%	0.93	-3.1%
741	0.96	0.94	0.93	0.93	0.93	0.93	-3.3%	0.94	-2.1%
740	0.96	0.94	0.94	0.93	0.93	0.93	-3.1%	0.94	-2.1%
739	0.97	0.94	0.94	0.93	0.93	0.93	-3.9%	0.94	-3.1%
738	0.97	0.94	0.94	0.94	0.93	0.93	-3.8%	0.94	-3.1%
737	0.97	0.94	0.94	0.94	0.94	0.94	-3.6%	0.94	-3.1%
736	0.97	0.94	0.94	0.94	0.94	0.94	-3.4%	0.95	-2.1%
735	0.97	0.95	0.94	0.94	0.94	0.94	-3.2%	0.95	-2.1%
734	0.97	0.95	0.95	0.94	0.94	0.94	-3.0%	0.95	-2.1%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
733	0.97	0.95	0.95	0.94	0.94	0.94	-2.8%	0.95	-2.1%
732	0.97	0.95	0.95	0.95	0.94	0.94	-2.6%	0.95	-2.1%
731	0.97	0.95	0.95	0.95	0.95	0.95	-2.5%	0.95	-2.1%
730	0.97	0.95	0.95	0.95	0.95	0.95	-2.3%	0.95	-2.1%
729	0.97	0.95	0.95	0.95	0.95	0.95	-2.1%	0.95	-2.1%
728	0.98	0.96	0.96	0.95	0.95	0.95	-2.9%	0.96	-2.0%
727	0.98	0.96	0.96	0.95	0.95	0.95	-2.7%	0.96	-2.0%
726	0.98	0.96	0.96	0.96	0.96	0.96	-2.5%	0.96	-2.0%
725	0.98	0.96	0.96	0.96	0.96	0.96	-2.3%	0.96	-2.0%
724	0.98	0.96	0.96	0.96	0.96	0.96	-2.2%	0.96	-2.0%
723	0.98	0.96	0.96	0.96	0.96	0.96	-2.0%	0.97	-1.0%
722	0.98	0.97	0.97	0.96	0.96	0.96	-1.8%	0.97	-1.0%
721	0.98	0.97	0.97	0.97	0.96	0.96	-1.6%	0.97	-1.0%
720	0.98	0.97	0.97	0.97	0.97	0.97	-1.4%	0.97	-1.0%
719	0.98	0.97	0.97	0.97	0.97	0.97	-1.2%	0.97	-1.0%
718	0.98	0.97	0.97	0.97	0.97	0.97	-1.0%	0.97	-1.0%
717	0.99	0.97	0.97	0.97	0.97	0.97	-1.8%	0.98	-1.0%
716	0.99	0.98	0.98	0.97	0.97	0.97	-1.7%	0.98	-1.0%
715	0.99	0.98	0.98	0.98	0.98	0.98	-1.5%	0.98	-1.0%
714	0.99	0.98	0.98	0.98	0.98	0.98	-1.3%	0.98	-1.0%
713	0.99	0.98	0.98	0.98	0.98	0.98	-1.1%	0.98	-1.0%
712	0.99	0.98	0.98	0.98	0.98	0.98	-0.9%	0.98	-1.0%
711	0.99	0.98	0.98	0.98	0.98	0.98	-0.7%	0.98	-1.0%
710	0.99	0.99	0.99	0.99	0.98	0.98	-0.5%	0.99	0.0%
709	0.99	0.99	0.99	0.99	0.99	0.99	-0.3%	0.99	0.0%
708	0.99	0.99	0.99	0.99	0.99	0.99	-0.1%	0.99	0.0%
707	1.00	0.99	0.99	0.99	0.99	0.99	-1.0%	0.99	-1.0%
706	1.00	0.99	0.99	0.99	0.99	0.99	-0.8%	0.99	-1.0%
705	1.00	0.99	0.99	0.99	0.99	0.99	-0.6%	1.00	0.0%
704	1.00	1.00	1.00	1.00	1.00	1.00	-0.4%	1.00	0.0%
703	1.00	1.00	1.00	1.00	1.00	1.00	-0.2%	1.00	0.0%
702	1.00	1.00	1.00	1.00	1.00	1.00	0.0%	1.00	0.0%
701	1.00	1.00	1.00	1.00	1.00	1.00	0.2%	1.00	0.0%
700	1.00	1.00	1.00	1.00	1.00	1.00	0.4%	1.00	0.0%
699	1.00	1.01	1.01	1.01	1.01	1.01	0.6%	1.00	0.0%
698	1.00	1.01	1.01	1.01	1.01	1.01	0.8%	1.01	1.0%
697	1.00	1.01	1.01	1.01	1.01	1.01	1.0%	1.01	1.0%
696	1.01	1.01	1.01	1.01	1.01	1.01	0.2%	1.01	0.0%
695	1.01	1.01	1.01	1.01	1.01	1.01	0.3%	1.01	0.0%
694	1.01	1.01	1.01	1.01	1.02	1.02	0.5%	1.01	0.0%
693	1.01	1.02	1.02	1.02	1.02	1.02	0.7%	1.02	1.0%
692	1.01	1.02	1.02	1.02	1.02	1.02	0.9%	1.02	1.0%
691	1.01	1.02	1.02	1.02	1.02	1.02	1.1%	1.02	1.0%
690	1.01	1.02	1.02	1.02	1.02	1.02	1.3%	1.02	1.0%
689	1.01	1.02	1.02	1.02	1.03	1.03	1.5%	1.02	1.0%
688	1.01	1.02	1.02	1.03	1.03	1.03	1.7%	1.02	1.0%
687	1.01	1.03	1.03	1.03	1.03	1.03	1.9%	1.02	1.0%
686	1.02	1.03	1.03	1.03	1.03	1.03	1.1%	1.03	1.0%
685	1.02	1.03	1.03	1.03	1.03	1.03	1.3%	1.03	1.0%
684	1.02	1.03	1.03	1.03	1.03	1.03	1.5%	1.03	1.0%
683	1.02	1.03	1.03	1.04	1.04	1.04	1.7%	1.03	1.0%
682	1.02	1.03	1.04	1.04	1.04	1.04	1.9%	1.03	1.0%
681	1.02	1.04	1.04	1.04	1.04	1.04	2.1%	1.04	2.0%
680	1.02	1.04	1.04	1.04	1.04	1.04	2.2%	1.04	2.0%
679	1.02	1.04	1.04	1.04	1.04	1.04	2.4%	1.04	2.0%
678	1.02	1.04	1.04	1.05	1.05	1.05	2.6%	1.04	2.0%
677	1.02	1.04	1.04	1.05	1.05	1.05	2.8%	1.04	2.0%
676	1.03	1.05	1.05	1.05	1.05	1.05	2.0%	1.05	1.9%
675	1.03	1.05	1.05	1.05	1.05	1.05	2.2%	1.05	1.9%
674	1.03	1.05	1.05	1.05	1.05	1.05	2.4%	1.05	1.9%
673	1.03	1.05	1.05	1.05	1.06	1.06	2.6%	1.05	1.9%
672	1.03	1.05	1.05	1.06	1.06	1.06	2.8%	1.05	1.9%
671	1.03	1.05	1.06	1.06	1.06	1.06	3.0%	1.05	1.9%
670	1.03	1.06	1.06	1.06	1.06	1.06	3.2%	1.05	1.9%
669	1.03	1.06	1.06	1.06	1.07	1.07	3.4%	1.06	2.9%
668	1.03	1.06	1.06	1.06	1.07	1.07	3.6%	1.06	2.9%
667	1.03	1.06	1.06	1.07	1.07	1.07	3.8%	1.06	2.9%
666	1.04	1.06	1.07	1.07	1.07	1.07	3.0%	1.06	1.9%
665	1.04	1.07	1.07	1.07	1.07	1.07	3.2%	1.06	1.9%
664	1.04	1.07	1.07	1.07	1.08	1.08	3.4%	1.07	2.9%
663	1.04	1.07	1.07	1.07	1.08	1.08	3.6%	1.07	2.9%
662	1.04	1.07	1.07	1.08	1.08	1.08	3.8%	1.07	2.9%
661	1.04	1.07	1.07	1.08	1.08	1.08	4.0%	1.07	2.9%
660	1.04	1.07	1.08	1.08	1.08	1.08	4.2%	1.07	2.9%
659	1.04	1.08	1.08	1.08	1.09	1.09	4.4%	1.07	2.9%
658	1.04	1.08	1.08	1.08	1.09	1.09	4.6%	1.08	3.8%
657	1.04	1.08	1.08	1.09	1.09	1.09	4.8%	1.08	3.8%
656	1.05	1.08	1.08	1.09	1.09	1.09	4.0%	1.08	2.9%
655	1.05	1.08	1.09	1.09	1.09	1.09	4.2%	1.08	2.9%
654	1.05	1.09	1.09	1.09	1.10	1.10	4.4%	1.08	2.9%
653	1.05	1.09	1.09	1.09	1.10	1.10	4.6%	1.09	3.8%
652	1.05	1.09	1.09	1.10	1.10	1.10	4.8%	1.09	3.8%
651	1.05	1.09	1.09	1.10	1.10	1.10	5.0%	1.09	3.8%
650	1.05	1.09	1.10	1.10	1.10	1.10	5.2%	1.09	3.8%
649	1.05	1.09	1.10	1.10	1.11	1.11	5.4%	1.09	3.8%
648	1.17	1.10	1.10	1.10	1.11	1.11	-5.2%	1.12	-4.3%
647	1.18	1.10	1.10	1.11	1.11	1.11	-5.9%	1.13	-4.2%
646	1.18	1.10	1.10	1.11	1.11	1.11	-5.7%	1.13	-4.2%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
645	1.18	1.10	1.10	1.11	1.12	1.12	-5.5%	1.13	-4.2%
644	1.18	1.10	1.11	1.11	1.12	1.12	-5.3%	1.13	-4.2%
643	1.18	1.11	1.11	1.12	1.12	1.12	-5.1%	1.13	-4.2%
642	1.18	1.11	1.11	1.12	1.12	1.12	-5.0%	1.14	-3.4%
641	1.18	1.11	1.11	1.12	1.12	1.12	-4.8%	1.14	-3.4%
640	1.18	1.11	1.11	1.12	1.13	1.13	-4.6%	1.14	-3.4%
639	1.18	1.11	1.12	1.12	1.13	1.13	-4.4%	1.14	-3.4%
638	1.19	1.12	1.12	1.13	1.13	1.13	-5.0%	1.15	-3.4%
637	1.19	1.12	1.12	1.13	1.13	1.13	-4.9%	1.15	-3.4%
636	1.19	1.12	1.12	1.13	1.13	1.13	-4.7%	1.15	-3.4%
635	1.19	1.12	1.12	1.13	1.14	1.14	-4.5%	1.15	-3.4%
634	1.19	1.12	1.13	1.13	1.14	1.14	-4.3%	1.15	-3.4%
633	1.19	1.13	1.13	1.14	1.14	1.14	-4.1%	1.15	-3.4%
632	1.19	1.13	1.13	1.14	1.14	1.14	-3.9%	1.15	-3.4%
631	1.19	1.13	1.13	1.14	1.15	1.15	-3.8%	1.16	-2.5%
630	1.19	1.13	1.13	1.14	1.15	1.15	-3.6%	1.16	-2.5%
629	1.19	1.13	1.14	1.14	1.15	1.15	-3.4%	1.16	-2.5%
628	1.20	1.13	1.14	1.15	1.15	1.15	-4.0%	1.16	-3.3%
627	1.20	1.14	1.14	1.15	1.15	1.15	-3.8%	1.17	-2.5%
626	1.20	1.14	1.14	1.15	1.16	1.16	-3.6%	1.17	-2.5%
625	1.20	1.14	1.14	1.15	1.16	1.16	-3.5%	1.17	-2.5%
624	1.20	1.14	1.15	1.15	1.16	1.16	-3.3%	1.17	-2.5%
623	1.20	1.14	1.15	1.16	1.16	1.16	-3.1%	1.17	-2.5%
622	1.20	1.15	1.15	1.16	1.17	1.17	-2.9%	1.17	-2.5%
621	1.20	1.15	1.15	1.16	1.17	1.17	-2.7%	1.18	-1.7%
620	1.20	1.15	1.15	1.16	1.17	1.17	-2.5%	1.18	-1.7%
619	1.21	1.15	1.16	1.17	1.17	1.17	-3.2%	1.18	-2.5%
618	1.21	1.15	1.16	1.17	1.17	1.17	-3.0%	1.18	-2.5%
617	1.21	1.16	1.16	1.17	1.18	1.18	-2.8%	1.18	-2.5%
616	1.21	1.16	1.16	1.17	1.18	1.18	-2.6%	1.19	-1.7%
615	1.21	1.16	1.16	1.17	1.18	1.18	-2.4%	1.19	-1.7%
614	1.21	1.16	1.17	1.18	1.18	1.18	-2.2%	1.19	-1.7%
613	1.21	1.16	1.17	1.18	1.19	1.19	-2.0%	1.19	-1.7%
612	1.21	1.17	1.17	1.18	1.19	1.19	-1.9%	1.19	-1.7%
611	1.21	1.17	1.17	1.18	1.19	1.19	-1.7%	1.19	-1.7%
610	1.22	1.17	1.17	1.19	1.19	1.19	-2.3%	1.20	-1.6%
609	1.22	1.17	1.18	1.19	1.19	1.19	-2.1%	1.20	-1.6%
608	1.22	1.17	1.18	1.19	1.20	1.20	-1.9%	1.20	-1.6%
607	1.22	1.18	1.18	1.19	1.20	1.20	-1.7%	1.20	-1.6%
606	1.22	1.18	1.18	1.19	1.20	1.20	-1.5%	1.21	-0.8%
605	1.22	1.18	1.19	1.20	1.20	1.20	-1.3%	1.21	-0.8%
604	1.22	1.18	1.19	1.20	1.21	1.21	-1.2%	1.21	-0.8%
603	1.22	1.18	1.19	1.20	1.21	1.21	-1.0%	1.21	-0.8%
602	1.23	1.19	1.19	1.20	1.21	1.21	-1.6%	1.22	-0.8%
601	1.23	1.19	1.19	1.20	1.21	1.21	-1.4%	1.22	-0.8%
600	1.23	1.19	1.20	1.21	1.22	1.22	-1.2%	1.22	-0.8%
599	1.23	1.19	1.20	1.21	1.22	1.22	-1.0%	1.22	-0.8%
598	1.23	1.19	1.20	1.21	1.22	1.22	-0.8%	1.22	-0.8%
597	1.23	1.20	1.20	1.21	1.22	1.22	-0.6%	1.22	-0.8%
596	1.23	1.20	1.20	1.22	1.22	1.22	-0.5%	1.23	0.0%
595	1.23	1.20	1.21	1.22	1.23	1.23	-0.3%	1.23	0.0%
594	1.23	1.20	1.21	1.22	1.23	1.23	-0.1%	1.23	0.0%
593	1.24	1.20	1.21	1.22	1.23	1.23	-0.7%	1.23	-0.8%
592	1.24	1.21	1.21	1.23	1.23	1.23	-0.5%	1.24	0.0%
591	1.24	1.21	1.21	1.23	1.24	1.24	-0.3%	1.24	0.0%
590	1.24	1.21	1.22	1.23	1.24	1.24	-0.1%	1.24	0.0%
589	1.24	1.21	1.22	1.23	1.24	1.24	0.1%	1.24	0.0%
588	1.24	1.22	1.22	1.23	1.24	1.24	0.3%	1.24	0.0%
587	1.24	1.22	1.22	1.24	1.25	1.25	0.5%	1.24	0.0%
586	1.24	1.22	1.23	1.24	1.25	1.25	0.6%	1.25	0.8%
585	1.25	1.22	1.23	1.24	1.25	1.25	0.0%	1.25	0.0%
584	1.25	1.22	1.23	1.24	1.25	1.25	0.2%	1.25	0.0%
583	1.25	1.23	1.23	1.25	1.26	1.26	0.4%	1.25	0.0%
582	1.25	1.23	1.23	1.25	1.26	1.26	0.6%	1.26	0.8%
581	1.25	1.23	1.24	1.25	1.26	1.26	0.8%	1.26	0.8%
580	1.25	1.23	1.24	1.25	1.26	1.26	1.0%	1.26	0.8%
579	1.25	1.23	1.24	1.25	1.26	1.26	1.2%	1.26	0.8%
578	1.25	1.24	1.24	1.26	1.27	1.27	1.4%	1.26	0.8%
577	1.25	1.24	1.24	1.26	1.27	1.27	1.6%	1.26	0.8%
576	1.26	1.24	1.25	1.26	1.27	1.27	1.0%	1.27	0.8%
575	1.26	1.24	1.25	1.26	1.27	1.27	1.2%	1.27	0.8%
574	1.26	1.24	1.25	1.27	1.28	1.28	1.3%	1.27	0.8%
573	1.40	1.25	1.25	1.27	1.28	1.28	-8.6%	1.31	-6.4%
572	1.40	1.25	1.26	1.27	1.28	1.28	-8.4%	1.31	-6.4%
571	1.40	1.25	1.26	1.27	1.28	1.28	-8.3%	1.31	-6.4%
570	1.40	1.25	1.26	1.28	1.29	1.29	-8.1%	1.32	-5.7%
569	1.40	1.26	1.26	1.28	1.29	1.29	-7.9%	1.32	-5.7%
568	1.41	1.26	1.26	1.28	1.29	1.29	-8.4%	1.32	-6.4%
567	1.41	1.26	1.27	1.28	1.29	1.29	-8.2%	1.32	-6.4%
566	1.41	1.26	1.27	1.29	1.30	1.30	-8.0%	1.32	-6.4%
565	1.41	1.26	1.27	1.29	1.30	1.30	-7.9%	1.33	-5.7%
564	1.41	1.27	1.27	1.29	1.30	1.30	-7.7%	1.33	-5.7%
563	1.41	1.27	1.28	1.29	1.30	1.30	-7.5%	1.33	-5.7%
562	1.41	1.27	1.28	1.29	1.31	1.31	-7.3%	1.33	-5.7%
561	1.41	1.27	1.28	1.30	1.31	1.31	-7.2%	1.33	-5.7%
560	1.42	1.27	1.28	1.30	1.31	1.31	-7.6%	1.34	-5.6%
559	1.42	1.28	1.28	1.30	1.31	1.31	-7.5%	1.34	-5.6%
558	1.42	1.28	1.29	1.30	1.32	1.32	-7.3%	1.34	-5.6%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
557	1.42	1.28	1.29	1.31	1.32	1.32	-7.1%	1.34	-5.6%
556	1.42	1.28	1.29	1.31	1.32	1.32	-6.9%	1.35	-4.9%
555	1.42	1.29	1.29	1.31	1.32	1.32	-6.7%	1.35	-4.9%
554	1.42	1.29	1.30	1.31	1.33	1.33	-6.6%	1.35	-4.9%
553	1.42	1.29	1.30	1.32	1.33	1.33	-6.4%	1.35	-4.9%
552	1.43	1.29	1.30	1.32	1.33	1.33	-6.9%	1.36	-4.9%
551	1.43	1.29	1.30	1.32	1.33	1.33	-6.7%	1.36	-4.9%
550	1.43	1.30	1.30	1.32	1.34	1.34	-6.5%	1.36	-4.9%
549	1.43	1.30	1.31	1.33	1.34	1.34	-6.3%	1.36	-4.9%
548	1.43	1.30	1.31	1.33	1.34	1.34	-6.2%	1.36	-4.9%
547	1.43	1.30	1.31	1.33	1.34	1.34	-6.0%	1.37	-4.2%
546	1.43	1.31	1.31	1.33	1.35	1.35	-5.8%	1.37	-4.2%
545	1.43	1.31	1.32	1.34	1.35	1.35	-5.6%	1.37	-4.2%
544	1.44	1.31	1.32	1.34	1.35	1.35	-6.1%	1.37	-4.9%
543	1.44	1.31	1.32	1.34	1.35	1.35	-5.9%	1.38	-4.2%
542	1.44	1.31	1.32	1.34	1.36	1.36	-5.7%	1.38	-4.2%
541	1.44	1.32	1.33	1.35	1.36	1.36	-5.6%	1.38	-4.2%
540	1.44	1.32	1.33	1.35	1.36	1.36	-5.4%	1.38	-4.2%
539	1.44	1.32	1.33	1.35	1.37	1.37	-5.2%	1.38	-4.2%
538	1.44	1.32	1.33	1.35	1.37	1.37	-5.0%	1.39	-3.5%
537	1.45	1.33	1.33	1.36	1.37	1.37	-5.5%	1.39	-4.1%
536	1.45	1.33	1.34	1.36	1.37	1.37	-5.3%	1.39	-4.1%
535	1.45	1.33	1.34	1.36	1.38	1.38	-5.1%	1.39	-4.1%
534	1.45	1.33	1.34	1.36	1.38	1.38	-4.9%	1.40	-3.4%
533	1.45	1.33	1.34	1.37	1.38	1.38	-4.8%	1.40	-3.4%
532	1.45	1.34	1.35	1.37	1.38	1.38	-4.6%	1.40	-3.4%
531	1.45	1.34	1.35	1.37	1.39	1.39	-4.4%	1.40	-3.4%
530	1.45	1.34	1.35	1.37	1.39	1.39	-4.2%	1.40	-3.4%
529	1.46	1.34	1.35	1.38	1.39	1.39	-4.7%	1.41	-3.4%
528	1.46	1.35	1.36	1.38	1.39	1.39	-4.5%	1.41	-3.4%
527	1.46	1.35	1.36	1.38	1.40	1.40	-4.3%	1.41	-3.4%
526	1.46	1.35	1.36	1.38	1.40	1.40	-4.1%	1.41	-3.4%
525	1.46	1.35	1.36	1.39	1.40	1.40	-4.0%	1.42	-2.7%
524	1.46	1.36	1.37	1.39	1.40	1.40	-3.8%	1.42	-2.7%
523	1.46	1.36	1.37	1.39	1.41	1.41	-3.6%	1.42	-2.7%
522	1.47	1.36	1.37	1.39	1.41	1.41	-4.1%	1.43	-2.7%
521	1.47	1.36	1.37	1.40	1.41	1.41	-3.9%	1.43	-2.7%
520	1.47	1.36	1.38	1.40	1.42	1.42	-3.7%	1.43	-2.7%
519	1.47	1.37	1.38	1.40	1.42	1.42	-3.5%	1.43	-2.7%
518	1.47	1.37	1.38	1.40	1.42	1.42	-3.3%	1.43	-2.7%
517	1.47	1.37	1.38	1.41	1.42	1.42	-3.1%	1.44	-2.0%
516	1.47	1.37	1.38	1.41	1.43	1.43	-3.0%	1.44	-2.0%
515	1.47	1.38	1.39	1.41	1.43	1.43	-2.8%	1.44	-2.0%
514	1.48	1.38	1.39	1.41	1.43	1.43	-3.2%	1.44	-2.7%
513	1.48	1.38	1.39	1.42	1.43	1.43	-3.1%	1.45	-2.0%
512	1.48	1.38	1.39	1.42	1.44	1.44	-2.9%	1.45	-2.0%
511	1.48	1.39	1.40	1.42	1.44	1.44	-2.7%	1.45	-2.0%
510	1.48	1.39	1.40	1.43	1.44	1.44	-2.5%	1.45	-2.0%
509	1.48	1.39	1.40	1.43	1.45	1.45	-2.3%	1.45	-2.0%
508	1.48	1.39	1.40	1.43	1.45	1.45	-2.1%	1.46	-1.4%
507	1.49	1.40	1.41	1.43	1.45	1.45	-2.6%	1.46	-2.0%
506	1.49	1.40	1.41	1.44	1.45	1.45	-2.4%	1.46	-2.0%
505	1.49	1.40	1.41	1.44	1.46	1.46	-2.2%	1.47	-1.3%
504	1.49	1.40	1.41	1.44	1.46	1.46	-2.0%	1.47	-1.3%
503	1.49	1.41	1.42	1.44	1.46	1.46	-1.8%	1.47	-1.3%
502	1.49	1.41	1.42	1.45	1.47	1.47	-1.7%	1.47	-1.3%
501	1.49	1.41	1.42	1.45	1.47	1.47	-1.5%	1.47	-1.3%
500	1.50	1.41	1.42	1.45	1.47	1.47	-1.9%	1.48	-1.3%
499	1.50	1.41	1.43	1.45	1.47	1.47	-1.8%	1.48	-1.3%
498	1.50	1.42	1.43	1.46	1.48	1.48	-1.6%	1.48	-1.3%
497	1.50	1.42	1.43	1.46	1.48	1.48	-1.4%	1.48	-1.3%
496	1.50	1.42	1.43	1.46	1.48	1.48	-1.2%	1.49	-0.7%
495	1.50	1.42	1.44	1.47	1.48	1.48	-1.0%	1.49	-0.7%
494	1.50	1.43	1.44	1.47	1.49	1.49	-0.8%	1.49	-0.7%
493	1.51	1.43	1.44	1.47	1.49	1.49	-1.3%	1.50	-0.7%
492	1.51	1.43	1.44	1.47	1.49	1.49	-1.1%	1.50	-0.7%
491	1.51	1.43	1.45	1.48	1.50	1.50	-0.9%	1.50	-0.7%
490	1.51	1.44	1.45	1.48	1.50	1.50	-0.7%	1.50	-0.7%
489	1.51	1.44	1.45	1.48	1.50	1.50	-0.5%	1.50	-0.7%
488	1.51	1.44	1.45	1.48	1.50	1.50	-0.3%	1.51	0.0%
487	1.51	1.44	1.46	1.49	1.51	1.51	-0.1%	1.51	0.0%
486	1.52	1.45	1.46	1.49	1.51	1.51	-0.6%	1.51	-0.7%
485	1.52	1.45	1.46	1.49	1.51	1.51	-0.4%	1.52	0.0%
484	1.52	1.45	1.46	1.50	1.52	1.52	-0.2%	1.52	0.0%
483	1.52	1.45	1.47	1.50	1.52	1.52	0.0%	1.52	0.0%
482	1.52	1.46	1.47	1.50	1.52	1.52	0.2%	1.52	0.0%
481	1.52	1.46	1.47	1.50	1.53	1.53	0.3%	1.52	0.0%
480	1.52	1.46	1.47	1.51	1.53	1.53	0.5%	1.53	0.7%
479	1.53	1.46	1.48	1.51	1.53	1.53	0.1%	1.53	0.0%
478	1.53	1.47	1.48	1.51	1.53	1.53	0.3%	1.53	0.0%
477	1.53	1.47	1.48	1.51	1.54	1.54	0.5%	1.54	0.7%
476	1.53	1.47	1.49	1.52	1.54	1.54	0.6%	1.54	0.7%
475	1.53	1.47	1.49	1.52	1.54	1.54	0.8%	1.54	0.7%
474	1.53	1.48	1.49	1.52	1.55	1.55	1.0%	1.54	0.7%
473	1.53	1.48	1.49	1.53	1.55	1.55	1.2%	1.54	0.7%
472	1.54	1.48	1.50	1.53	1.55	1.55	0.8%	1.55	0.6%
471	1.54	1.48	1.50	1.53	1.55	1.55	0.9%	1.55	0.6%
470	1.54	1.49	1.50	1.53	1.56	1.56	1.1%	1.55	0.6%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
469	1.54	1.49	1.50	1.54	1.56	1.56	1.3%	1.56	1.3%
468	1.54	1.49	1.51	1.54	1.56	1.56	1.5%	1.56	1.3%
467	1.54	1.49	1.51	1.54	1.57	1.57	1.7%	1.56	1.3%
466	1.54	1.50	1.51	1.55	1.57	1.57	1.9%	1.56	1.3%
465	1.55	1.50	1.51	1.55	1.57	1.57	1.5%	1.57	1.3%
464	1.55	1.50	1.52	1.55	1.58	1.58	1.6%	1.57	1.3%
463	1.55	1.50	1.52	1.55	1.58	1.58	1.8%	1.57	1.3%
462	1.55	1.51	1.52	1.56	1.58	1.58	2.0%	1.57	1.3%
461	1.55	1.51	1.52	1.56	1.58	1.58	2.2%	1.58	1.9%
460	1.55	1.51	1.53	1.56	1.59	1.59	2.4%	1.58	1.9%
459	1.56	1.51	1.53	1.57	1.59	1.59	2.0%	1.58	1.3%
458	1.56	1.52	1.53	1.57	1.59	1.59	2.2%	1.59	1.9%
457	1.56	1.52	1.54	1.57	1.60	1.60	2.4%	1.59	1.9%
456	1.56	1.52	1.54	1.57	1.60	1.60	2.6%	1.59	1.9%
455	1.56	1.53	1.54	1.58	1.60	1.60	2.7%	1.59	1.9%
454	1.56	1.53	1.54	1.58	1.61	1.61	2.9%	1.59	1.9%
453	1.56	1.53	1.55	1.58	1.61	1.61	3.1%	1.60	2.6%
452	1.57	1.53	1.55	1.59	1.61	1.61	2.7%	1.60	1.9%
451	1.57	1.54	1.55	1.59	1.62	1.62	2.9%	1.60	1.9%
450	1.57	1.54	1.55	1.59	1.62	1.62	3.1%	1.61	2.5%
449	1.57	1.54	1.56	1.60	1.62	1.62	3.3%	1.61	2.5%
448	1.57	1.54	1.56	1.60	1.62	1.62	3.5%	1.61	2.5%
447	1.57	1.55	1.56	1.60	1.63	1.63	3.7%	1.61	2.5%
446	1.58	1.55	1.57	1.60	1.63	1.63	3.2%	1.62	2.5%
445	1.58	1.55	1.57	1.61	1.63	1.63	3.4%	1.62	2.5%
444	1.58	1.55	1.57	1.61	1.64	1.64	3.6%	1.62	2.5%
443	1.58	1.56	1.57	1.61	1.64	1.64	3.8%	1.63	3.2%
442	1.58	1.56	1.58	1.62	1.64	1.64	4.0%	1.63	3.2%
441	1.58	1.56	1.58	1.62	1.65	1.65	4.2%	1.63	3.2%
440	1.58	1.56	1.58	1.62	1.65	1.65	4.4%	1.63	3.2%
439	1.59	1.57	1.58	1.63	1.65	1.65	3.9%	1.64	3.1%
438	1.59	1.57	1.59	1.63	1.66	1.66	4.1%	1.64	3.1%
437	1.59	1.57	1.59	1.63	1.66	1.66	4.3%	1.64	3.1%
436	1.59	1.58	1.59	1.63	1.66	1.66	4.5%	1.64	3.1%
435	1.59	1.58	1.60	1.64	1.67	1.67	4.7%	1.65	3.8%
434	1.59	1.58	1.60	1.64	1.67	1.67	4.9%	1.65	3.8%
433	1.60	1.58	1.60	1.64	1.67	1.67	4.5%	1.65	3.1%
432	1.60	1.59	1.60	1.65	1.67	1.67	4.7%	1.66	3.7%
431	1.60	1.59	1.61	1.65	1.68	1.68	4.9%	1.66	3.7%
430	1.60	1.59	1.61	1.65	1.68	1.68	5.1%	1.66	3.7%
429	1.60	1.59	1.61	1.66	1.68	1.68	5.3%	1.66	3.7%
428	1.60	1.60	1.62	1.66	1.69	1.69	5.5%	1.67	4.4%
427	1.61	1.60	1.62	1.66	1.69	1.69	5.0%	1.67	3.7%
426	1.61	1.60	1.62	1.66	1.69	1.69	5.2%	1.67	3.7%
425	1.61	1.61	1.62	1.67	1.70	1.70	5.4%	1.68	4.3%
424	1.61	1.61	1.63	1.67	1.70	1.70	5.6%	1.68	4.3%
423	1.61	1.61	1.63	1.67	1.70	1.70	5.8%	1.68	4.3%
422	1.61	1.61	1.63	1.68	1.71	1.71	6.0%	1.68	4.3%
421	1.62	1.62	1.64	1.68	1.71	1.71	5.6%	1.69	4.3%
420	1.62	1.62	1.64	1.68	1.71	1.71	5.8%	1.69	4.3%
419	1.62	1.62	1.64	1.69	1.72	1.72	6.0%	1.69	4.3%
418	1.62	1.62	1.64	1.69	1.72	1.72	6.2%	1.70	4.9%
417	1.62	1.63	1.65	1.69	1.72	1.72	6.4%	1.70	4.9%
416	1.62	1.63	1.65	1.70	1.73	1.73	6.6%	1.70	4.9%
415	1.63	1.63	1.65	1.70	1.73	1.73	6.1%	1.71	4.9%
414	1.63	1.64	1.66	1.70	1.73	1.73	6.3%	1.71	4.9%
413	1.63	1.64	1.66	1.70	1.74	1.74	6.5%	1.71	4.9%
412	1.63	1.64	1.66	1.71	1.74	1.74	6.8%	1.71	4.9%
411	1.63	1.64	1.66	1.71	1.74	1.74	7.0%	1.72	5.5%
410	1.63	1.65	1.67	1.71	1.75	1.75	7.2%	1.72	5.5%
409	1.64	1.65	1.67	1.72	1.75	1.75	6.7%	1.72	4.9%
408	1.64	1.65	1.67	1.72	1.75	1.75	6.7%	1.72	4.9%
407	1.64	1.66	1.68	1.72	1.76	1.75	6.7%	1.72	4.9%
406	1.64	1.66	1.68	1.73	1.76	1.75	6.7%	1.72	4.9%
405	1.64	1.66	1.68	1.73	1.76	1.75	6.7%	1.72	4.9%
404	1.64	1.66	1.68	1.73	1.77	1.75	6.7%	1.72	4.9%
403	1.64	1.67	1.69	1.74	1.77	1.75	6.7%	1.72	4.9%
402	1.64	1.67	1.69	1.74	1.77	1.75	6.7%	1.72	4.9%
401	1.64	1.67	1.69	1.74	1.78	1.75	6.7%	1.72	4.9%
400	1.64	1.68	1.70	1.75	1.78	1.75	6.7%	1.72	4.9%
399	1.64	1.68	1.70	1.75	1.78	1.75	6.7%	1.72	4.9%
398	1.64	1.68	1.70	1.75	1.79	1.75	6.7%	1.72	4.9%
397	1.64	1.68	1.71	1.76	1.79	1.75	6.7%	1.72	4.9%
396	1.64	1.69	1.71	1.76	1.79	1.75	6.7%	1.72	4.9%
395	1.64	1.69	1.71	1.76	1.80	1.75	6.7%	1.72	4.9%
394	1.64	1.69	1.71	1.77	1.80	1.75	6.7%	1.72	4.9%
393	1.64	1.70	1.72	1.77	1.80	1.75	6.7%	1.72	4.9%
392	1.64	1.70	1.72	1.77	1.81	1.75	6.7%	1.72	4.9%
391	1.64	1.70	1.72	1.78	1.81	1.75	6.7%	1.72	4.9%
390	1.64	1.70	1.73	1.78	1.81	1.75	6.7%	1.72	4.9%
389	1.64	1.71	1.73	1.78	1.82	1.75	6.7%	1.72	4.9%
388	1.64	1.71	1.73	1.79	1.82	1.75	6.7%	1.72	4.9%
387	1.64	1.71	1.74	1.79	1.83	1.75	6.7%	1.72	4.9%
386	1.64	1.72	1.74	1.79	1.83	1.75	6.7%	1.72	4.9%
385	1.64	1.72	1.74	1.80	1.83	1.75	6.7%	1.72	4.9%
384	1.64	1.72	1.74	1.80	1.84	1.75	6.7%	1.72	4.9%
383	1.64	1.73	1.75	1.80	1.84	1.75	6.7%	1.72	4.9%
382	1.64	1.73	1.75	1.81	1.84	1.75	6.7%	1.72	4.9%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
381	1.64	1.73	1.75	1.81	1.85	1.75	6.7%	1.72	4.9%
380	1.64	1.73	1.76	1.81	1.85	1.75	6.7%	1.72	4.9%
379	1.64	1.74	1.76	1.82	1.85	1.75	6.7%	1.72	4.9%
378	1.64	1.74	1.76	1.82	1.86	1.75	6.7%	1.72	4.9%
377	1.64	1.74	1.77	1.82	1.86	1.75	6.7%	1.72	4.9%
376	1.64	1.75	1.77	1.83	1.86	1.75	6.7%	1.72	4.9%
375	1.64	1.75	1.77	1.83	1.87	1.75	6.7%	1.72	4.9%
374	1.64	1.75	1.78	1.83	1.87	1.75	6.7%	1.72	4.9%
373	1.64	1.75	1.78	1.84	1.87	1.75	6.7%	1.72	4.9%
372	1.64	1.76	1.78	1.84	1.88	1.75	6.7%	1.72	4.9%
371	1.64	1.76	1.78	1.84	1.88	1.75	6.7%	1.72	4.9%
370	1.64	1.76	1.79	1.85	1.89	1.75	6.7%	1.72	4.9%
369	1.64	1.77	1.79	1.85	1.89	1.75	6.7%	1.72	4.9%
368	1.64	1.77	1.79	1.85	1.89	1.75	6.7%	1.72	4.9%
367	1.64	1.77	1.80	1.86	1.90	1.75	6.7%	1.72	4.9%
366	1.64	1.78	1.80	1.86	1.90	1.75	6.7%	1.72	4.9%
365	1.64	1.78	1.80	1.86	1.90	1.75	6.7%	1.72	4.9%
364	1.64	1.78	1.81	1.87	1.91	1.75	6.7%	1.72	4.9%
363	1.64	1.79	1.81	1.87	1.91	1.75	6.7%	1.72	4.9%
362	1.64	1.79	1.81	1.87	1.91	1.75	6.7%	1.72	4.9%
361	1.64	1.79	1.82	1.88	1.92	1.75	6.7%	1.72	4.9%
360	1.64	1.79	1.82	1.88	1.92	1.75	6.7%	1.72	4.9%
359	1.64	1.80	1.82	1.88	1.93	1.75	6.7%	1.72	4.9%
358	1.64	1.80	1.83	1.89	1.93	1.75	6.7%	1.72	4.9%
357	1.64	1.80	1.83	1.89	1.93	1.75	6.7%	1.72	4.9%
356	1.64	1.81	1.83	1.89	1.94	1.75	6.7%	1.72	4.9%
355	1.64	1.81	1.84	1.90	1.94	1.75	6.7%	1.72	4.9%
354	1.64	1.81	1.84	1.90	1.94	1.75	6.7%	1.72	4.9%
353	1.64	1.82	1.84	1.90	1.95	1.75	6.7%	1.72	4.9%
352	1.64	1.82	1.85	1.91	1.95	1.75	6.7%	1.72	4.9%
351	1.64	1.82	1.85	1.91	1.96	1.75	6.7%	1.72	4.9%
350	1.64	1.83	1.85	1.92	1.96	1.75	6.7%	1.72	4.9%
349	1.64	1.83	1.85	1.92	1.96	1.75	6.7%	1.72	4.9%
348	1.64	1.83	1.86	1.92	1.97	1.75	6.7%	1.72	4.9%
347	1.64	1.83	1.86	1.93	1.97	1.75	6.7%	1.72	4.9%
346	1.64	1.84	1.86	1.93	1.97	1.75	6.7%	1.72	4.9%
345	1.64	1.84	1.87	1.93	1.98	1.75	6.7%	1.72	4.9%
344	1.64	1.84	1.87	1.94	1.98	1.75	6.7%	1.72	4.9%
343	1.64	1.85	1.87	1.94	1.99	1.75	6.7%	1.72	4.9%
342	1.64	1.85	1.88	1.94	1.99	1.75	6.7%	1.72	4.9%
341	1.64	1.85	1.88	1.95	1.99	1.75	6.7%	1.72	4.9%
340	1.64	1.86	1.88	1.95	2.00	1.75	6.7%	1.72	4.9%
339	1.64	1.86	1.89	1.95	2.00	1.75	6.7%	1.72	4.9%
338	1.64	1.86	1.89	1.96	2.00	1.75	6.7%	1.72	4.9%
337	1.64	1.87	1.89	1.96	2.01	1.75	6.7%	1.72	4.9%
336	1.64	1.87	1.90	1.97	2.01	1.75	6.7%	1.72	4.9%
335	1.64	1.87	1.90	1.97	2.02	1.75	6.7%	1.72	4.9%
334	1.64	1.88	1.90	1.97	2.02	1.75	6.7%	1.72	4.9%
333	1.64	1.88	1.91	1.98	2.02	1.75	6.7%	1.72	4.9%
332	1.64	1.88	1.91	1.98	2.03	1.75	6.7%	1.72	4.9%
331	1.64	1.89	1.91	1.98	2.03	1.75	6.7%	1.72	4.9%
330	1.64	1.89	1.92	1.99	2.04	1.75	6.7%	1.72	4.9%
329	1.64	1.89	1.92	1.99	2.04	1.75	6.7%	1.72	4.9%
328	1.64	1.90	1.92	1.99	2.04	1.75	6.7%	1.72	4.9%
327	1.64	1.90	1.93	2.00	2.05	1.75	6.7%	1.72	4.9%
326	1.64	1.90	1.93	2.00	2.05	1.75	6.7%	1.72	4.9%
325	1.64	1.90	1.93	2.01	2.05	1.75	6.7%	1.72	4.9%
324	1.64	1.91	1.94	2.01	2.06	1.75	6.7%	1.72	4.9%
323	1.64	1.91	1.94	2.01	2.06	1.75	6.7%	1.72	4.9%
322	1.64	1.91	1.94	2.02	2.07	1.75	6.7%	1.72	4.9%
321	1.64	1.92	1.95	2.02	2.07	1.75	6.7%	1.72	4.9%
320	1.64	1.92	1.95	2.02	2.07	1.75	6.7%	1.72	4.9%
319	1.64	1.92	1.95	2.03	2.08	1.75	6.7%	1.72	4.9%
318	1.64	1.93	1.96	2.03	2.08	1.75	6.7%	1.72	4.9%
317	1.64	1.93	1.96	2.04	2.09	1.75	6.7%	1.72	4.9%
316	1.64	1.93	1.97	2.04	2.09	1.75	6.7%	1.72	4.9%
315	1.64	1.94	1.97	2.04	2.09	1.75	6.7%	1.72	4.9%
314	1.64	1.94	1.97	2.05	2.10	1.75	6.7%	1.72	4.9%
313	1.64	1.94	1.98	2.05	2.10	1.75	6.7%	1.72	4.9%
312	1.64	1.95	1.98	2.05	2.11	1.75	6.7%	1.72	4.9%
311	1.64	1.95	1.98	2.06	2.11	1.75	6.7%	1.72	4.9%
310	1.64	1.95	1.99	2.06	2.11	1.75	6.7%	1.72	4.9%
309	1.64	1.96	1.99	2.07	2.12	1.75	6.7%	1.72	4.9%
308	1.64	1.96	1.99	2.07	2.12	1.75	6.7%	1.72	4.9%
307	1.64	1.96	2.00	2.07	2.13	1.75	6.7%	1.72	4.9%
306	1.64	1.97	2.00	2.08	2.13	1.75	6.7%	1.72	4.9%
305	1.64	1.97	2.00	2.08	2.13	1.75	6.7%	1.72	4.9%
304	1.64	1.97	2.01	2.08	2.14	1.75	6.7%	1.72	4.9%
303	1.64	1.98	2.01	2.09	2.14	1.75	6.7%	1.72	4.9%
302	1.64	1.98	2.01	2.09	2.15	1.75	6.7%	1.72	4.9%
301	1.64	1.98	2.02	2.10	2.15	1.75	6.7%	1.72	4.9%
300	1.64	1.99	2.02	2.10	2.16	1.75	6.7%	1.72	4.9%
299	1.64	1.99	2.02	2.10	2.16	1.75	6.7%	1.72	4.9%
298	1.64	1.99	2.03	2.11	2.16	1.75	6.7%	1.72	4.9%
297	1.64	2.00	2.03	2.11	2.17	1.75	6.7%	1.72	4.9%
296	1.64	2.00	2.04	2.12	2.17	1.75	6.7%	1.72	4.9%
295	1.64	2.01	2.04	2.12	2.18	1.75	6.7%	1.72	4.9%
294	1.64	2.01	2.04	2.12	2.18	1.75	6.7%	1.72	4.9%

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

		Exponential Fit Indicated Factor				Preliminary			
	Current	Loss Ratio		Pure Premium		Proposed	Preliminary	Filed	Filed
FR Score	Factor	2-Yr Avg	3-Yr Avg	2-Yr Avg	3-Yr Avg	Factor	Change	Factor	Change
1	*2*	*3a*	*3b*	*3c*	*3d*	*4*	*5*	*6*	*7*
293	1.64	2.01	2.05	2.13	2.18	1.75	6.7%	1.72	4.9%
292	1.64	2.02	2.05	2.13	2.19	1.75	6.7%	1.72	4.9%
291	1.64	2.02	2.05	2.14	2.19	1.75	6.7%	1.72	4.9%
290	1.64	2.02	2.06	2.14	2.20	1.75	6.7%	1.72	4.9%
289	1.64	2.03	2.06	2.14	2.20	1.75	6.7%	1.72	4.9%
288	1.64	2.03	2.06	2.15	2.21	1.75	6.7%	1.72	4.9%
287	1.64	2.03	2.07	2.15	2.21	1.75	6.7%	1.72	4.9%
286	1.64	2.04	2.07	2.16	2.21	1.75	6.7%	1.72	4.9%
285	1.64	2.04	2.07	2.16	2.22	1.75	6.7%	1.72	4.9%
284	1.64	2.04	2.08	2.16	2.22	1.75	6.7%	1.72	4.9%
283	1.64	2.05	2.08	2.17	2.23	1.75	6.7%	1.72	4.9%
282	1.64	2.05	2.09	2.17	2.23	1.75	6.7%	1.72	4.9%
281	1.64	2.05	2.09	2.18	2.23	1.75	6.7%	1.72	4.9%
280	1.64	2.06	2.09	2.18	2.24	1.75	6.7%	1.72	4.9%
279	1.64	2.06	2.10	2.18	2.24	1.75	6.7%	1.72	4.9%
278	1.64	2.06	2.10	2.19	2.25	1.75	6.7%	1.72	4.9%
277	1.64	2.07	2.10	2.19	2.25	1.75	6.7%	1.72	4.9%
276	1.64	2.07	2.11	2.20	2.26	1.75	6.7%	1.72	4.9%
275	1.64	2.07	2.11	2.20	2.26	1.75	6.7%	1.72	4.9%
274	1.64	2.08	2.11	2.20	2.26	1.75	6.7%	1.72	4.9%
273	1.64	2.08	2.12	2.21	2.27	1.75	6.7%	1.72	4.9%
272	1.64	2.09	2.12	2.21	2.27	1.75	6.7%	1.72	4.9%
271	1.64	2.09	2.13	2.22	2.28	1.75	6.7%	1.72	4.9%
270	1.64	2.09	2.13	2.22	2.28	1.75	6.7%	1.72	4.9%
269	1.64	2.10	2.13	2.22	2.29	1.75	6.7%	1.72	4.9%
268	1.64	2.10	2.14	2.23	2.29	1.75	6.7%	1.72	4.9%
267	1.64	2.10	2.14	2.23	2.30	1.75	6.7%	1.72	4.9%
266	1.64	2.11	2.14	2.24	2.30	1.75	6.7%	1.72	4.9%
265	1.64	2.11	2.15	2.24	2.30	1.75	6.7%	1.72	4.9%
264	1.64	2.11	2.15	2.24	2.31	1.75	6.7%	1.72	4.9%
263	1.64	2.12	2.16	2.25	2.31	1.75	6.7%	1.72	4.9%
262	1.64	2.12	2.16	2.25	2.32	1.75	6.7%	1.72	4.9%
261	1.64	2.13	2.16	2.26	2.32	1.75	6.7%	1.72	4.9%
260	1.64	2.13	2.17	2.26	2.33	1.75	6.7%	1.72	4.9%
259	1.64	2.13	2.17	2.27	2.33	1.75	6.7%	1.72	4.9%
258	1.64	2.14	2.17	2.27	2.34	1.75	6.7%	1.72	4.9%
257	1.64	2.14	2.18	2.27	2.34	1.75	6.7%	1.72	4.9%
256	1.64	2.14	2.18	2.28	2.34	1.75	6.7%	1.72	4.9%
255	1.64	2.15	2.19	2.28	2.35	1.75	6.7%	1.72	4.9%
254	1.64	2.15	2.19	2.29	2.35	1.75	6.7%	1.72	4.9%
253	1.64	2.15	2.19	2.29	2.36	1.75	6.7%	1.72	4.9%
252	1.64	2.16	2.20	2.30	2.36	1.75	6.7%	1.72	4.9%
251	1.64	2.16	2.20	2.30	2.37	1.75	6.7%	1.72	4.9%
250	1.64	2.17	2.21	2.30	2.37	1.75	6.7%	1.72	4.9%
249	1.64	2.17	2.21	2.31	2.38	1.75	6.7%	1.72	4.9%
248	1.64	2.17	2.21	2.31	2.38	1.75	6.7%	1.72	4.9%
247	1.64	2.18	2.22	2.32	2.38	1.75	6.7%	1.72	4.9%
246	1.64	2.18	2.22	2.32	2.39	1.75	6.7%	1.72	4.9%
245	1.64	2.18	2.22	2.32	2.39	1.75	6.7%	1.72	4.9%
244	1.64	2.19	2.23	2.33	2.40	1.75	6.7%	1.72	4.9%
243	1.64	2.19	2.23	2.33	2.40	1.75	6.7%	1.72	4.9%
242	1.64	2.20	2.24	2.34	2.41	1.75	6.7%	1.72	4.9%
241	1.64	2.20	2.24	2.34	2.41	1.75	6.7%	1.72	4.9%
240	1.64	2.20	2.24	2.35	2.42	1.75	6.7%	1.72	4.9%
239	1.64	2.21	2.25	2.35	2.42	1.75	6.7%	1.72	4.9%
238	1.64	2.21	2.25	2.36	2.43	1.75	6.7%	1.72	4.9%
237	1.64	2.21	2.26	2.36	2.43	1.75	6.7%	1.72	4.9%
236	1.64	2.22	2.26	2.36	2.44	1.75	6.7%	1.72	4.9%
235	1.64	2.22	2.26	2.37	2.44	1.75	6.7%	1.72	4.9%
234	1.64	2.23	2.27	2.37	2.44	1.75	6.7%	1.72	4.9%
233	1.64	2.23	2.27	2.38	2.45	1.75	6.7%	1.72	4.9%
232	1.64	2.23	2.28	2.38	2.45	1.75	6.7%	1.72	4.9%
231	1.64	2.24	2.28	2.39	2.46	1.75	6.7%	1.72	4.9%
230	1.64	2.24	2.28	2.39	2.46	1.75	6.7%	1.72	4.9%
229	1.64	2.24	2.29	2.39	2.47	1.75	6.7%	1.72	4.9%
228	1.64	2.25	2.29	2.40	2.47	1.75	6.7%	1.72	4.9%
227	1.64	2.25	2.30	2.40	2.48	1.75	6.7%	1.72	4.9%
226	1.64	2.26	2.30	2.41	2.48	1.75	6.7%	1.72	4.9%
225	1.64	2.26	2.30	2.41	2.49	1.75	6.7%	1.72	4.9%
224	1.64	2.26	2.31	2.42	2.49	1.75	6.7%	1.72	4.9%
223	1.64	2.27	2.31	2.42	2.50	1.75	6.7%	1.72	4.9%

Overall Premium Impact:								
BI	PD	MED	UM	UIM	UMPD	COMP	COLL	T&L
-0.6%	-0.6%	-0.6%	-0.7%	-0.7%	-0.6%	-0.6%	-0.5%	-0.7%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
BIPD - All Zones

CURRENT DRIVER CLASS FACTOR

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
BIPD - All Zones

Step 1: Remove Annual Mileage and set "Under 7500" same as "7500 & Over"

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
BIPD - All Zones

Rebased Driver Class
Step 2: Dividing factors from Step 1 by Class 7M4 (or 7M1)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.38	2.38	2.38	2.38	2.38	2.38	2.48	2.48
12 Age 17-18	2.10	2.10	2.10	2.10	2.10	2.10	2.14	2.14
13 Age 19-20	1.93	1.93	1.93	1.93	1.93	1.93	2.02	2.02
14 Age 21-24	1.23	1.23	1.23	1.23	1.23	1.23	1.29	1.29
Single Female Princ. Op.								
21 Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	2.89	2.89
22 Age 17-18	2.43	2.43	2.43	2.43	2.43	2.43	2.50	2.50
23 Age 19-20	2.09	2.09	2.09	2.09	2.09	2.09	2.19	2.19
24 Age 21-24	1.31	1.31	1.31	1.31	1.31	1.31	1.36	1.36
Single Male Occ. Op.								
41 Age Under 17	3.08	3.08	3.08	3.08	3.08	3.08	3.25	3.25
42 Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
43 Age 19-20	2.46	2.46	2.46	2.46	2.46	2.46	2.48	2.48
44 Age 21-24	1.47	1.47	1.47	1.47	1.47	1.47	1.52	1.52
Single Male Princ. Op.								
51 Age Under 17	4.08	4.08	4.08	4.08	4.08	4.08	4.31	4.31
52 Age 17-18	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04
53 Age 19-20	2.84	2.84	2.84	2.84	2.84	2.84	2.97	2.97
54 Age 21-24	1.64	1.64	1.64	1.64	1.64	1.64	1.73	1.73
5H Age 25-29	1.08	1.08	1.09	1.09	1.11	1.11	1.33	1.33
Married Male Princ. or Occ.								
31 Age Under 17	2.03	2.03	2.03	2.03	2.03	2.03	2.08	2.08
32 Age 17-18	1.89	1.89	1.89	1.89	1.89	1.89	1.96	1.96
33 Age 19-20	1.75	1.75	1.75	1.75	1.75	1.75	1.78	1.78
38 Age 21-22	1.29	1.29	1.29	1.29	1.29	1.29	1.35	1.35
39 Age 23-24	1.08	1.08	1.08	1.08	1.08	1.08	1.17	1.17
All Other Classes								
7I General - Age 29 & Under	1.06	1.06	1.06	1.06	1.08	1.08	1.17	1.17
7J General - Age 30-34	1.01	1.01	1.01	1.01	1.03	1.03	1.12	1.12
7K General - Age 35-39	1.01	1.01	1.01	1.01	1.03	1.03	1.11	1.11
7L General - Age 40-44	1.00	1.00	1.00	1.00	1.03	1.03	1.11	1.11
7M General - Age 45-49	**1.00**	**1.00**	1.00	1.00	1.03	1.03	1.11	1.11
7N General - Age 50-54	0.95	0.95	0.95	0.95	0.97	0.97	1.06	1.06
7O General - Age 55-59	0.93	0.93	0.93	0.93	0.96	0.96	1.04	1.04
7P General - Age 60-64	0.92	0.92	0.93	0.93	0.96	0.96	1.03	1.03
7Q General - Age 65-69	0.94	0.94	0.94	0.94	0.97	0.97	1.04	1.04
7R General - Age 70-74	0.98	0.98	0.98	0.98	1.01	1.01	1.08	1.08
7S General - Age 75-79	1.04	1.04	1.04	1.04	1.07	1.07	1.12	1.12
7T General - Age 80 & Up	1.06	1.06	1.06	1.06	1.11	1.11	1.17	1.17
8N Special - Age 50-54 *	0.92	0.92	0.92	0.92	0.94	0.94	1.04	1.04
8O Special - Age 55-59 *	0.90	0.90	0.90	0.90	0.92	0.92	1.03	1.03
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.92	0.92	1.02	1.02
8Q Special - Age 65-69 *	0.90	0.90	0.90	0.90	0.92	0.92	1.03	1.03
8R Special - Age 70-74 *	0.94	0.94	0.94	0.94	0.97	0.97	1.07	1.07

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
BIPD - All Zones

Calcas Current vs. Competitors' "Usage" Factors

		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		CC Current	State Farm	CC Current	State Farm	CC Current	State Farm	CC Current	State Farm
	Age Under 17	1.00	1.00	1.00	1.00	1.00	1.00	1.04	1.15
	Age 17-18	1.00	1.00	1.00	1.00	1.00	1.00	1.02	1.15
	Age 19-20	1.00	1.00	1.00	1.00	1.00	1.00	1.03	1.15
	Age 21-24	1.00	1.00	1.00	1.00	1.00	1.00	1.04	1.15
	Age 21-22	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.17
	Age 23-24	1.00	1.00	1.00	1.00	1.00	1.00	1.08	1.17
5H	Age 25-29	1.00	1.00	1.01	1.00	1.03	1.00	1.23	1.19
7I	General - Age 29 & Under	1.00	1.00	1.00	1.00	1.02	1.00	1.10	1.19
7J	General - Age 30-34	1.00	1.00	1.00	1.00	1.02	1.00	1.11	1.21
7K	General - Age 35-39	1.00	1.00	1.00	1.00	1.02	1.00	1.10	1.21
7L	General - Age 40-44	1.00	1.00	1.00	1.00	1.03	1.00	1.11	1.21
7M	General - Age 45-49	1.00	1.00	1.00	1.00	1.03	1.00	1.11	1.22
7N	General - Age 50-54	1.00	1.00	1.00	1.00	1.02	1.00	1.12	1.22
7O	General - Age 55-59	1.00	1.00	1.00	1.00	1.03	1.00	1.12	1.24
7P	General - Age 60-64	1.00	1.00	1.01	1.00	1.04	1.00	1.12	1.24
7Q	General - Age 65-69	1.00	1.00	1.00	1.00	1.03	1.00	1.11	1.23
7R	General - Age 70-74	1.00	1.00	1.00	1.00	1.03	1.00	1.10	1.21
7S	General - Age 75-79	1.00	1.00	1.00	1.00	1.03	1.00	1.08	1.00
7T	General - Age 80 & Up	1.00	1.00	1.00	1.00	1.05	1.00	1.10	1.00
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.02	1.00	1.13	1.22
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.02	1.00	1.14	1.24
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.03	1.00	1.15	1.24
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.02	1.00	1.14	1.23
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.03	1.00	1.14	1.21

Competitors "Usage" Factors

BIPD		Pleasure		Commute Short		Commute Long		Business	
Competitors' Implied Usage Factors		SFM	FB	SFM	FB	SFM	FB	SFM	FB
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	1.15	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	1.15	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	1.15	1.07
	Age 21-22	1.00	1.00	1.00	1.03	1.00	1.06	1.15	1.09
	Age 21-24	1.00	1.00	1.00	1.02	1.00	1.04	1.17	1.06
	Age 23-24	1.00	1.00	1.00	1.02	1.00	1.04	1.17	1.07
5H	Age 25-29	1.00	1.00	1.00	1.01	1.00	1.06	1.19	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.00	1.06	1.19	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.00	1.06	1.21	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.00	1.06	1.21	1.10
7L	General - Age 40-44	1.00	1.00	1.00	1.01	1.00	1.06	1.21	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.00	1.06	1.22	1.10
7N	General - Age 50-54	1.00	1.00	1.00	1.02	1.00	1.07	1.22	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.00	1.07	1.24	1.11
7P	General - Age 60-64	1.00	1.00	1.00	1.02	1.00	1.07	1.24	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.00	1.06	1.23	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.00	1.06	1.21	1.11
7S	General - Age 75-79	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.02	1.00	1.07	1.22	1.11
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.02	1.00	1.07	1.24	1.11
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.02	1.00	1.07	1.24	1.11
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.02	1.00	1.06	1.23	1.11
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.02	1.00	1.06	1.21	1.11

Note: FB = Farm Bureau; SFM = State Farm Mutual

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
BIPD - All Zones

		Proposed "Usage" Factor Change							
		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		Indicated	Filed	Indicated	Filed	Indicated	Filed	Indicated	Filed
	Age Under 17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.2%	10.2%
	Age 17-18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.3%	13.3%
	Age 19-20	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.3%	11.3%
	Age 21-24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.1%	10.1%
	Age 21-22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.8%	11.8%
	Age 23-24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.0%	8.0%
5H	Age 25-29	0.0%	0.0%	-0.9%	-0.9%	-2.7%	-2.7%	-3.0%	-3.0%
7I	General - Age 29 & Under	0.0%	0.0%	0.0%	0.0%	-1.9%	-1.9%	8.2%	8.2%
7J	General - Age 30-34	0.0%	0.0%	0.0%	0.0%	-1.9%	-1.9%	9.1%	9.1%
7K	General - Age 35-39	0.0%	0.0%	0.0%	0.0%	-1.9%	-1.9%	10.1%	10.1%
7L	General - Age 40-44	0.0%	0.0%	0.0%	0.0%	-2.9%	-2.9%	9.2%	9.2%
7M	General - Age 45-49	0.0%	0.0%	0.0%	0.0%	-2.9%	-2.9%	9.9%	9.9%
7N	General - Age 50-54	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.1%	9.5%	9.5%
7O	General - Age 55-59	0.0%	0.0%	0.0%	0.0%	-3.1%	-3.1%	10.7%	10.7%
7P	General - Age 60-64	0.0%	0.0%	-1.1%	-1.1%	-4.2%	-4.2%	10.8%	10.8%
7Q	General - Age 65-69	0.0%	0.0%	0.0%	0.0%	-3.1%	-3.1%	11.5%	11.5%
7R	General - Age 70-74	0.0%	0.0%	0.0%	0.0%	-3.0%	-3.0%	9.6%	9.6%
7S	General - Age 75-79	0.0%	0.0%	0.0%	0.0%	-2.8%	-2.8%	-7.1%	-7.1%
7T	General - Age 80 & Up	0.0%	0.0%	0.0%	0.0%	-4.5%	-4.5%	-9.4%	-9.4%
8N	Special - Age 50-54 *	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.1%	8.1%	8.1%
8O	Special - Age 55-59 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	8.2%	8.2%
8P	Special - Age 60-64 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	8.2%	8.2%
8Q	Special - Age 65-69 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	7.8%	7.8%
8R	Special - Age 70-74 *	0.0%	0.0%	0.0%	0.0%	-3.1%	-3.1%	6.1%	6.1%

Note: If Youthful Occassional, Filed change is tempered by 75%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
BIPD - All Zones

FILED FACTORS (11/1/2014)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.38	2.38	2.38	2.38	2.38	2.38	2.48	2.48
12 Age 17-18	2.10	2.10	2.10	2.10	2.10	2.10	2.14	2.14
13 Age 19-20	1.93	1.93	1.93	1.93	1.93	1.93	2.02	2.02
14 Age 21-24	1.23	1.23	1.23	1.23	1.23	1.23	1.29	1.29
Single Female Princ. Op.								
21 Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	3.18	3.18
22 Age 17-18	2.43	2.43	2.43	2.43	2.43	2.43	2.83	2.83
23 Age 19-20	2.09	2.09	2.09	2.09	2.09	2.09	2.44	2.44
24 Age 21-24	1.31	1.31	1.31	1.31	1.31	1.31	1.50	1.50
Single Male Occ. Op.								
41 Age Under 17	3.08	3.08	3.08	3.08	3.08	3.08	3.25	3.25
42 Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
43 Age 19-20	2.46	2.46	2.46	2.46	2.46	2.46	2.48	2.48
44 Age 21-24	1.47	1.47	1.47	1.47	1.47	1.47	1.52	1.52
Single Male Princ. Op.								
51 Age Under 17	4.08	4.08	4.08	4.08	4.08	4.08	4.75	4.75
52 Age 17-18	3.04	3.04	3.04	3.04	3.04	3.04	3.44	3.44
53 Age 19-20	2.84	2.84	2.84	2.84	2.84	2.84	3.31	3.31
54 Age 21-24	1.64	1.64	1.64	1.64	1.64	1.64	1.91	1.91
5H Age 25-29	1.08	1.08	1.08	1.08	1.08	1.08	1.29	1.29
Married Male Princ. or Occ.								
31 Age Under 17	2.03	2.03	2.03	2.03	2.03	2.03	2.29	2.29
32 Age 17-18	1.89	1.89	1.89	1.89	1.89	1.89	2.22	2.22
33 Age 19-20	1.75	1.75	1.75	1.75	1.75	1.75	1.98	1.98
38 Age 21-22	1.29	1.29	1.29	1.29	1.29	1.29	1.51	1.51
39 Age 23-24	1.08	1.08	1.08	1.08	1.08	1.08	1.26	1.26
All Other Classes								
7I General - Age 29 & Under	1.06	1.06	1.06	1.06	1.06	1.06	1.27	1.27
7J General - Age 30-34	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.22
7K General - Age 35-39	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.22
7L General - Age 40-44	1.00	1.00	1.00	1.00	1.00	1.00	1.21	1.21
7M General - Age 45-49	**1.00**	**1.00**	1.00	1.00	1.00	1.00	1.22	1.22
7N General - Age 50-54	0.95	0.95	0.95	0.95	0.95	0.95	1.16	1.16
7O General - Age 55-59	0.93	0.93	0.93	0.93	0.93	0.93	1.15	1.15
7P General - Age 60-64	0.92	0.92	0.92	0.92	0.92	0.92	1.14	1.14
7Q General - Age 65-69	0.94	0.94	0.94	0.94	0.94	0.94	1.16	1.16
7R General - Age 70-74	0.98	0.98	0.98	0.98	0.98	0.98	1.18	1.18
7S General - Age 75-79	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
7T General - Age 80 & Up	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
8N Special - Age 50-54 *	0.92	0.92	0.92	0.92	0.92	0.92	1.12	1.12
8O Special - Age 55-59 *	0.90	0.90	0.90	0.90	0.90	0.90	1.11	1.11
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.89	0.89	1.10	1.10
8Q Special - Age 65-69 *	0.90	0.90	0.90	0.90	0.90	0.90	1.11	1.11
8R Special - Age 70-74 *	0.94	0.94	0.94	0.94	0.94	0.94	1.14	1.14

Note: The Filed Driver Class Factor = Rebased Driver Class Factor from page 2 with Usage Factor adjusted change (See pages 4 & 5)

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
BIPD - All Zones

FILED CHANGE

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.4%	-15.4%
12 Age 17-18	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.4%	-15.4%
13 Age 19-20	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.1%	-15.1%
14 Age 21-24	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.1%	-15.1%
Single Female Princ. Op.								
21 Age Under 17	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-6.7%	-6.7%
22 Age 17-18	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-4.1%	-4.1%
23 Age 19-20	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-5.4%	-5.4%
24 Age 21-24	-14.9%	-14.9%	-14.9%	-14.9%	-14.9%	-14.9%	-6.8%	-6.8%
Single Male Occ. Op.								
41 Age Under 17	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%
42 Age 17-18	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%	-15.4%
43 Age 19-20	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.4%	-15.4%
44 Age 21-24	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-15.1%	-15.1%
Single Male Princ. Op.								
51 Age Under 17	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-6.7%	-6.7%
52 Age 17-18	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-15.3%	-4.2%	-4.2%
53 Age 19-20	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-5.4%	-5.4%
54 Age 21-24	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-6.4%	-6.4%
5H Age 25-29	-2.7%	-15.0%	-5.3%	-16.3%	-13.6%	-17.6%	-10.4%	-17.8%
Married Male Princ. or Occ.								
31 Age Under 17	-15.1%	-15.1%	-15.1%	-15.1%	-15.1%	-15.1%	-6.9%	-6.9%
32 Age 17-18	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-15.2%	-3.9%	-3.9%
33 Age 19-20	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%	-5.7%	-5.7%
38 Age 21-22	-15.1%	-15.1%	-15.1%	-15.1%	-15.1%	-15.1%	-5.0%	-5.0%
39 Age 23-24	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-6.0%	-8.7%
All Other Classes								
7I General - Age 29 & Under	-1.9%	-15.2%	-5.4%	-15.2%	-12.4%	-17.2%	-1.6%	-8.0%
7J General - Age 30-34	0.0%	-15.1%	-3.8%	-15.1%	-11.4%	-17.2%	0.0%	-7.6%
7K General - Age 35-39	0.0%	-15.1%	-3.8%	-15.1%	-11.4%	-17.2%	0.0%	-6.9%
7L General - Age 40-44	-1.0%	-15.3%	-4.8%	-15.3%	-12.3%	-17.4%	-0.8%	-7.6%
7M General - Age 45-49	0.0%	-15.3%	-3.8%	-15.3%	-11.5%	-17.4%	0.8%	-6.9%
7N General - Age 50-54	0.0%	-15.2%	-4.0%	-15.2%	-12.0%	-17.4%	0.9%	-7.2%
7O General - Age 55-59	0.0%	-15.5%	-4.1%	-15.5%	-13.1%	-17.7%	1.8%	-6.5%
7P General - Age 60-64	0.0%	-15.6%	-5.2%	-16.4%	-14.0%	-18.6%	1.8%	-6.6%
7Q General - Age 65-69	0.0%	-15.3%	-4.1%	-15.3%	-12.1%	-17.5%	2.7%	-5.7%
7R General - Age 70-74	0.0%	-15.5%	-4.9%	-15.5%	-11.7%	-17.6%	0.0%	-7.8%
7S General - Age 75-79	-1.0%	-15.4%	-5.5%	-15.4%	-11.9%	-17.5%	-12.6%	-21.2%
7T General - Age 80 & Up	1.0%	-15.2%	-6.2%	-15.2%	-13.8%	-19.1%	-14.5%	-23.2%
8N Special - Age 50-54 *	-1.1%	-14.8%	-3.2%	-14.8%	-10.7%	-17.1%	1.8%	-8.9%
8O Special - Age 55-59 *	-1.1%	-15.1%	-3.2%	-15.1%	-10.9%	-17.4%	2.8%	-8.3%
8P Special - Age 60-64 *	-1.1%	-15.2%	-3.3%	-15.2%	-11.0%	-17.6%	2.8%	-8.3%
8Q Special - Age 65-69 *	-1.1%	-15.1%	-3.2%	-15.1%	-11.8%	-17.4%	1.8%	-8.3%
8R Special - Age 70-74 *	-2.1%	-15.3%	-4.1%	-15.3%	-12.1%	-17.5%	0.0%	-9.5%

Overall:		
	BI	**-11.5%**
	PD	**-11.6%**

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
MED - All Zones

CURRENT DRIVER CLASS FACTOR

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
MED - All Zones

Step 1: Remove Annual Mileage and set "Under 7500" same as "7500 & Over"

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
MED - All Zones

Rebased Driver Class
Step 2: Dividing factors from Step 1 by Class 7M4 (or 7M1)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.28	2.28	2.28	2.28	2.29	2.29	2.29	2.29
12 Age 17-18	1.94	1.94	1.95	1.95	1.95	1.95	1.95	1.95
13 Age 19-20	1.76	1.76	1.76	1.76	1.77	1.77	1.77	1.77
14 Age 21-24	1.18	1.18	1.18	1.18	1.22	1.22	1.22	1.22
Single Female Princ. Op.								
21 Age Under 17	2.47	2.47	2.47	2.47	2.48	2.48	2.48	2.48
22 Age 17-18	2.10	2.10	2.11	2.11	2.11	2.11	2.11	2.11
23 Age 19-20	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93
24 Age 21-24	1.24	1.24	1.24	1.24	1.25	1.25	1.25	1.25
Single Male Occ. Op.								
41 Age Under 17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65
42 Age 17-18	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13
43 Age 19-20	2.12	2.12	2.13	2.13	2.13	2.13	2.13	2.13
44 Age 21-24	1.37	1.37	1.38	1.38	1.40	1.40	1.40	1.40
Single Male Princ. Op.								
51 Age Under 17	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53
52 Age 17-18	2.60	2.60	2.60	2.60	2.61	2.61	2.61	2.61
53 Age 19-20	2.50	2.50	2.50	2.50	2.51	2.51	2.51	2.51
54 Age 21-24	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53
5H Age 25-29	1.07	1.07	1.08	1.08	1.11	1.11	1.26	1.26
Married Male Princ. or Occ.								
31 Age Under 17	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99
32 Age 17-18	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86
33 Age 19-20	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72
38 Age 21-22	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21
39 Age 23-24	1.07	1.07	1.08	1.08	1.08	1.08	1.08	1.08
All Other Classes								
7I General - Age 29 & Under	1.05	1.05	1.05	1.05	1.08	1.08	1.08	1.08
7J General - Age 30-34	1.02	1.02	1.02	1.02	1.04	1.04	1.04	1.04
7K General - Age 35-39	1.01	1.01	1.01	1.01	1.03	1.03	1.03	1.03
7L General - Age 40-44	1.00	1.00	1.01	1.01	1.03	1.03	1.03	1.03
7M General - Age 45-49	**1.00**	**1.00**	1.00	1.00	1.03	1.03	1.03	1.03
7N General - Age 50-54	0.94	0.94	0.95	0.95	0.98	0.98	0.98	0.98
7O General - Age 55-59	0.93	0.93	0.93	0.93	0.96	0.96	0.97	0.97
7P General - Age 60-64	0.93	0.93	0.93	0.93	0.95	0.95	0.97	0.97
7Q General - Age 65-69	0.93	0.93	0.93	0.93	0.96	0.96	1.00	1.00
7R General - Age 70-74	0.95	0.95	0.95	0.95	0.98	0.98	1.02	1.02
7S General - Age 75-79	0.98	0.98	0.98	0.98	1.00	1.00	1.05	1.05
7T General - Age 80 & Up	1.04	1.04	1.04	1.04	1.08	1.08	1.12	1.12
8N Special - Age 50-54 *	0.91	0.91	0.91	0.91	0.93	0.93	0.98	0.98
8O Special - Age 55-59 *	0.89	0.89	0.89	0.89	0.92	0.92	0.97	0.97
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.92	0.92	0.97	0.97
8Q Special - Age 65-69 *	0.89	0.89	0.89	0.89	0.92	0.92	0.98	0.98
8R Special - Age 70-74 *	0.91	0.91	0.91	0.91	0.93	0.93	1.00	1.00

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
MED - All Zones

Calcas Current vs. Competitors' "Usage" Factors

		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		CC Current	State Farm	CC Current	State Farm	CC Current	State Farm	CC Current	State Farm
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	1.00	1.07
	Age 21-24	1.00	1.00	1.00	1.03	1.02	1.06	1.02	1.09
	Age 21-22	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 23-24	1.00	1.00	1.01	1.02	1.01	1.04	1.01	1.07
5H	Age 25-29	1.00	1.00	1.01	1.01	1.04	1.06	1.18	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.03	1.06	1.03	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.02	1.06	1.02	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.02	1.06	1.02	1.10
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.03	1.06	1.03	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.03	1.06	1.03	1.10
7N	General - Age 50-54	1.00	1.00	1.01	1.02	1.04	1.07	1.04	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.03	1.07	1.04	1.11
7P	General - Age 60-64	1.00	1.00	1.00	1.02	1.02	1.07	1.04	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.03	1.06	1.08	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.03	1.06	1.07	1.11
7S	General - Age 75-79	1.00	1.00	1.00	1.02	1.02	1.06	1.07	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.04	1.06	1.08	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.02	1.00	1.08	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.03	1.00	1.09	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.03	1.00	1.09	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.03	1.00	1.10	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.02	1.00	1.10	1.00

Competitors "Usage" Factors

MED		Pleasure		Commute Short		Commute Long		Business	
Competitors' Implied Usage Factors		SFM	FB	SFM	FB	SFM	FB	SFM	FB
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	0.93	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	0.93	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	0.92	1.07
	Age 21-22	1.00	1.00	1.00	1.03	1.00	1.06	0.92	1.09
	Age 21-24	1.00	1.00	1.00	1.02	1.00	1.04	0.92	1.06
	Age 23-24	1.00	1.00	1.00	1.02	1.00	1.04	0.92	1.07
5H	Age 25-29	1.00	1.00	1.00	1.01	1.00	1.06	0.90	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.00	1.06	0.90	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.00	1.06	0.90	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.00	1.06	0.90	1.10
7L	General - Age 40-44	1.00	1.00	1.00	1.01	1.00	1.06	0.90	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.00	1.06	0.89	1.10
7N	General - Age 50-54	1.00	1.00	1.00	1.02	1.00	1.07	0.90	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.00	1.07	0.89	1.11
7P	General - Age 60-64	1.00	1.00	1.00	1.02	1.00	1.07	0.89	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.00	1.06	0.89	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.00	1.06	0.90	1.11
7S	General - Age 75-79	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: FB = Farm Bureau; SFM = State Farm Mutual

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
MED - All Zones

		Proposed "Usage" Factor Change							
		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		Indicated	Filed	Indicated	Filed	Indicated	Filed	Indicated	Filed
	Age Under 17	0.0%	0.0%	1.9%	1.9%	3.7%	3.7%	5.9%	5.9%
	Age 17-18	0.0%	0.0%	1.7%	1.7%	3.6%	3.6%	5.8%	5.8%
	Age 19-20	0.0%	0.0%	2.3%	2.3%	4.3%	4.3%	6.9%	6.9%
	Age 21-24	0.0%	0.0%	3.0%	3.0%	4.7%	4.7%	7.7%	7.7%
	Age 21-22	0.0%	0.0%	1.8%	1.8%	3.7%	3.7%	6.5%	6.5%
	Age 23-24	0.0%	0.0%	1.1%	1.1%	3.1%	3.1%	6.2%	6.2%
5H	Age 25-29	0.0%	0.0%	0.1%	0.1%	2.2%	2.2%	-6.6%	-6.6%
7I	General - Age 29 & Under	0.0%	0.0%	1.0%	1.0%	3.1%	3.1%	6.9%	6.9%
7J	General - Age 30-34	0.0%	0.0%	1.0%	1.0%	4.0%	4.0%	7.9%	7.9%
7K	General - Age 35-39	0.0%	0.0%	1.0%	1.0%	3.9%	3.9%	7.9%	7.9%
7L	General - Age 40-44	0.0%	0.0%	0.0%	0.0%	2.9%	2.9%	6.8%	6.8%
7M	General - Age 45-49	0.0%	0.0%	1.0%	1.0%	2.9%	2.9%	6.8%	6.8%
7N	General - Age 50-54	0.0%	0.0%	1.2%	1.2%	2.5%	2.5%	6.8%	6.8%
7O	General - Age 55-59	0.0%	0.0%	2.3%	2.3%	3.5%	3.5%	6.8%	6.8%
7P	General - Age 60-64	0.0%	0.0%	2.3%	2.3%	4.6%	4.6%	6.8%	6.8%
7Q	General - Age 65-69	0.0%	0.0%	2.2%	2.2%	3.1%	3.1%	3.0%	3.0%
7R	General - Age 70-74	0.0%	0.0%	2.2%	2.2%	3.2%	3.2%	3.2%	3.2%
7S	General - Age 75-79	0.0%	0.0%	2.2%	2.2%	4.3%	4.3%	3.4%	3.4%
7T	General - Age 80 & Up	0.0%	0.0%	2.2%	2.2%	2.5%	2.5%	2.8%	2.8%
8N	Special - Age 50-54 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	-7.1%	-7.1%
8O	Special - Age 55-59 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	-8.2%	-8.2%
8P	Special - Age 60-64 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	-8.2%	-8.2%
8Q	Special - Age 65-69 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	-9.2%	-9.2%
8R	Special - Age 70-74 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	-9.0%	-9.0%

Note: If Youthful Occassional, Filed change is tempered by 75%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
MED - All Zones

FILED FACTORS (11/1/2014)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.28	2.28	2.32	2.32	2.33	2.33	2.37	2.37
12 Age 17-18	1.94	1.94	1.98	1.98	1.98	1.98	2.02	2.02
13 Age 19-20	1.76	1.76	1.80	1.80	1.81	1.81	1.85	1.85
14 Age 21-24	1.18	1.18	1.21	1.21	1.26	1.26	1.28	1.28
Single Female Princ. Op.								
21 Age Under 17	2.47	2.47	2.52	2.52	2.57	2.57	2.63	2.63
22 Age 17-18	2.10	2.10	2.15	2.15	2.19	2.19	2.23	2.23
23 Age 19-20	1.93	1.93	1.97	1.97	2.01	2.01	2.06	2.06
24 Age 21-24	1.24	1.24	1.28	1.28	1.31	1.31	1.35	1.35
Single Male Occ. Op.								
41 Age Under 17	2.65	2.65	2.70	2.70	2.70	2.70	2.75	2.75
42 Age 17-18	2.13	2.13	2.17	2.17	2.17	2.17	2.21	2.21
43 Age 19-20	2.12	2.12	2.18	2.18	2.18	2.18	2.22	2.22
44 Age 21-24	1.37	1.37	1.42	1.42	1.44	1.44	1.47	1.47
Single Male Princ. Op.								
51 Age Under 17	3.53	3.53	3.60	3.60	3.66	3.66	3.74	3.74
52 Age 17-18	2.60	2.60	2.64	2.64	2.70	2.70	2.76	2.76
53 Age 19-20	2.50	2.50	2.56	2.56	2.62	2.62	2.68	2.68
54 Age 21-24	1.53	1.53	1.58	1.58	1.60	1.60	1.65	1.65
5H Age 25-29	1.07	1.07	1.08	1.08	1.13	1.13	1.18	1.18
Married Male Princ. or Occ.								
31 Age Under 17	1.99	1.99	2.03	2.03	2.06	2.06	2.11	2.11
32 Age 17-18	1.86	1.86	1.89	1.89	1.93	1.93	1.97	1.97
33 Age 19-20	1.72	1.72	1.76	1.76	1.79	1.79	1.84	1.84
38 Age 21-22	1.21	1.21	1.23	1.23	1.25	1.25	1.29	1.29
39 Age 23-24	1.07	1.07	1.09	1.09	1.11	1.11	1.15	1.15
All Other Classes								
7I General - Age 29 & Under	1.05	1.05	1.06	1.06	1.11	1.11	1.16	1.16
7J General - Age 30-34	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7K General - Age 35-39	1.01	1.01	1.02	1.02	1.07	1.07	1.11	1.11
7L General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M General - Age 45-49	**1.00**	**1.00**	1.01	1.01	1.06	1.06	1.10	1.10
7N General - Age 50-54	0.94	0.94	0.96	0.96	1.00	1.00	1.05	1.05
7O General - Age 55-59	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7P General - Age 60-64	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7Q General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R General - Age 70-74	0.95	0.95	0.97	0.97	1.01	1.01	1.05	1.05
7S General - Age 75-79	0.98	0.98	1.00	1.00	1.04	1.04	1.09	1.09
7T General - Age 80 & Up	1.04	1.04	1.06	1.06	1.11	1.11	1.15	1.15
8N Special - Age 50-54 *	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8O Special - Age 55-59 *	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q Special - Age 65-69 *	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8R Special - Age 70-74 *	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91

Note: The Filed Driver Class Factor = Rebased Driver Class Factor from page 2 with Usage Factor adjusted change (See pages 4 & 5)

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
MED - All Zones

FILED CHANGE

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	-16.8%	-16.8%	-15.3%	-15.3%	-15.3%	-15.3%	-13.8%	-13.8%
12 Age 17-18	-16.7%	-16.7%	-15.4%	-15.4%	-15.4%	-15.4%	-13.7%	-13.7%
13 Age 19-20	-16.6%	-16.6%	-14.7%	-14.7%	-14.6%	-14.6%	-12.7%	-12.7%
14 Age 21-24	-15.7%	-16.9%	-14.2%	-14.8%	-10.6%	-13.7%	-9.2%	-12.3%
Single Female Princ. Op.								
21 Age Under 17	-16.6%	-16.6%	-14.9%	-14.9%	-13.5%	-13.5%	-11.4%	-11.4%
22 Age 17-18	-16.7%	-16.7%	-15.0%	-15.0%	-13.4%	-13.4%	-11.9%	-11.9%
23 Age 19-20	-16.5%	-16.5%	-14.7%	-14.7%	-13.0%	-13.0%	-10.8%	-10.8%
24 Age 21-24	-16.8%	-16.8%	-14.1%	-14.1%	-12.7%	-12.7%	-10.0%	-10.0%
Single Male Occ. Op.								
41 Age Under 17	-16.7%	-16.7%	-15.1%	-15.1%	-15.1%	-15.1%	-13.5%	-13.5%
42 Age 17-18	-16.5%	-16.5%	-14.9%	-14.9%	-14.9%	-14.9%	-13.3%	-13.3%
43 Age 19-20	-16.5%	-16.5%	-14.5%	-14.5%	-14.5%	-14.5%	-12.9%	-12.9%
44 Age 21-24	-16.5%	-16.5%	-13.9%	-13.9%	-12.7%	-14.3%	-10.9%	-12.5%
Single Male Princ. Op.								
51 Age Under 17	-16.5%	-16.5%	-14.9%	-14.9%	-13.5%	-13.5%	-11.6%	-11.6%
52 Age 17-18	-16.7%	-16.7%	-15.4%	-15.4%	-13.7%	-13.7%	-11.8%	-11.8%
53 Age 19-20	-16.7%	-16.7%	-14.7%	-14.7%	-13.0%	-13.0%	-11.0%	-11.0%
54 Age 21-24	-16.8%	-16.8%	-14.1%	-14.1%	-13.0%	-13.0%	-10.3%	-10.3%
5H Age 25-29	-7.8%	-16.4%	-8.5%	-16.9%	-11.0%	-15.0%	-16.9%	-21.9%
Married Male Princ. or Occ.								
31 Age Under 17	-16.7%	-16.7%	-15.1%	-15.1%	-13.8%	-13.8%	-11.7%	-11.7%
32 Age 17-18	-16.6%	-16.6%	-15.2%	-15.2%	-13.5%	-13.5%	-11.7%	-11.7%
33 Age 19-20	-16.5%	-16.5%	-14.6%	-14.6%	-13.1%	-13.1%	-10.7%	-10.7%
38 Age 21-22	-16.6%	-16.6%	-15.2%	-15.2%	-13.8%	-13.8%	-11.0%	-11.0%
39 Age 23-24	-16.4%	-16.4%	-15.5%	-15.5%	-14.0%	-14.0%	-10.9%	-10.9%
All Other Classes								
7I General - Age 29 & Under	-1.9%	-16.7%	-4.5%	-15.9%	-7.5%	-14.0%	-3.3%	-10.1%
7J General - Age 30-34	0.0%	-16.4%	-2.8%	-15.6%	-6.1%	-13.6%	-2.6%	-10.4%
7K General - Age 35-39	-1.0%	-16.5%	-3.8%	-15.7%	-7.0%	-13.7%	-3.5%	-10.5%
7L General - Age 40-44	-1.0%	-16.7%	-3.8%	-16.5%	-7.0%	-14.5%	-3.5%	-11.3%
7M General - Age 45-49	0.0%	-16.7%	-2.9%	-15.8%	-6.2%	-13.8%	-2.7%	-10.6%
7N General - Age 50-54	0.0%	-16.8%	-3.0%	-15.8%	-6.5%	-14.5%	-1.9%	-10.3%
7O General - Age 55-59	1.1%	-16.2%	-2.1%	-15.2%	-7.5%	-13.9%	-2.8%	-10.3%
7P General - Age 60-64	1.1%	-16.2%	-1.0%	-14.4%	-7.5%	-13.2%	-2.8%	-10.3%
7Q General - Age 65-69	1.1%	-17.0%	-2.1%	-15.2%	-7.5%	-13.9%	-3.7%	-14.2%
7R General - Age 70-74	0.0%	-16.7%	-2.0%	-14.9%	-5.6%	-13.7%	-2.8%	-13.9%
7S General - Age 75-79	0.0%	-16.2%	-2.9%	-14.5%	-6.3%	-13.3%	-1.8%	-13.5%
7T General - Age 80 & Up	-1.0%	-16.8%	-4.5%	-15.2%	-6.7%	-14.0%	-3.4%	-14.2%
8N Special - Age 50-54 *	-1.1%	-16.5%	-3.2%	-16.5%	-10.8%	-18.8%	-11.7%	-22.2%
8O Special - Age 55-59 *	-1.1%	-16.8%	-3.3%	-16.8%	-11.0%	-19.1%	-11.9%	-23.3%
8P Special - Age 60-64 *	0.0%	-16.8%	-3.3%	-16.8%	-11.0%	-19.1%	-11.0%	-23.3%
8Q Special - Age 65-69 *	-1.1%	-16.8%	-3.3%	-16.8%	-11.9%	-19.1%	-11.9%	-24.6%
8R Special - Age 70-74 *	-1.1%	-16.5%	-4.2%	-16.5%	-11.7%	-18.8%	-11.7%	-24.2%

Overall: MED **-11.8%**

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COMP - All Zones

CURRENT DRIVER CLASS FACTOR

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COMP - All Zones

Step 1: Remove Annual Mileage and set "Under 7500" same as "7500 & Over"

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COMP - All Zones

Rebased Driver Class
Step 2: Dividing factors from Step 1 by Class 7M4 (or 7M1)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
12 Age 17-18	1.79	1.79	1.79	1.79	1.80	1.80	1.80	1.80
13 Age 19-20	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
14 Age 21-24	1.19	1.19	1.19	1.19	1.21	1.21	1.21	1.21
Single Female Princ. Op.								
21 Age Under 17	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36
22 Age 17-18	2.05	2.05	2.06	2.06	2.06	2.06	2.07	2.07
23 Age 19-20	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96
24 Age 21-24	1.22	1.22	1.22	1.22	1.23	1.23	1.27	1.27
Single Male Occ. Op.								
41 Age Under 17	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69
42 Age 17-18	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16
43 Age 19-20	2.14	2.14	2.14	2.14	2.14	2.14	2.15	2.15
44 Age 21-24	1.38	1.38	1.39	1.39	1.42	1.42	1.42	1.42
Single Male Princ. Op.								
51 Age Under 17	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58
52 Age 17-18	2.62	2.62	2.63	2.63	2.63	2.63	2.66	2.66
53 Age 19-20	2.55	2.55	2.55	2.55	2.56	2.56	2.57	2.57
54 Age 21-24	1.55	1.55	1.55	1.55	1.55	1.55	1.58	1.58
5H Age 25-29	1.10	1.10	1.12	1.12	1.14	1.14	1.29	1.29
Married Male Princ. or Occ.								
31 Age Under 17	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03
32 Age 17-18	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89
33 Age 19-20	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
38 Age 21-22	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
39 Age 23-24	1.11	1.11	1.12	1.12	1.12	1.12	1.14	1.14
All Other Classes								
7I General - Age 29 & Under	1.07	1.07	1.07	1.07	1.09	1.09	1.14	1.14
7J General - Age 30-34	1.04	1.04	1.04	1.04	1.07	1.07	1.11	1.11
7K General - Age 35-39	1.03	1.03	1.03	1.03	1.06	1.06	1.10	1.10
7L General - Age 40-44	1.02	1.02	1.02	1.02	1.04	1.04	1.08	1.08
7M General - Age 45-49	**1.00**	**1.00**	1.00	1.00	1.03	1.03	1.06	1.06
7N General - Age 50-54	0.95	0.95	0.95	0.95	0.97	0.97	1.02	1.02
7O General - Age 55-59	0.94	0.94	0.94	0.94	0.97	0.97	1.01	1.01
7P General - Age 60-64	0.92	0.92	0.93	0.93	0.96	0.96	1.00	1.00
7Q General - Age 65-69	0.93	0.93	0.93	0.93	0.96	0.96	1.00	1.00
7R General - Age 70-74	0.94	0.94	0.94	0.94	0.97	0.97	1.02	1.02
7S General - Age 75-79	0.95	0.95	0.96	0.96	0.97	0.97	1.03	1.03
7T General - Age 80 & Up	0.99	0.99	0.99	0.99	1.02	1.02	1.06	1.06
8N Special - Age 50-54 *	0.92	0.92	0.92	0.92	0.94	0.94	1.01	1.01
8O Special - Age 55-59 *	0.91	0.91	0.91	0.91	0.93	0.93	1.00	1.00
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.92	0.92	0.98	0.98
8Q Special - Age 65-69 *	0.89	0.89	0.89	0.89	0.92	0.92	0.98	0.98
8R Special - Age 70-74 *	0.91	0.91	0.91	0.91	0.93	0.93	1.00	1.00

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
COMP - All Zones

Calcas Current vs. Competitors' "Usage" Factors

		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		CC Current	State Farm	CC Current	State Farm	CC Current	State Farm	CC Current	State Farm
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	1.01	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	1.00	1.07
	Age 21-24	1.00	1.00	1.00	1.03	1.01	1.06	1.03	1.09
	Age 21-22	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 23-24	1.00	1.00	1.01	1.02	1.01	1.04	1.03	1.07
5H	Age 25-29	1.00	1.00	1.02	1.01	1.04	1.06	1.17	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.02	1.06	1.07	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.03	1.06	1.07	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.03	1.06	1.07	1.10
7L	General - Age 40-44	1.00	1.00	1.00	1.01	1.02	1.06	1.06	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.03	1.06	1.06	1.10
7N	General - Age 50-54	1.00	1.00	1.00	1.02	1.02	1.07	1.07	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.03	1.07	1.07	1.11
7P	General - Age 60-64	1.00	1.00	1.01	1.02	1.04	1.07	1.09	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.03	1.06	1.08	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.03	1.06	1.09	1.11
7S	General - Age 75-79	1.00	1.00	1.01	1.02	1.02	1.06	1.08	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.03	1.06	1.07	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.02	1.00	1.10	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.02	1.00	1.10	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.03	1.00	1.10	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.03	1.00	1.10	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.02	1.00	1.10	1.00

Competitors "Usage" Factors

	COMP	Pleasure		Commute Short		Commute Long		Business	
Competitors' Implied Usage Factors		SFM	FB	SFM	FB	SFM	FB	SFM	FB
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	1.06	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	1.06	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	1.06	1.07
	Age 21-22	1.00	1.00	1.00	1.03	1.00	1.06	1.06	1.09
	Age 21-24	1.00	1.00	1.00	1.02	1.00	1.04	1.06	1.06
	Age 23-24	1.00	1.00	1.00	1.02	1.00	1.04	1.06	1.07
5H	Age 25-29	1.00	1.00	1.00	1.01	1.00	1.06	1.07	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.00	1.06	1.07	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.00	1.06	1.08	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.00	1.06	1.08	1.10
7L	General - Age 40-44	1.00	1.00	1.00	1.01	1.00	1.06	1.08	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.00	1.06	1.09	1.10
7N	General - Age 50-54	1.00	1.00	1.00	1.02	1.00	1.07	1.09	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.00	1.07	1.09	1.11
7P	General - Age 60-64	1.00	1.00	1.00	1.02	1.00	1.07	1.10	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.00	1.06	1.10	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.00	1.06	1.09	1.11
7S	General - Age 75-79	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: FB = Farm Bureau; SFM = State Farm Mutual

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
COMP - All Zones

		Proposed "Usage" Factor Change							
		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		Indicated	Filed	Indicated	Filed	Indicated	Filed	Indicated	Filed
	Age Under 17	0.0%	0.0%	1.9%	1.9%	3.9%	3.9%	6.1%	6.1%
	Age 17-18	0.0%	0.0%	1.7%	1.7%	3.6%	3.6%	5.4%	5.4%
	Age 19-20	0.0%	0.0%	2.4%	2.4%	4.5%	4.5%	6.9%	6.9%
	Age 21-24	0.0%	0.0%	3.0%	3.0%	4.9%	4.9%	6.5%	6.5%
	Age 21-22	0.0%	0.0%	1.8%	1.8%	3.7%	3.7%	6.5%	6.5%
	Age 23-24	0.0%	0.0%	1.1%	1.1%	3.2%	3.2%	4.3%	4.3%
5H	Age 25-29	0.0%	0.0%	-0.8%	-0.8%	2.3%	2.3%	-6.2%	-6.2%
7I	General - Age 29 & Under	0.0%	0.0%	1.0%	1.0%	4.1%	4.1%	3.2%	3.2%
7J	General - Age 30-34	0.0%	0.0%	1.0%	1.0%	3.0%	3.0%	3.1%	3.1%
7K	General - Age 35-39	0.0%	0.0%	1.0%	1.0%	3.0%	3.0%	3.0%	3.0%
7L	General - Age 40-44	0.0%	0.0%	1.0%	1.0%	4.0%	4.0%	3.9%	3.9%
7M	General - Age 45-49	0.0%	0.0%	1.0%	1.0%	2.9%	2.9%	3.8%	3.8%
7N	General - Age 50-54	0.0%	0.0%	2.3%	2.3%	4.6%	4.6%	3.7%	3.7%
7O	General - Age 55-59	0.0%	0.0%	2.3%	2.3%	3.5%	3.5%	3.6%	3.6%
7P	General - Age 60-64	0.0%	0.0%	1.2%	1.2%	2.4%	2.4%	2.5%	2.5%
7Q	General - Age 65-69	0.0%	0.0%	2.2%	2.2%	3.1%	3.1%	3.0%	3.0%
7R	General - Age 70-74	0.0%	0.0%	2.2%	2.2%	3.2%	3.2%	2.1%	2.1%
7S	General - Age 75-79	0.0%	0.0%	1.1%	1.1%	4.3%	4.3%	2.2%	2.2%
7T	General - Age 80 & Up	0.0%	0.0%	2.2%	2.2%	3.3%	3.3%	3.4%	3.4%
8N	Special - Age 50-54 *	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.1%	-8.9%	-8.9%
8O	Special - Age 55-59 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	-9.0%	-9.0%
8P	Special - Age 60-64 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	-9.2%	-9.2%
8Q	Special - Age 65-69 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	-9.2%	-9.2%
8R	Special - Age 70-74 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	-9.0%	-9.0%

Note: If Youthful Occassional, Filed change is tempered by 75%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COMP - All Zones

FILED FACTORS (11/1/2014)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.03	2.03	2.07	2.07	2.07	2.07	2.11	2.11
12 Age 17-18	1.79	1.79	1.82	1.82	1.83	1.83	1.86	1.86
13 Age 19-20	1.75	1.75	1.79	1.79	1.79	1.79	1.83	1.83
14 Age 21-24	1.19	1.19	1.23	1.23	1.25	1.25	1.27	1.27
Single Female Princ. Op.								
21 Age Under 17	2.36	2.36	2.40	2.40	2.45	2.45	2.50	2.50
22 Age 17-18	2.05	2.05	2.09	2.09	2.13	2.13	2.18	2.18
23 Age 19-20	1.96	1.96	2.01	2.01	2.05	2.05	2.10	2.10
24 Age 21-24	1.22	1.22	1.26	1.26	1.29	1.29	1.35	1.35
Single Male Occ. Op.								
41 Age Under 17	2.69	2.69	2.74	2.74	2.74	2.74	2.79	2.79
42 Age 17-18	2.16	2.16	2.20	2.20	2.20	2.20	2.24	2.24
43 Age 19-20	2.14	2.14	2.19	2.19	2.19	2.19	2.25	2.25
44 Age 21-24	1.38	1.38	1.43	1.43	1.46	1.46	1.49	1.49
Single Male Princ. Op.								
51 Age Under 17	3.58	3.58	3.65	3.65	3.72	3.72	3.80	3.80
52 Age 17-18	2.62	2.62	2.67	2.67	2.72	2.72	2.80	2.80
53 Age 19-20	2.55	2.55	2.61	2.61	2.68	2.68	2.75	2.75
54 Age 21-24	1.55	1.55	1.60	1.60	1.63	1.63	1.68	1.68
5H Age 25-29	1.10	1.10	1.11	1.11	1.17	1.17	1.21	1.21
Married Male Princ. or Occ.								
31 Age Under 17	2.03	2.03	2.07	2.07	2.11	2.11	2.15	2.15
32 Age 17-18	1.89	1.89	1.92	1.92	1.96	1.96	1.99	1.99
33 Age 19-20	1.75	1.75	1.79	1.79	1.83	1.83	1.87	1.87
38 Age 21-22	1.25	1.25	1.27	1.27	1.30	1.30	1.33	1.33
39 Age 23-24	1.11	1.11	1.13	1.13	1.16	1.16	1.19	1.19
All Other Classes								
7I General - Age 29 & Under	1.07	1.07	1.08	1.08	1.13	1.13	1.18	1.18
7J General - Age 30-34	1.04	1.04	1.05	1.05	1.10	1.10	1.14	1.14
7K General - Age 35-39	1.03	1.03	1.04	1.04	1.09	1.09	1.13	1.13
7L General - Age 40-44	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7M General - Age 45-49	**1.00**	**1.00**	1.01	1.01	1.06	1.06	1.10	1.10
7N General - Age 50-54	0.95	0.95	0.97	0.97	1.01	1.01	1.06	1.06
7O General - Age 55-59	0.94	0.94	0.96	0.96	1.00	1.00	1.05	1.05
7P General - Age 60-64	0.92	0.92	0.94	0.94	0.98	0.98	1.02	1.02
7Q General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R General - Age 70-74	0.94	0.94	0.96	0.96	1.00	1.00	1.04	1.04
7S General - Age 75-79	0.95	0.95	0.97	0.97	1.01	1.01	1.05	1.05
7T General - Age 80 & Up	0.99	0.99	1.01	1.01	1.05	1.05	1.10	1.10
8N Special - Age 50-54 *	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
8O Special - Age 55-59 *	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q Special - Age 65-69 *	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8R Special - Age 70-74 *	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91

Note: The Filed Driver Class Factor = Rebased Driver Class Factor from page 2 with Usage Factor adjusted change (See pages 4 & 5)

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COMP - All Zones

FILED CHANGE

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	-15.1%	-15.1%	-13.4%	-13.4%	-13.4%	-13.4%	-11.7%	-11.7%
12 Age 17-18	-15.2%	-15.2%	-13.7%	-13.7%	-13.7%	-13.7%	-12.3%	-12.3%
13 Age 19-20	-15.0%	-15.0%	-13.1%	-13.1%	-13.1%	-13.1%	-11.2%	-11.2%
14 Age 21-24	-11.9%	-15.0%	-9.6%	-12.1%	-8.1%	-12.6%	-6.6%	-11.2%
Single Female Princ. Op.								
21 Age Under 17	-15.4%	-15.4%	-14.0%	-14.0%	-12.2%	-12.2%	-10.4%	-10.4%
22 Age 17-18	-15.3%	-15.3%	-14.0%	-14.0%	-12.3%	-12.3%	-10.7%	-10.7%
23 Age 19-20	-15.2%	-15.2%	-13.0%	-13.0%	-11.3%	-11.3%	-9.1%	-9.1%
24 Age 21-24	-15.3%	-15.3%	-12.5%	-12.5%	-11.0%	-11.0%	-6.9%	-10.0%
Single Male Occ. Op.								
41 Age Under 17	-15.4%	-15.4%	-13.8%	-13.8%	-13.8%	-13.8%	-12.3%	-12.3%
42 Age 17-18	-15.3%	-15.3%	-13.7%	-13.7%	-13.7%	-13.7%	-12.2%	-12.2%
43 Age 19-20	-15.1%	-15.1%	-13.4%	-13.4%	-13.4%	-13.4%	-11.4%	-11.4%
44 Age 21-24	-15.3%	-15.3%	-12.8%	-12.8%	-11.0%	-13.1%	-10.2%	-11.3%
Single Male Princ. Op.								
51 Age Under 17	-15.4%	-15.4%	-13.7%	-13.7%	-12.1%	-12.1%	-10.2%	-10.2%
52 Age 17-18	-15.2%	-15.2%	-13.9%	-13.9%	-12.3%	-12.3%	-10.8%	-10.8%
53 Age 19-20	-15.3%	-15.3%	-13.3%	-13.3%	-11.3%	-11.3%	-9.2%	-9.2%
54 Age 21-24	-15.3%	-15.3%	-12.6%	-12.6%	-10.9%	-10.9%	-9.7%	-9.7%
5H Age 25-29	-6.0%	-15.4%	-6.7%	-15.9%	-8.6%	-12.7%	-14.2%	-20.4%
Married Male Princ. or Occ.								
31 Age Under 17	-15.1%	-15.1%	-13.4%	-13.4%	-11.7%	-11.7%	-10.0%	-10.0%
32 Age 17-18	-15.2%	-15.2%	-13.9%	-13.9%	-12.1%	-12.1%	-10.8%	-10.8%
33 Age 19-20	-15.0%	-15.0%	-13.1%	-13.1%	-11.2%	-11.2%	-9.2%	-9.2%
38 Age 21-22	-15.0%	-15.0%	-13.6%	-13.6%	-11.6%	-11.6%	-9.5%	-9.5%
39 Age 23-24	-15.3%	-15.3%	-14.4%	-14.4%	-12.1%	-12.1%	-9.8%	-11.9%
All Other Classes								
7I General - Age 29 & Under	-1.8%	-15.1%	-4.4%	-14.3%	-7.4%	-12.4%	-5.6%	-12.6%
7J General - Age 30-34	-1.9%	-15.4%	-4.5%	-14.6%	-7.6%	-12.7%	-6.6%	-13.0%
7K General - Age 35-39	-1.0%	-15.6%	-4.6%	-14.8%	-7.6%	-12.8%	-5.8%	-13.1%
7L General - Age 40-44	0.0%	-15.0%	-2.8%	-14.2%	-6.1%	-12.2%	-5.1%	-11.8%
7M General - Age 45-49	0.0%	-15.3%	-2.9%	-14.4%	-6.2%	-12.4%	-5.2%	-12.0%
7N General - Age 50-54	0.0%	-15.2%	-2.0%	-13.4%	-6.5%	-12.2%	-4.5%	-11.7%
7O General - Age 55-59	0.0%	-15.3%	-2.0%	-13.5%	-6.5%	-12.3%	-4.5%	-11.8%
7P General - Age 60-64	0.0%	-15.6%	-3.1%	-14.5%	-8.4%	-13.3%	-5.6%	-13.6%
7Q General - Age 65-69	1.1%	-15.5%	-2.1%	-13.6%	-7.5%	-12.4%	-4.6%	-12.7%
7R General - Age 70-74	0.0%	-15.3%	-3.0%	-13.5%	-6.5%	-12.3%	-5.5%	-13.3%
7S General - Age 75-79	-1.0%	-15.2%	-4.0%	-14.2%	-7.3%	-12.2%	-3.7%	-13.2%
7T General - Age 80 & Up	-1.0%	-15.4%	-3.8%	-13.7%	-7.1%	-12.5%	-2.7%	-12.0%
8N Special - Age 50-54 *	-1.1%	-14.8%	-3.2%	-14.8%	-10.7%	-17.1%	-13.2%	-22.7%
8O Special - Age 55-59 *	0.0%	-15.0%	-3.2%	-15.0%	-10.8%	-17.3%	-13.3%	-22.9%
8P Special - Age 60-64 *	-1.1%	-15.2%	-3.3%	-15.2%	-11.0%	-17.6%	-13.6%	-23.3%
8Q Special - Age 65-69 *	-1.1%	-15.2%	-3.3%	-15.2%	-11.9%	-17.6%	-13.6%	-23.3%
8R Special - Age 70-74 *	-1.1%	-15.0%	-3.2%	-15.0%	-11.7%	-17.3%	-13.3%	-22.9%

Overall: COMP **-10.8%**

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COLL - All Zones

CURRENT DRIVER CLASS FACTOR

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COLL - All Zones

Step 1: Remove Annual Mileage and set "Under 7500" same as "7500 & Over"

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

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COLL - All Zones

Rebased Driver Class
Step 2: Dividing factors from Step 1 by Class 7M4 (or 7M1)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.37	2.37	2.37	2.37	2.38	2.38	2.38	2.38
12 Age 17-18	2.13	2.13	2.14	2.14	2.14	2.14	2.14	2.14
13 Age 19-20	1.93	1.93	1.93	1.93	1.94	1.94	1.94	1.94
14 Age 21-24	1.24	1.24	1.24	1.24	1.24	1.24	1.25	1.25
Single Female Princ. Op.								
21 Age Under 17	2.83	2.83	2.83	2.83	2.84	2.84	2.84	2.84
22 Age 17-18	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47
23 Age 19-20	2.18	2.18	2.18	2.18	2.19	2.19	2.19	2.19
24 Age 21-24	1.33	1.33	1.33	1.33	1.34	1.34	1.34	1.34
Single Male Occ. Op.								
41 Age Under 17	3.01	3.01	3.01	3.01	3.02	3.02	3.02	3.02
42 Age 17-18	2.46	2.46	2.46	2.46	2.47	2.47	2.47	2.47
43 Age 19-20	2.46	2.46	2.46	2.46	2.47	2.47	2.47	2.47
44 Age 21-24	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52
Single Male Princ. Op.								
51 Age Under 17	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08
52 Age 17-18	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97
53 Age 19-20	2.96	2.96	2.97	2.97	2.97	2.97	2.97	2.97
54 Age 21-24	1.71	1.71	1.71	1.71	1.72	1.72	1.72	1.72
5H Age 25-29	1.11	1.11	1.13	1.13	1.14	1.14	1.31	1.31
Married Male Princ. or Occ.								
31 Age Under 17	2.07	2.07	2.07	2.07	2.08	2.08	2.08	2.08
32 Age 17-18	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95
33 Age 19-20	1.77	1.77	1.78	1.78	1.78	1.78	1.78	1.78
38 Age 21-22	1.32	1.32	1.33	1.33	1.33	1.33	1.33	1.33
39 Age 23-24	1.13	1.13	1.14	1.14	1.14	1.14	1.14	1.14
All Other Classes								
7I General - Age 29 & Under	1.06	1.06	1.06	1.06	1.08	1.08	1.11	1.11
7J General - Age 30-34	1.02	1.02	1.02	1.02	1.04	1.04	1.06	1.06
7K General - Age 35-39	1.01	1.01	1.01	1.01	1.03	1.03	1.05	1.05
7L General - Age 40-44	1.00	1.00	1.01	1.01	1.03	1.03	1.04	1.04
7M General - Age 45-49	**1.00**	**1.00**	1.00	1.00	1.03	1.03	1.04	1.04
7N General - Age 50-54	0.95	0.95	0.95	0.95	0.97	0.97	1.00	1.00
7O General - Age 55-59	0.93	0.93	0.93	0.93	0.96	0.96	0.98	0.98
7P General - Age 60-64	0.92	0.92	0.93	0.93	0.96	0.96	0.98	0.98
7Q General - Age 65-69	0.94	0.94	0.94	0.94	0.97	0.97	0.98	0.98
7R General - Age 70-74	0.97	0.97	0.97	0.97	0.99	0.99	1.02	1.02
7S General - Age 75-79	1.03	1.03	1.03	1.03	1.06	1.06	1.10	1.10
7T General - Age 80 & Up	1.06	1.06	1.06	1.06	1.11	1.11	1.16	1.16
8N Special - Age 50-54 *	0.92	0.92	0.92	0.92	0.94	0.94	0.98	0.98
8O Special - Age 55-59 *	0.90	0.90	0.90	0.90	0.92	0.92	0.97	0.97
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.92	0.92	0.96	0.96
8Q Special - Age 65-69 *	0.91	0.91	0.91	0.91	0.93	0.93	0.97	0.97
8R Special - Age 70-74 *	0.93	0.93	0.93	0.93	0.96	0.96	1.00	1.00

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
COLL - All Zones

Calcas Current vs. Competitors' "Usage" Factors

		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		CC Current	State Farm	CC Current	State Farm	CC Current	State Farm	CC Current	State Farm
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	1.00	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	1.00	1.07
	Age 21-24	1.00	1.00	1.00	1.03	1.00	1.06	1.01	1.09
	Age 21-22	1.00	1.00	1.01	1.02	1.01	1.04	1.01	1.06
	Age 23-24	1.00	1.00	1.01	1.02	1.01	1.04	1.01	1.07
5H	Age 25-29	1.00	1.00	1.02	1.01	1.03	1.06	1.18	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.02	1.06	1.05	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.02	1.06	1.04	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.02	1.06	1.04	1.10
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.03	1.06	1.04	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.03	1.06	1.04	1.10
7N	General - Age 50-54	1.00	1.00	1.00	1.02	1.02	1.07	1.05	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.03	1.07	1.05	1.11
7P	General - Age 60-64	1.00	1.00	1.01	1.02	1.04	1.07	1.07	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.03	1.06	1.04	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.02	1.06	1.05	1.11
7S	General - Age 75-79	1.00	1.00	1.00	1.02	1.03	1.06	1.07	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.05	1.06	1.09	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.02	1.00	1.07	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.02	1.00	1.08	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.03	1.00	1.08	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.02	1.00	1.07	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.03	1.00	1.08	1.00

Competitors "Usage" Factors

	COLL	Pleasure		Commute Short		Commute Long		Business	
Competitors' Implied Usage Factors		SFM	FB	SFM	FB	SFM	FB	SFM	FB
	Age Under 17	1.00	1.00	1.00	1.02	1.00	1.04	1.01	1.06
	Age 17-18	1.00	1.00	1.00	1.02	1.00	1.04	1.01	1.06
	Age 19-20	1.00	1.00	1.00	1.02	1.00	1.05	1.01	1.07
	Age 21-22	1.00	1.00	1.00	1.03	1.00	1.06	1.01	1.09
	Age 21-24	1.00	1.00	1.00	1.02	1.00	1.04	1.02	1.06
	Age 23-24	1.00	1.00	1.00	1.02	1.00	1.04	1.02	1.07
5H	Age 25-29	1.00	1.00	1.00	1.01	1.00	1.06	1.02	1.10
7I	General - Age 29 & Under	1.00	1.00	1.00	1.01	1.00	1.06	1.02	1.10
7J	General - Age 30-34	1.00	1.00	1.00	1.01	1.00	1.06	1.02	1.10
7K	General - Age 35-39	1.00	1.00	1.00	1.01	1.00	1.06	1.02	1.10
7L	General - Age 40-44	1.00	1.00	1.00	1.01	1.00	1.06	1.02	1.10
7M	General - Age 45-49	1.00	1.00	1.00	1.01	1.00	1.06	1.02	1.10
7N	General - Age 50-54	1.00	1.00	1.00	1.02	1.00	1.07	1.03	1.11
7O	General - Age 55-59	1.00	1.00	1.00	1.02	1.00	1.07	1.04	1.11
7P	General - Age 60-64	1.00	1.00	1.00	1.02	1.00	1.07	1.04	1.11
7Q	General - Age 65-69	1.00	1.00	1.00	1.02	1.00	1.06	1.04	1.11
7R	General - Age 70-74	1.00	1.00	1.00	1.02	1.00	1.06	1.03	1.11
7S	General - Age 75-79	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
7T	General - Age 80 & Up	1.00	1.00	1.00	1.02	1.00	1.06	1.00	1.11
8N	Special - Age 50-54 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8O	Special - Age 55-59 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8P	Special - Age 60-64 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8Q	Special - Age 65-69 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8R	Special - Age 70-74 *	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: FB = Farm Bureau; SFM = State Farm Mutual

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS "USAGE" FACTOR
COLL - All Zones

		Proposed "Usage" Factor Change							
		Pleasure		Commute Short		Commute Long		Business	
Implied Usage Factor (Age 25+)		Indicated	Filed	Indicated	Filed	Indicated	Filed	Indicated	Filed
	Age Under 17	0.0%	0.0%	1.9%	1.9%	3.6%	3.6%	5.8%	5.8%
	Age 17-18	0.0%	0.0%	1.8%	1.8%	3.7%	3.7%	5.9%	5.9%
	Age 19-20	0.0%	0.0%	2.2%	2.2%	4.2%	4.2%	6.8%	6.8%
	Age 21-24	0.0%	0.0%	3.1%	3.1%	5.9%	5.9%	8.8%	8.8%
	Age 21-22	0.0%	0.0%	1.0%	1.0%	2.9%	2.9%	5.7%	5.7%
	Age 23-24	0.0%	0.0%	1.1%	1.1%	3.2%	3.2%	6.2%	6.2%
5H	Age 25-29	0.0%	0.0%	-0.8%	-0.8%	3.2%	3.2%	-6.8%	-6.8%
7I	General - Age 29 & Under	0.0%	0.0%	1.0%	1.0%	4.0%	4.0%	5.0%	5.0%
7J	General - Age 30-34	0.0%	0.0%	1.0%	1.0%	4.0%	4.0%	5.8%	5.8%
7K	General - Age 35-39	0.0%	0.0%	1.0%	1.0%	3.9%	3.9%	5.8%	5.8%
7L	General - Age 40-44	0.0%	0.0%	0.0%	0.0%	2.9%	2.9%	5.8%	5.8%
7M	General - Age 45-49	0.0%	0.0%	1.0%	1.0%	2.9%	2.9%	5.8%	5.8%
7N	General - Age 50-54	0.0%	0.0%	2.3%	2.3%	4.6%	4.6%	5.8%	5.8%
7O	General - Age 55-59	0.0%	0.0%	2.3%	2.3%	3.5%	3.5%	5.7%	5.7%
7P	General - Age 60-64	0.0%	0.0%	1.2%	1.2%	2.4%	2.4%	4.5%	4.5%
7Q	General - Age 65-69	0.0%	0.0%	2.2%	2.2%	3.2%	3.2%	6.2%	6.2%
7R	General - Age 70-74	0.0%	0.0%	2.2%	2.2%	4.3%	4.3%	5.3%	5.3%
7S	General - Age 75-79	0.0%	0.0%	2.2%	2.2%	3.4%	3.4%	3.7%	3.7%
7T	General - Age 80 & Up	0.0%	0.0%	2.2%	2.2%	1.7%	1.7%	1.2%	1.2%
8N	Special - Age 50-54 *	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.1%	-6.1%	-6.1%
8O	Special - Age 55-59 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	-7.2%	-7.2%
8P	Special - Age 60-64 *	0.0%	0.0%	0.0%	0.0%	-3.3%	-3.3%	-7.3%	-7.3%
8Q	Special - Age 65-69 *	0.0%	0.0%	0.0%	0.0%	-2.2%	-2.2%	-6.2%	-6.2%
8R	Special - Age 70-74 *	0.0%	0.0%	0.0%	0.0%	-3.1%	-3.1%	-7.0%	-7.0%

Note: If Youthful Occassional, Filed change is tempered by 75%

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COLL - All Zones

FILED FACTORS (11/1/2014)

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	2.37	2.37	2.41	2.41	2.42	2.42	2.47	2.47
12 Age 17-18	2.13	2.13	2.18	2.18	2.18	2.18	2.22	2.22
13 Age 19-20	1.93	1.93	1.97	1.97	1.98	1.98	2.02	2.02
14 Age 21-24	1.24	1.24	1.28	1.28	1.28	1.28	1.32	1.32
Single Female Princ. Op.								
21 Age Under 17	2.83	2.83	2.88	2.88	2.94	2.94	3.01	3.01
22 Age 17-18	2.47	2.47	2.51	2.51	2.56	2.56	2.62	2.62
23 Age 19-20	2.18	2.18	2.23	2.23	2.28	2.28	2.34	2.34
24 Age 21-24	1.33	1.33	1.37	1.37	1.42	1.42	1.46	1.46
Single Male Occ. Op.								
41 Age Under 17	3.01	3.01	3.07	3.07	3.08	3.08	3.13	3.13
42 Age 17-18	2.46	2.46	2.50	2.50	2.51	2.51	2.56	2.56
43 Age 19-20	2.46	2.46	2.51	2.51	2.52	2.52	2.57	2.57
44 Age 21-24	1.52	1.52	1.57	1.57	1.57	1.57	1.61	1.61
Single Male Princ. Op.								
51 Age Under 17	4.08	4.08	4.16	4.16	4.23	4.23	4.32	4.32
52 Age 17-18	2.97	2.97	3.02	3.02	3.08	3.08	3.15	3.15
53 Age 19-20	2.96	2.96	3.03	3.03	3.09	3.09	3.17	3.17
54 Age 21-24	1.71	1.71	1.76	1.76	1.82	1.82	1.87	1.87
5H Age 25-29	1.11	1.11	1.12	1.12	1.18	1.18	1.22	1.22
Married Male Princ. or Occ.								
31 Age Under 17	2.07	2.07	2.11	2.11	2.15	2.15	2.20	2.20
32 Age 17-18	1.95	1.95	1.98	1.98	2.02	2.02	2.07	2.07
33 Age 19-20	1.77	1.77	1.82	1.82	1.85	1.85	1.90	1.90
38 Age 21-22	1.32	1.32	1.34	1.34	1.37	1.37	1.41	1.41
39 Age 23-24	1.13	1.13	1.15	1.15	1.18	1.18	1.21	1.21
All Other Classes								
7I General - Age 29 & Under	1.06	1.06	1.07	1.07	1.12	1.12	1.17	1.17
7J General - Age 30-34	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7K General - Age 35-39	1.01	1.01	1.02	1.02	1.07	1.07	1.11	1.11
7L General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M General - Age 45-49	**1.00**	**1.00**	1.01	1.01	1.06	1.06	1.10	1.10
7N General - Age 50-54	0.95	0.95	0.97	0.97	1.01	1.01	1.06	1.06
7O General - Age 55-59	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7P General - Age 60-64	0.92	0.92	0.94	0.94	0.98	0.98	1.02	1.02
7Q General - Age 65-69	0.94	0.94	0.96	0.96	1.00	1.00	1.04	1.04
7R General - Age 70-74	0.97	0.97	0.99	0.99	1.03	1.03	1.07	1.07
7S General - Age 75-79	1.03	1.03	1.05	1.05	1.10	1.10	1.14	1.14
7T General - Age 80 & Up	1.06	1.06	1.08	1.08	1.13	1.13	1.17	1.17
8N Special - Age 50-54 *	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
8O Special - Age 55-59 *	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
8P Special - Age 60-64 *	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q Special - Age 65-69 *	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8R Special - Age 70-74 *	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

Note: The Filed Driver Class Factor = Rebased Driver Class Factor from page 2 with Usage Factor adjusted change (See pages 4 & 5)

CALIFORNIA CASUALTY
PRIVATE PASSENGER AUTO - ARKANSAS
DRIVER CLASS FACATORS
COLL - All Zones

FILED CHANGE

Driver	Pleasure		To and From Work 30-149 Mi/Wk		To and From Work 150+ Mi/Wk		Business Use	
	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over	Under 7500	7500&Over
	1	4	6	2	7	5	3	8
Single Female Occ. Op.								
11 Age Under 17	-15.4%	-15.4%	-13.9%	-13.9%	-13.9%	-13.9%	-12.1%	-12.1%
12 Age 17-18	-15.1%	-15.1%	-13.5%	-13.5%	-13.5%	-13.5%	-11.9%	-11.9%
13 Age 19-20	-15.4%	-15.4%	-13.6%	-13.6%	-13.5%	-13.5%	-11.8%	-11.8%
14 Age 21-24	-15.1%	-15.1%	-12.3%	-12.3%	-12.3%	-12.3%	-9.6%	-10.2%
Single Female Princ. Op.								
21 Age Under 17	-15.3%	-15.3%	-13.8%	-13.8%	-12.2%	-12.2%	-10.1%	-10.1%
22 Age 17-18	-15.1%	-15.1%	-14.0%	-14.0%	-12.3%	-12.3%	-10.3%	-10.3%
23 Age 19-20	-15.2%	-15.2%	-13.2%	-13.2%	-11.6%	-11.6%	-9.3%	-9.3%
24 Age 21-24	-15.3%	-15.3%	-12.7%	-12.7%	-10.1%	-10.1%	-7.6%	-7.6%
Single Male Occ. Op.								
41 Age Under 17	-15.2%	-15.2%	-13.5%	-13.5%	-13.5%	-13.5%	-12.1%	-12.1%
42 Age 17-18	-15.2%	-15.2%	-13.8%	-13.8%	-13.7%	-13.7%	-12.0%	-12.0%
43 Age 19-20	-15.2%	-15.2%	-13.4%	-13.4%	-13.4%	-13.4%	-11.7%	-11.7%
44 Age 21-24	-15.1%	-15.1%	-12.3%	-12.3%	-12.3%	-12.3%	-10.1%	-10.1%
Single Male Princ. Op.								
51 Age Under 17	-15.2%	-15.2%	-13.5%	-13.5%	-12.1%	-12.1%	-10.2%	-10.2%
52 Age 17-18	-15.4%	-15.4%	-14.0%	-14.0%	-12.3%	-12.3%	-10.3%	-10.3%
53 Age 19-20	-15.2%	-15.2%	-13.4%	-13.4%	-11.7%	-11.7%	-9.4%	-9.4%
54 Age 21-24	-15.3%	-15.3%	-12.9%	-12.9%	-10.3%	-10.3%	-7.9%	-7.9%
5H Age 25-29	-3.5%	-15.3%	-5.1%	-15.8%	-7.1%	-12.6%	-14.7%	-20.8%
Married Male Princ. or Occ.								
31 Age Under 17	-15.2%	-15.2%	-13.5%	-13.5%	-12.2%	-12.2%	-10.2%	-10.2%
32 Age 17-18	-15.2%	-15.2%	-13.9%	-13.9%	-12.2%	-12.2%	-10.0%	-10.0%
33 Age 19-20	-15.3%	-15.3%	-13.3%	-13.3%	-11.9%	-11.9%	-9.5%	-9.5%
38 Age 21-22	-15.4%	-15.4%	-14.6%	-14.6%	-12.7%	-12.7%	-10.2%	-10.2%
39 Age 23-24	-15.0%	-15.0%	-14.2%	-14.2%	-11.9%	-11.9%	-9.7%	-9.7%
All Other Classes								
7I General - Age 29 & Under	-1.9%	-15.2%	-4.5%	-14.4%	-7.4%	-12.5%	-3.3%	-10.7%
7J General - Age 30-34	0.0%	-15.0%	-2.8%	-14.2%	-6.1%	-12.2%	-3.4%	-10.4%
7K General - Age 35-39	0.0%	-15.1%	-2.9%	-14.3%	-6.1%	-12.3%	-3.5%	-10.5%
7L General - Age 40-44	-1.0%	-15.3%	-3.8%	-15.1%	-7.0%	-13.1%	-3.5%	-10.6%
7M General - Age 45-49	0.0%	-15.3%	-2.9%	-14.4%	-6.2%	-12.4%	-2.7%	-10.6%
7N General - Age 50-54	0.0%	-15.2%	-2.0%	-13.4%	-6.5%	-12.2%	-1.9%	-10.2%
7O General - Age 55-59	0.0%	-15.5%	-2.1%	-13.6%	-7.5%	-12.4%	-2.8%	-10.3%
7P General - Age 60-64	0.0%	-15.6%	-3.1%	-14.5%	-8.4%	-13.3%	-4.7%	-12.1%
7Q General - Age 65-69	0.0%	-15.3%	-2.0%	-13.5%	-6.5%	-12.3%	-2.8%	-10.3%
7R General - Age 70-74	0.0%	-14.9%	-2.0%	-13.9%	-6.4%	-12.0%	-2.7%	-10.8%
7S General - Age 75-79	-1.0%	-15.6%	-2.8%	-13.9%	-6.0%	-12.0%	-2.6%	-12.3%
7T General - Age 80 & Up	1.0%	-15.2%	-4.4%	-13.6%	-8.1%	-13.7%	-4.9%	-14.6%
8N Special - Age 50-54 *	-1.1%	-14.8%	-3.2%	-14.8%	-10.7%	-17.1%	-11.5%	-20.7%
8O Special - Age 55-59 *	-1.1%	-15.1%	-3.2%	-15.1%	-10.9%	-17.4%	-11.8%	-21.1%
8P Special - Age 60-64 *	-1.1%	-15.2%	-3.3%	-15.2%	-11.0%	-17.6%	-11.9%	-21.2%
8Q Special - Age 65-69 *	-1.1%	-15.0%	-3.2%	-15.0%	-10.8%	-17.3%	-11.7%	-20.2%
8R Special - Age 70-74 *	-2.1%	-15.5%	-4.1%	-15.5%	-11.4%	-17.7%	-12.3%	-21.2%

Overall: COLL **-11.1%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
BODILY INJURY / PROPERTY DAMAGE

Current GSD/DTD Factor

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

* Note: Current CGR factors are same as Current GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
BODILY INJURY / PROPERTY DAMAGE

Filed GSD/DTD Factor

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

* Note: Filed CGR factors are same as Filed GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
BODILY INJURY / PROPERTY DAMAGE

Filed GSD/DTD Factor Change

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	-2.3%	15	0.0%	1A	-1.3%	1B
Age 17-18	-2.3%	16	0.0%	1C	-1.3%	1D
Age 19-20	-2.3%	17	0.0%	1E	-1.3%	1F
Age 21-24	-4.5%	1G				
Single Female Princ. Op.						
Age Under 17	-2.3%	25	0.0%	2A	-1.3%	2B
Age 17-18	-2.3%	26	0.0%	2C	-1.3%	2D
Age 19-20	-2.3%	27	0.0%	2E	-1.3%	2F
Age 21-24	-4.5%	2G				
Single Male Occ. Op.						
Age Under 17	0.0%	45	0.0%	4A	0.0%	4B
Age 17-18	0.0%	46	0.0%	4C	0.0%	4D
Age 19-20	0.0%	47	0.0%	4E	0.0%	4F
Age 21-24	-2.6%	4G				
Single Male Princ. Op.						
Age Under 17	0.0%	55	0.0%	5A	0.0%	5B
Age 17-18	0.0%	56	0.0%	5C	0.0%	5D
Age 19-20	0.0%	57	0.0%	5E	0.0%	5F
Age 21-24	-2.6%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

		BI	PD
Overall:	GSD	**0.0%**	**0.0%**
	DTD	**0.0%**	**0.0%**
	Combined	0.0%	0.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
MEDICAL PAYMENTS

Current GSD/DTD Factor

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

* Note: Current CGR factors are same as Current GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
MEDICAL PAYMENTS

Filed GSD/DTD Factor

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.80	45	0.90	4A	0.72	4B
Age 17-18	0.80	46	0.90	4C	0.72	4D
Age 19-20	0.80	47	0.90	4E	0.72	4F
Age 21-24	0.80	4G				
Single Male Princ. Op.						
Age Under 17	0.80	55	0.90	5A	0.72	5B
Age 17-18	0.80	56	0.90	5C	0.72	5D
Age 19-20	0.80	57	0.90	5E	0.72	5F
Age 21-24	0.80	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

* Note: Filed CGR factors are same as Filed GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
MEDICAL PAYMENTS

Filed GSD/DTD Factor Change

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	3.4%	15	0.0%	1A	3.8%	1B
Age 17-18	3.4%	16	0.0%	1C	3.8%	1D
Age 19-20	3.4%	17	0.0%	1E	3.8%	1F
Age 21-24	1.1%	1G				
Single Female Princ. Op.						
Age Under 17	3.4%	25	0.0%	2A	3.8%	2B
Age 17-18	3.4%	26	0.0%	2C	3.8%	2D
Age 19-20	3.4%	27	0.0%	2E	3.8%	2F
Age 21-24	1.1%	2G				
Single Male Occ. Op.						
Age Under 17	6.7%	45	0.0%	4A	5.9%	4B
Age 17-18	6.7%	46	0.0%	4C	5.9%	4D
Age 19-20	6.7%	47	0.0%	4E	5.9%	4F
Age 21-24	3.9%	4G				
Single Male Princ. Op.						
Age Under 17	6.7%	55	0.0%	5A	5.9%	5B
Age 17-18	6.7%	56	0.0%	5C	5.9%	5D
Age 19-20	6.7%	57	0.0%	5E	5.9%	5F
Age 21-24	3.9%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

		MED
Overall:	GSD	**0.1%**
	DTD	**0.0%**
	Combined	0.1%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
COMPREHENSIVE

Current GSD/DTD Factor

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

* Note: Current CGR factors are same as Current GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
COMPREHENSIVE

Filed GSD/DTD Factor

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.81	1B
Age 17-18	0.90	16	0.90	1C	0.81	1D
Age 19-20	0.90	17	0.90	1E	0.81	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.81	2B
Age 17-18	0.90	26	0.90	2C	0.81	2D
Age 19-20	0.90	27	0.90	2E	0.81	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.80	45	0.90	4A	0.72	4B
Age 17-18	0.80	46	0.90	4C	0.72	4D
Age 19-20	0.80	47	0.90	4E	0.72	4F
Age 21-24	0.80	4G				
Single Male Princ. Op.						
Age Under 17	0.80	55	0.90	5A	0.72	5B
Age 17-18	0.80	56	0.90	5C	0.72	5D
Age 19-20	0.80	57	0.90	5E	0.72	5F
Age 21-24	0.80	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

* Note: Filed CGR factors are same as Filed GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
COMPREHENSIVE

Filed GSD/DTD Factor Change

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	3.4%	15	0.0%	1A	3.8%	1B
Age 17-18	3.4%	16	0.0%	1C	3.8%	1D
Age 19-20	3.4%	17	0.0%	1E	3.8%	1F
Age 21-24	1.1%	1G				
Single Female Princ. Op.						
Age Under 17	3.4%	25	0.0%	2A	3.8%	2B
Age 17-18	3.4%	26	0.0%	2C	3.8%	2D
Age 19-20	3.4%	27	0.0%	2E	3.8%	2F
Age 21-24	1.1%	2G				
Single Male Occ. Op.						
Age Under 17	6.7%	45	0.0%	4A	5.9%	4B
Age 17-18	6.7%	46	0.0%	4C	5.9%	4D
Age 19-20	6.7%	47	0.0%	4E	5.9%	4F
Age 21-24	3.9%	4G				
Single Male Princ. Op.						
Age Under 17	6.7%	55	0.0%	5A	5.9%	5B
Age 17-18	6.7%	56	0.0%	5C	5.9%	5D
Age 19-20	6.7%	57	0.0%	5E	5.9%	5F
Age 21-24	3.9%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

		COMP
Overall:	GSD	**0.0%**
	DTD	**0.0%**
	Combined	0.0%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
COLLISION

Current GSD/DTD Factor

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

* Note: Current CGR factors are same as Current GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
COLLISION

Filed GSD/DTD Factor

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

* Note: Filed CGR factors are same as Filed GSD factors.

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS
COLLISION

Filed GSD/DTD Factor Change

Driver	GSD	code	DTD	code	BOTH	code
Single Female Occ. Op.						
Age Under 17	-2.3%	15	0.0%	1A	-1.3%	1B
Age 17-18	-2.3%	16	0.0%	1C	-1.3%	1D
Age 19-20	-2.3%	17	0.0%	1E	-1.3%	1F
Age 21-24	-4.5%	1G				
Single Female Princ. Op.						
Age Under 17	-2.3%	25	0.0%	2A	-1.3%	2B
Age 17-18	-2.3%	26	0.0%	2C	-1.3%	2D
Age 19-20	-2.3%	27	0.0%	2E	-1.3%	2F
Age 21-24	-4.5%	2G				
Single Male Occ. Op.						
Age Under 17	0.0%	45	0.0%	4A	0.0%	4B
Age 17-18	0.0%	46	0.0%	4C	0.0%	4D
Age 19-20	0.0%	47	0.0%	4E	0.0%	4F
Age 21-24	-2.6%	4G				
Single Male Princ. Op.						
Age Under 17	0.0%	55	0.0%	5A	0.0%	5B
Age 17-18	0.0%	56	0.0%	5C	0.0%	5D
Age 19-20	0.0%	57	0.0%	5E	0.0%	5F
Age 21-24	-2.6%	5G				
Married Male Princ. or Occ.						
Age Under 17			0.0%	3A		
Age 17-18			0.0%	3C		
Age 19-20			0.0%	3E		

		COLL
Overall:	GSD	**0.0%**
	DTD	**0.0%**
	Combined	0.0%

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY INDEMNITY EXCHANGE (CCIE)
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

RATE CHANGE SUMMARY

	Details	BI	PD	MED	ILB	ADB	UM	UIM	UMPD	COMP	COLL	T&L	TOTAL
BASE RATE	Exhibit B	12.6%	42.3%	32.8%	0.0%	0.0%	12.2%	12.4%	12.4%	17.5%	20.6%	20.7%	19.9%
MODEL YEAR FACTOR	Exhibit C	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	2.3%	0.0%	0.8%
SYMBOL/DEDUCTIBLE FACTOR	Exhibit D	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.2%	0.2%	0.0%	0.0%
SALES CODE FACTOR	Exhibit E	0.2%	0.2%	0.2%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.0%	0.1%
GOLD STAR (FR) FACTOR	Exhibit F	-0.6%	-0.6%	-0.6%	0.0%	0.0%	-0.7%	-0.7%	-0.6%	-0.6%	-0.5%	-0.7%	-0.5%
DRIVER CLASS FACTOR	Exhibit G	-11.5%	-11.6%	-11.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-10.8%	-11.1%	0.0%	-10.0%
GSD/DTD/CGR FACTOR	Exhibit H	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
DRIVING RECORD SURCHARGE FACTORS 1 & 2	Exhibit I	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MULTICAR DISCOUNT FACTOR	Exhibit J	-0.1%	-0.1%	0.0%	0.0%	0.0%	-1.6%	-1.6%	-1.6%	0.1%	-0.1%	0.0%	-0.1%
DRIVER AGE REFINEMENT FACTOR	Exhibit K	2.2%	2.2%	-0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	1.6%	0.0%	1.5%
ANNUAL MILEAGE FACTOR	Exhibit L	-6.1%	-6.0%	-5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	-4.3%	-3.6%	0.0%	-4.2%
ANNUAL MILEAGE OFFSET FACTOR	Exhibit L	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MC VEHICLE TYPE FACTOR	Exhibit M	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
SN VEHICLE TYPE FACTOR	Exhibit M	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
GO VEHICLE TYPE FACTOR	Exhibit M	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
AN VEHICLE TYPE FACTOR	Exhibit M	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MH VEHICLE TYPE FACTOR	Exhibit M	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL		-5.0%	20.0%	10.0%	0.0%	0.0%	9.8%	10.1%	10.1%	0.0%	7.0%	19.9%	**5.0%**

Exhibit B

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY INDEMNITY EXCHANGE (CCIE)
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

BASE RATE

Coverage	Current	Filed	Filed Change
BI	291.1	327.8	12.6%
PD	163.1	232.1	42.3%
MED	73.1	97.1	32.8%
Work Loss	4.4	4.4	0.0%
Acc. Death	6.0	6.0	0.0%
UM	18.9	21.2	12.2%
UIM	59.8	67.2	12.4%
UMPD	17.7	19.9	12.4%
COMP	111.3	130.8	17.5%
COLL	320.4	386.3	20.6%
T&L 1	8.2	9.9	20.7%
T&L 2	15.1	18.2	20.5%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

MODEL YEAR FACTOR
Comprehensive

	Current				Implied Competors' Factor					Filed	Filed
Model Year	Factor	SF	FB	Shelter	ASPC	FM	Max	Wtg Avg	Min	Factor	Change
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2016	1.79	1.49	n/a	2.18	2.02	2.25	2.25	1.76	1.49	1.78	-0.6%
2015	1.73	1.45	n/a	2.07	1.91	2.21	2.21	1.70	1.45	1.72	-0.6%
2014	1.67	1.41	n/a	1.97	1.80	2.18	2.18	1.64	1.41	1.66	-0.6%
2013	1.61	1.37	n/a	1.88	1.70	2.15	2.15	1.58	1.37	1.60	-0.6%
2012	1.55	1.33	n/a	1.79	1.60	2.13	2.13	1.53	1.33	1.54	-0.6%
2011	1.50	1.30	n/a	1.70	1.51	2.09	2.09	1.48	1.30	1.50	0.0%
2010	1.45	1.27	n/a	1.63	1.43	2.01	2.01	1.43	1.27	1.45	0.0%
2009	1.40	1.25	n/a	1.55	1.35	1.91	1.91	1.38	1.25	1.40	0.0%
2008	1.35	1.22	n/a	1.48	1.27	1.80	1.80	1.33	1.22	1.35	0.0%
2007	1.30	1.19	n/a	1.41	1.23	1.69	1.69	1.29	1.19	1.30	0.0%
2006	1.25	1.16	n/a	1.34	1.19	1.58	1.58	1.24	1.16	1.25	0.0%
2005	1.20	1.14	n/a	1.27	1.16	1.47	1.47	1.20	1.14	1.20	0.0%
2004	1.16	1.11	n/a	1.21	1.13	1.38	1.38	1.16	1.11	1.16	0.0%
2003	1.12	1.08	n/a	1.16	1.09	1.27	1.27	1.12	1.08	1.12	0.0%
2002	1.08	1.05	n/a	1.10	1.06	1.17	1.17	1.08	1.05	1.08	0.0%
2001	1.04	1.03	n/a	1.05	1.03	1.08	1.08	1.04	1.03	1.04	0.0%
2000	1.00	1.00	n/a	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
1999	0.97	0.97	n/a	1.00	1.00	0.97	1.00	0.98	0.97	0.97	0.0%
1998	0.94	0.95	n/a	1.00	1.00	0.94	1.00	0.96	0.94	0.95	1.1%
1997	0.91	0.93	n/a	1.00	1.00	0.92	1.00	0.95	0.92	0.92	1.1%
1996	0.88	0.90	n/a	1.00	1.00	0.89	1.00	0.93	0.89	0.89	1.1%
1995	0.85	0.89	n/a	1.00	1.00	0.86	1.00	0.92	0.86	0.87	2.4%
1994	0.83	0.89	n/a	1.00	1.00	0.83	1.00	0.91	0.83	0.85	2.4%
1993	0.81	0.89	n/a	1.00	1.00	0.83	1.00	0.91	0.83	0.84	3.7%
1992	0.80	0.89	n/a	1.00	1.00	0.83	1.00	0.91	0.83	0.83	3.7%
1991	0.80	0.89	n/a	1.00	1.00	0.83	1.00	0.91	0.83	0.83	3.7%
1990	0.80	0.89	n/a	1.00	1.00	0.83	1.00	0.91	0.83	0.83	3.7%
1989 & prior	0.80	0.89	n/a	1.00	1.00	0.83	1.00	0.91	0.83	0.83	3.7%

Overall **-0.1%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

MODEL YEAR FACTOR
Collision

	Current				Implied Competors' Factor					Filed	Filed
Model Year	Factor	SF	FB	Shelter	ASPC	FM	Max	Wtg Avg	Min	Factor	Change
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2016	2.16	2.32	n/a	2.17	3.19	3.21	3.21	2.52	2.17	2.25	4.2%
2015	2.08	2.20	n/a	2.07	2.95	3.12	3.12	2.39	2.07	2.16	3.8%
2014	2.00	2.10	n/a	1.98	2.73	3.03	3.03	2.27	1.98	2.07	3.5%
2013	1.92	2.00	n/a	1.88	2.53	2.94	2.94	2.16	1.88	1.98	3.1%
2012	1.84	1.92	n/a	1.79	2.34	2.84	2.84	2.06	1.79	1.90	3.3%
2011	1.76	1.84	n/a	1.71	2.17	2.75	2.75	1.97	1.71	1.81	2.8%
2010	1.68	1.76	n/a	1.63	2.01	2.62	2.62	1.87	1.63	1.73	3.0%
2009	1.60	1.68	n/a	1.55	1.86	2.46	2.46	1.78	1.55	1.64	2.5%
2008	1.53	1.60	n/a	1.48	1.72	2.28	2.28	1.68	1.48	1.57	2.6%
2007	1.46	1.52	n/a	1.40	1.61	2.09	2.09	1.58	1.40	1.49	2.1%
2006	1.39	1.44	n/a	1.34	1.50	1.90	1.90	1.49	1.34	1.41	1.4%
2005	1.32	1.36	n/a	1.28	1.40	1.71	1.71	1.39	1.28	1.34	1.5%
2004	1.25	1.28	n/a	1.21	1.31	1.56	1.56	1.31	1.21	1.26	0.8%
2003	1.18	1.22	n/a	1.16	1.23	1.40	1.40	1.23	1.16	1.19	0.8%
2002	1.12	1.14	n/a	1.10	1.15	1.25	1.25	1.15	1.10	1.13	0.9%
2001	1.06	1.08	n/a	1.05	1.07	1.10	1.10	1.08	1.05	1.06	0.0%
2000	1.00	1.00	n/a	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.0%
1999	0.95	0.96	n/a	1.00	1.00	0.96	1.00	0.97	0.96	0.96	1.1%
1998	0.90	0.94	n/a	1.00	1.00	0.96	1.00	0.96	0.94	0.91	1.1%
1997	0.86	0.90	n/a	1.00	1.00	0.96	1.00	0.93	0.90	0.88	2.3%
1996	0.82	0.88	n/a	1.00	1.00	0.96	1.00	0.92	0.88	0.85	3.7%
1995	0.79	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.82	3.8%
1994	0.76	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.80	5.3%
1993	0.74	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.78	5.4%
1992	0.73	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.78	6.8%
1991	0.73	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.78	6.8%
1990	0.73	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.78	6.8%
1989 & prior	0.73	0.86	n/a	1.00	1.00	0.96	1.00	0.91	0.86	0.78	6.8%

Overall **2.3%**

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

State Farm (08/19/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.25	0.17	0.15	0.12	0.09	0.06	0.04	0.03
1,601	**2,100**	**2**	0.25	0.17	0.15	0.12	0.09	0.06	0.04	0.03
2,101	**2,750**	**3**	0.28	0.22	0.18	0.14	0.10	0.07	0.05	0.03
2,751	**3,700**	**4**	0.32	0.27	0.24	0.17	0.11	0.08	0.05	0.03
3,701	**5,000**	**5**	0.33	0.29	0.26	0.18	0.14	0.10	0.06	0.04
5,001	**6,500**	**6**	0.40	0.36	0.33	0.24	0.16	0.11	0.07	0.05
6,501	**8,000**	**7**	0.47	0.43	0.39	0.30	0.20	0.13	0.09	0.06
8,001	**10,000**	**8**	0.57	0.53	0.49	0.40	0.27	0.18	0.11	0.06
10,001	**12,500**	**10**	0.69	0.65	0.61	0.51	0.37	0.24	0.14	0.08
12,501	**15,000**	**11**	0.81	0.75	0.71	0.60	0.45	0.30	0.18	0.11
15,001	**17,500**	**12**	0.90	0.85	0.80	0.69	0.53	0.36	0.23	0.14
17,501	**20,000**	**13**	0.99	0.94	0.89	0.76	0.59	0.42	0.26	0.17
20,001	**24,000**	**14**	1.10	1.04	0.99	0.86	0.68	0.49	0.31	0.20
24,001	**28,000**	**15**	1.23	1.17	1.12	0.97	0.78	0.57	0.36	0.23
28,001	**33,000**	**16**	1.36	1.30	1.24	1.09	0.88	0.65	0.42	0.28
33,001	**39,000**	**17**	1.53	1.46	1.40	1.23	1.00	0.75	0.49	0.32
39,001	**46,000**	**18**	1.69	1.62	1.55	1.37	1.11	0.85	0.56	0.37
46,001	**55,000**	**19**	1.85	1.77	1.70	1.50	1.20	0.94	0.63	0.42
55,001	**65,000**	**20**	2.03	1.95	1.87	1.66	1.32	1.05	0.70	0.47

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.45	0.31	0.27	0.22	0.16	0.11	0.07	0.05
1,601	**2,100**	**2**	0.45	0.31	0.27	0.22	0.16	0.11	0.07	0.05
2,101	**2,750**	**3**	0.52	0.40	0.33	0.25	0.18	0.12	0.09	0.06
2,751	**3,700**	**4**	0.58	0.50	0.44	0.31	0.21	0.15	0.09	0.06
3,701	**5,000**	**5**	0.60	0.53	0.48	0.33	0.25	0.18	0.10	0.06
5,001	**6,500**	**6**	0.72	0.65	0.59	0.44	0.30	0.21	0.13	0.09
6,501	**8,000**	**7**	0.85	0.78	0.72	0.55	0.36	0.24	0.16	0.10
8,001	**10,000**	**8**	1.04	0.96	0.89	0.72	0.49	0.32	0.19	0.12
10,001	**12,500**	**10**	1.26	1.19	1.11	0.92	0.67	0.44	0.25	0.14
12,501	**15,000**	**11**	1.47	1.37	1.29	1.09	0.83	0.55	0.33	0.19
15,001	**17,500**	**12**	1.64	1.54	1.46	1.25	0.96	0.66	0.41	0.26
17,501	**20,000**	**13**	1.79	1.70	1.61	1.38	1.07	0.76	0.48	0.30
20,001	**24,000**	**14**	2.00	1.89	1.80	1.56	1.24	0.89	0.56	0.36
24,001	**28,000**	**15**	2.24	2.13	2.03	1.76	1.41	1.03	0.65	0.42
28,001	**33,000**	**16**	2.48	2.37	2.26	1.97	1.60	1.19	0.77	0.50
33,001	**39,000**	**17**	2.77	2.65	2.54	2.23	1.82	1.35	0.89	0.59
39,001	**46,000**	**18**	3.07	2.94	2.82	2.49	2.02	1.54	1.02	0.67
46,001	**55,000**	**19**	3.36	3.22	3.09	2.74	2.19	1.72	1.14	0.76
55,001	**65,000**	**20**	3.68	3.54	3.40	3.01	2.39	1.91	1.27	0.85

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

AR ISO Loss Cost Filing PP-2013-BRLA1
(With Reversal Correction)

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

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

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

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

Competitors' Average Factors in CCG Symbol Definition

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

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.43	0.30	0.27	0.22	0.16	0.11	0.08	0.05
1,601	**2,100**	**2**	0.43	0.30	0.27	0.22	0.16	0.11	0.08	0.05
2,101	**2,750**	**3**	0.49	0.39	0.32	0.24	0.18	0.13	0.09	0.06
2,751	**3,700**	**4**	0.55	0.47	0.42	0.30	0.21	0.15	0.09	0.06
3,701	**5,000**	**5**	0.57	0.50	0.46	0.32	0.24	0.18	0.11	0.07
5,001	**6,500**	**6**	0.69	0.63	0.58	0.43	0.30	0.21	0.14	0.10
6,501	**8,000**	**7**	0.83	0.76	0.70	0.54	0.36	0.25	0.17	0.12
8,001	**10,000**	**8**	1.01	0.94	0.87	0.71	0.50	0.33	0.21	0.14
10,001	**12,500**	**10**	1.23	1.16	1.09	0.90	0.67	0.45	0.27	0.16
12,501	**15,000**	**11**	1.43	1.34	1.27	1.08	0.82	0.56	0.35	0.22
15,001	**17,500**	**12**	1.61	1.52	1.44	1.23	0.96	0.67	0.44	0.29
17,501	**20,000**	**13**	1.78	1.69	1.60	1.37	1.08	0.78	0.51	0.34
20,001	**24,000**	**14**	1.99	1.89	1.80	1.56	1.25	0.91	0.60	0.40
24,001	**28,000**	**15**	2.24	2.14	2.04	1.77	1.43	1.06	0.70	0.47
28,001	**33,000**	**16**	2.50	2.39	2.28	1.99	1.63	1.22	0.82	0.56
33,001	**39,000**	**17**	2.81	2.68	2.57	2.26	1.86	1.40	0.95	0.66
39,001	**46,000**	**18**	3.13	3.00	2.87	2.53	2.07	1.60	1.09	0.75
46,001	**55,000**	**19**	3.44	3.30	3.17	2.80	2.26	1.78	1.23	0.86
55,001	**65,000**	**20**	3.80	3.65	3.51	3.10	2.50	2.00	1.38	0.97

California Casualty Current Symbol/Deductible Factor

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

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

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	0.41	0.30	0.26	0.20	0.15	0.11	0.08	0.06
1,601	**2,100**	**2**	0.41	0.30	0.26	0.20	0.15	0.11	0.08	0.06
2,101	**2,750**	**3**	0.47	0.37	0.32	0.24	0.17	0.13	0.09	0.06
2,751	**3,700**	**4**	0.55	0.47	0.42	0.29	0.21	0.15	0.10	0.07
3,701	**5,000**	**5**	0.62	0.53	0.48	0.33	0.25	0.19	0.12	0.09
5,001	**6,500**	**6**	0.78	0.67	0.61	0.45	0.31	0.23	0.16	0.11
6,501	**8,000**	**7**	0.93	0.81	0.73	0.56	0.39	0.28	0.21	0.15
8,001	**10,000**	**8**	1.13	1.00	0.92	0.73	0.52	0.37	0.27	0.20
10,001	**12,500**	**10**	1.37	1.22	1.13	0.92	0.68	0.49	0.35	0.27
12,501	**15,000**	**11**	1.58	1.42	1.32	1.09	0.83	0.60	0.41	0.31
15,001	**17,500**	**12**	1.77	1.59	1.49	1.24	0.96	0.71	0.49	0.35
17,501	**20,000**	**13**	1.94	1.76	1.65	1.38	1.08	0.81	0.56	0.40
20,001	**24,000**	**14**	2.16	1.97	1.86	1.57	1.24	0.94	0.66	0.46
24,001	**28,000**	**15**	2.43	2.22	2.09	1.78	1.41	1.08	0.76	0.54
28,001	**33,000**	**16**	2.70	2.49	2.35	2.00	1.60	1.25	0.89	0.64
33,001	**39,000**	**17**	3.03	2.80	2.63	2.26	1.82	1.44	1.04	0.76
39,001	**46,000**	**18**	3.39	3.16	2.95	2.54	2.04	1.65	1.20	0.87
46,001	**55,000**	**19**	3.78	3.51	3.28	2.82	2.25	1.85	1.35	0.99
55,001	**65,000**	**20**	4.16	3.88	3.62	3.11	2.48	2.06	1.50	1.11

California Casualty Filed Change of Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**1,600**	**1**	5.1%	0.0%	0.0%	5.3%	7.1%	10.0%	14.3%	20.0%
1,601	**2,100**	**2**	5.1%	0.0%	0.0%	5.3%	7.1%	10.0%	14.3%	20.0%
2,101	**2,750**	**3**	4.4%	2.8%	3.2%	4.3%	0.0%	8.3%	12.5%	0.0%
2,751	**3,700**	**4**	-1.8%	2.2%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
3,701	**5,000**	**5**	-8.8%	-5.4%	-4.0%	-5.7%	-3.8%	0.0%	-7.7%	0.0%
5,001	**6,500**	**6**	-9.3%	-5.6%	-4.7%	-2.2%	-6.1%	-4.2%	-5.9%	-8.3%
6,501	**8,000**	**7**	-9.7%	-5.8%	-5.2%	-1.8%	-4.9%	-6.7%	-4.5%	-6.3%
8,001	**10,000**	**8**	-9.6%	-5.7%	-4.2%	-2.7%	-3.7%	-5.1%	-6.9%	-4.8%
10,001	**12,500**	**10**	-9.3%	-5.4%	-4.2%	-1.1%	-2.9%	-3.9%	-5.4%	-3.6%
12,501	**15,000**	**11**	-8.1%	-4.7%	-3.6%	-0.9%	0.0%	-1.6%	-4.7%	-3.1%
15,001	**17,500**	**12**	-7.8%	-4.8%	-3.9%	-0.8%	0.0%	0.0%	-2.0%	-5.4%
17,501	**20,000**	**13**	-8.1%	-4.3%	-3.5%	-0.7%	0.0%	1.3%	-1.8%	-2.4%
20,001	**24,000**	**14**	-7.3%	-3.9%	-2.6%	0.0%	0.8%	1.1%	0.0%	-2.1%
24,001	**28,000**	**15**	-6.9%	-3.9%	-2.8%	0.0%	1.4%	1.9%	0.0%	-1.8%
28,001	**33,000**	**16**	-7.2%	-3.9%	-2.5%	0.0%	1.3%	1.6%	0.0%	-1.5%
33,001	**39,000**	**17**	-6.8%	-4.1%	-2.6%	0.0%	1.7%	0.7%	0.0%	-1.3%
39,001	**46,000**	**18**	-7.1%	-5.1%	-3.0%	0.0%	1.5%	0.6%	-0.8%	-2.2%
46,001	**55,000**	**19**	-8.3%	-5.6%	-3.5%	-0.7%	0.4%	0.0%	-1.5%	-2.0%
55,001	**65,000**	**20**	-7.8%	-5.4%	-2.9%	-0.3%	0.8%	0.5%	-0.7%	-0.9%

Overall * -0.21%

* Including all model years.

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

State Farm (08/19/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.31	0.26	0.23	0.17	0.12	0.08	0.05	0.03
6,501	**8,000**	**2**	0.47	0.43	0.39	0.30	0.20	0.13	0.09	0.06
8,001	**9,000**	**3**	0.54	0.50	0.46	0.37	0.25	0.16	0.10	0.06
9,001	**10,000**	**4**	0.60	0.56	0.52	0.42	0.29	0.19	0.11	0.06
10,001	**11,250**	**5**	0.66	0.62	0.58	0.48	0.34	0.23	0.12	0.07
11,251	**12,500**	**6**	0.73	0.68	0.64	0.53	0.39	0.26	0.15	0.08
12,501	**13,750**	**7**	0.77	0.72	0.68	0.57	0.43	0.28	0.16	0.09
13,751	**15,000**	**8**	0.84	0.79	0.74	0.63	0.48	0.33	0.20	0.12
15,001	**16,250**	**10**	0.87	0.82	0.77	0.66	0.50	0.35	0.22	0.13
16,251	**17,500**	**11**	0.93	0.88	0.83	0.71	**0.55**	0.38	0.24	0.15
17,501	**18,750**	**12**	0.97	0.92	0.87	0.75	0.58	0.41	0.26	0.16
18,751	**20,000**	**13**	1.00	0.95	0.90	0.77	0.60	0.43	0.27	0.17
20,001	**22,000**	**14**	1.07	1.01	0.96	0.83	0.66	0.47	0.30	0.19
22,001	**24,000**	**15**	1.13	1.07	1.03	0.89	0.70	0.51	0.32	0.20
24,001	**26,000**	**16**	1.20	1.14	1.09	0.95	0.75	0.55	0.35	0.22
26,001	**28,000**	**17**	1.26	1.20	1.14	0.99	0.80	0.58	0.37	0.24
28,001	**30,000**	**18**	1.32	1.26	1.20	1.05	0.85	0.63	0.40	0.25
30,001	**33,000**	**19**	1.39	1.33	1.27	1.11	0.90	0.67	0.44	0.29
33,001	**36,000**	**20**	1.47	1.40	1.34	1.18	0.96	0.71	0.47	0.31
36,001	**40,000**	**21**	1.58	1.51	1.45	1.27	1.04	0.78	0.51	0.33
40,001	**45,000**	**22**	1.69	1.62	1.55	1.37	1.11	0.85	0.56	0.37
45,001	**50,000**	**23**	1.79	1.72	1.65	1.46	1.17	0.91	0.60	0.40
50,001	**60,000**	**24**	1.94	1.86	1.79	1.58	1.26	1.00	0.67	0.44
60,001	**70,000**	**25**	2.12	2.04	1.96	1.74	1.40	1.10	0.74	0.50
70,001	**80,000**	**26**	2.29	2.20	2.12	1.89	1.55	1.18	0.82	0.56

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	**6,500**	**1**	0.57	0.47	0.42	0.31	0.22	0.15	0.10	0.06
6,501	**8,000**	**2**	0.85	0.78	0.72	0.55	0.36	0.24	0.16	0.10
8,001	**9,000**	**3**	0.98	0.91	0.84	0.67	0.45	0.29	0.18	0.11
9,001	**10,000**	**4**	1.09	1.02	0.95	0.76	0.53	0.35	0.20	0.12
10,001	**11,250**	**5**	1.20	1.13	1.05	0.87	0.61	0.41	0.23	0.12
11,251	**12,500**	**6**	1.32	1.24	1.17	0.97	0.72	0.48	0.27	0.15
12,501	**13,750**	**7**	1.40	1.31	1.24	1.04	0.78	0.51	0.29	0.17
13,751	**15,000**	**8**	1.53	1.43	1.35	1.15	0.87	0.60	0.36	0.22
15,001	**16,250**	**10**	1.59	1.49	1.41	1.20	0.91	0.63	0.39	0.24
16,251	**17,500**	**11**	1.69	1.60	1.51	1.29	1.00	0.69	0.44	0.28
17,501	**18,750**	**12**	1.77	1.68	1.59	1.36	1.05	0.75	0.47	0.30
18,751	**20,000**	**13**	1.82	1.73	1.64	1.40	1.09	0.78	0.49	0.31
20,001	**22,000**	**14**	1.95	1.84	1.75	1.51	1.20	0.85	0.55	0.35
22,001	**24,000**	**15**	2.05	1.95	1.86	1.62	1.27	0.93	0.58	0.37
24,001	**26,000**	**16**	2.18	2.08	1.98	1.73	1.36	1.00	0.64	0.41
26,001	**28,000**	**17**	2.29	2.18	2.07	1.80	1.45	1.05	0.67	0.43
28,001	**30,000**	**18**	2.40	2.29	2.19	1.91	1.55	1.15	0.73	0.46
30,001	**33,000**	**19**	2.53	2.42	2.31	2.02	1.64	1.22	0.80	0.53
33,001	**36,000**	**20**	2.67	2.55	2.44	2.15	1.75	1.29	0.85	0.57
36,001	**40,000**	**21**	2.87	2.75	2.64	2.31	1.89	1.42	0.93	0.61
40,001	**45,000**	**22**	3.07	2.95	2.82	2.49	2.02	1.55	1.02	0.67
45,001	**50,000**	**23**	3.25	3.13	3.00	2.65	2.13	1.65	1.09	0.72
50,001	**60,000**	**24**	3.52	3.37	3.25	2.87	2.29	1.81	1.21	0.81
60,001	**70,000**	**25**	3.85	3.70	3.55	3.15	2.55	2.00	1.35	0.91
70,001	**80,000**	**26**	4.16	4.00	3.85	3.44	2.83	2.15	1.48	1.02

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

AR ISO Loss Cost Filing PP-2013-BRLA1
(With Reversal Correction)

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

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

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

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

Rebased Competitors' Average Factors in CCG Symbol Definition

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

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	6,500	1	0.56	0.46	0.42	0.31	0.23	0.16	0.11	0.08
6,501	8,000	2	0.83	0.76	0.70	0.54	0.36	0.25	0.17	0.12
8,001	9,000	3	0.95	0.89	0.82	0.66	0.46	0.30	0.20	0.13
9,001	10,000	4	1.06	0.99	0.92	0.75	0.53	0.36	0.22	0.14
10,001	11,250	5	1.17	1.10	1.03	0.85	0.62	0.42	0.25	0.15
11,251	12,500	6	1.29	1.21	1.14	0.95	0.71	0.49	0.29	0.18
12,501	13,750	7	1.37	1.28	1.21	1.02	0.78	0.52	0.31	0.19
13,751	15,000	8	1.50	1.40	1.33	1.13	0.87	0.60	0.38	0.25
15,001	16,250	10	1.56	1.46	1.39	1.19	0.91	0.64	0.42	0.27
16,251	17,500	11	1.66	1.58	1.49	1.28	1.00	0.70	0.46	0.31
17,501	18,750	12	1.75	1.66	1.57	1.35	1.06	0.76	0.50	0.33
18,751	20,000	13	1.81	1.72	1.63	1.40	1.10	0.80	0.52	0.35
20,001	22,000	14	1.94	1.83	1.74	1.51	1.21	0.87	0.58	0.39
22,001	24,000	15	2.05	1.95	1.86	1.62	1.29	0.95	0.62	0.41
24,001	26,000	16	2.18	2.08	1.99	1.73	1.38	1.03	0.68	0.46
26,001	28,000	17	2.30	2.19	2.08	1.81	1.48	1.09	0.72	0.48
28,001	30,000	18	2.42	2.31	2.20	1.93	1.57	1.18	0.78	0.52
30,001	33,000	19	2.55	2.44	2.33	2.04	1.67	1.25	0.85	0.59
33,001	36,000	20	2.71	2.58	2.47	2.17	1.78	1.33	0.91	0.63
36,001	40,000	21	2.91	2.78	2.67	2.34	1.93	1.46	0.99	0.68
40,001	45,000	22	3.13	3.00	2.87	2.54	2.07	1.60	1.09	0.75
45,001	50,000	23	3.33	3.20	3.07	2.71	2.20	1.72	1.18	0.81
50,001	60,000	24	3.62	3.47	3.34	2.95	2.38	1.89	1.31	0.91
60,001	70,000	25	3.99	3.84	3.69	3.27	2.67	2.10	1.47	1.03
70,001	80,000	26	4.36	4.19	4.03	3.59	2.97	2.28	1.63	1.17

California Casualty Current Symbol/Deductible Factor

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

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

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	6,500	1	0.57	0.47	0.42	0.31	0.23	0.17	0.12	0.08
6,501	8,000	2	0.93	0.81	0.73	0.56	0.39	0.28	0.21	0.15
8,001	9,000	3	1.07	0.94	0.86	0.68	0.48	0.34	0.25	0.19
9,001	10,000	4	1.19	1.05	0.97	0.77	0.56	0.40	0.29	0.22
10,001	11,250	5	1.30	1.16	1.08	0.87	0.63	0.45	0.33	0.25
11,251	12,500	6	1.44	1.28	1.19	0.97	0.73	0.52	0.37	0.28
12,501	13,750	7	1.51	1.35	1.26	1.04	0.79	0.56	0.38	0.30
13,751	15,000	8	1.64	1.48	1.38	1.15	0.87	0.64	0.44	0.32
15,001	16,250	10	1.70	1.54	1.44	1.20	0.92	0.67	0.47	0.33
16,251	17,500	11	1.82	1.65	1.55	1.29	1.00	0.74	0.51	0.36
17,501	18,750	12	1.91	1.73	1.63	1.36	1.06	0.79	0.55	0.39
18,751	20,000	13	1.97	1.79	1.68	1.41	1.10	0.83	0.57	0.41
20,001	22,000	14	2.10	1.91	1.79	1.51	1.20	0.90	0.63	0.45
22,001	24,000	15	2.23	2.03	1.92	1.63	1.28	0.97	0.68	0.48
24,001	26,000	16	2.36	2.17	2.04	1.73	1.37	1.05	0.74	0.52
26,001	28,000	17	2.49	2.28	2.15	1.82	1.46	1.11	0.79	0.56
28,001	30,000	18	2.61	2.40	2.27	1.93	1.54	1.20	0.85	0.60
30,001	33,000	19	2.77	2.54	2.40	2.05	1.64	1.28	0.92	0.67
33,001	36,000	20	2.93	2.69	2.54	2.18	1.75	1.37	0.99	0.72
36,001	40,000	21	3.14	2.91	2.74	2.34	1.89	1.51	1.08	0.79
40,001	45,000	22	3.39	3.16	2.95	2.54	2.04	1.65	1.20	0.88
45,001	50,000	23	3.67	3.41	3.18	2.74	2.19	1.79	1.30	0.95
50,001	60,000	24	3.96	3.69	3.45	2.97	2.37	1.96	1.42	1.05
60,001	70,000	25	4.35	4.06	3.80	3.27	2.62	2.17	1.59	1.17
70,001	80,000	26	4.78	4.46	4.16	3.59	2.90	2.37	1.76	1.32

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	6,500	1	-3.4%	-2.1%	-2.3%	0.0%	0.0%	0.0%	0.0%	0.0%
6,501	8,000	2	-9.7%	-5.8%	-5.2%	-1.8%	-4.9%	-6.7%	-4.5%	-6.3%
8,001	9,000	3	-10.1%	-6.0%	-5.5%	-2.9%	-4.0%	-8.1%	-7.4%	-5.0%
9,001	10,000	4	-9.2%	-5.4%	-4.0%	-2.5%	-3.4%	-4.8%	-6.5%	-4.3%
10,001	11,250	5	-9.7%	-4.9%	-3.6%	-1.1%	-3.1%	-4.3%	-5.7%	-3.8%
11,251	12,500	6	-8.9%	-5.2%	-3.3%	-2.0%	-1.4%	-3.7%	-5.1%	-3.4%
12,501	13,750	7	-9.0%	-4.9%	-3.8%	-1.0%	0.0%	-1.8%	-7.3%	-3.2%
13,751	15,000	8	-8.4%	-4.5%	-3.5%	-0.9%	-1.1%	-1.5%	-4.3%	-5.9%
15,001	16,250	10	-8.1%	-4.9%	-4.0%	-0.8%	0.0%	-1.5%	-2.1%	-5.7%
16,251	17,500	11	-8.1%	-4.6%	-3.1%	-0.8%	0.0%	0.0%	-1.9%	-5.3%
17,501	18,750	12	-7.7%	-4.4%	-3.0%	-0.7%	0.0%	0.0%	-1.8%	-2.5%
18,751	20,000	13	-7.5%	-4.3%	-3.4%	-0.7%	0.0%	1.2%	-1.7%	-2.4%
20,001	22,000	14	-7.5%	-4.5%	-3.2%	-0.7%	1.7%	1.1%	-1.6%	-2.2%
22,001	24,000	15	-7.1%	-4.2%	-3.0%	0.0%	0.8%	1.0%	0.0%	-2.0%
24,001	26,000	16	-7.1%	-3.6%	-2.4%	0.0%	1.5%	1.9%	0.0%	-1.9%
26,001	28,000	17	-6.7%	-3.8%	-2.7%	0.0%	1.4%	0.9%	0.0%	-1.8%
28,001	30,000	18	-7.1%	-4.0%	-2.6%	0.0%	2.0%	2.6%	0.0%	-3.2%
30,001	33,000	19	-7.0%	-3.8%	-2.8%	0.0%	1.2%	1.6%	0.0%	-1.5%
33,001	36,000	20	-7.0%	-3.9%	-2.7%	0.0%	1.7%	0.7%	0.0%	-1.4%
36,001	40,000	21	-6.5%	-4.0%	-2.1%	0.0%	2.2%	1.3%	-0.9%	-1.3%
40,001	45,000	22	-7.1%	-5.1%	-3.0%	0.0%	1.5%	0.6%	-0.8%	-2.2%
45,001	50,000	23	-8.5%	-5.8%	-3.6%	-0.7%	0.5%	0.0%	-1.5%	-3.1%
50,001	60,000	24	-8.1%	-5.6%	-3.1%	-0.3%	0.9%	0.5%	-0.7%	-0.9%
60,001	70,000	25	-7.6%	-5.4%	-2.8%	0.0%	1.9%	0.9%	0.0%	-0.8%
70,001	80,000	26	-8.3%	-5.7%	-3.3%	0.0%	2.5%	0.4%	0.0%	0.0%

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

State Farm (08/19/2013) Average Factors in CCG Symbol Price Range
(with Smooth and Reversal Correction)

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.26	0.19	0.16	0.13	0.09	0.06	0.04	0.03
3,001	5,500	2	0.34	0.30	0.27	0.19	0.13	0.10	0.06	0.04
5,501	8,000	3	0.45	0.41	0.37	0.28	0.18	0.13	0.08	0.05
8,001	9,000	4	0.54	0.50	0.46	0.37	0.25	0.16	0.10	0.06
9,001	10,000	5	0.60	0.56	0.52	0.42	0.29	0.19	0.11	0.06
10,001	11,000	6	0.65	0.61	0.57	0.47	0.33	0.22	0.12	0.07
11,001	12,000	7	0.70	0.66	0.62	0.51	0.37	0.25	0.14	0.08
12,001	13,000	8	0.75	0.70	0.66	0.55	0.41	0.27	0.15	0.09
13,001	14,000	10	0.80	0.74	0.70	0.59	0.45	0.30	0.17	0.10
14,001	15,000	11	0.84	0.79	0.74	0.63	0.48	0.33	0.20	0.12
15,001	15,625	12	0.87	0.82	0.77	0.66	0.50	0.35	0.22	0.13
15,626	16,250	13	0.90	0.84	0.80	0.68	0.52	0.36	0.23	0.14
16,251	16,875	14	0.92	0.87	0.82	0.70	0.54	0.37	0.23	0.15
16,876	17,500	15	0.94	0.89	0.84	0.72	0.56	0.39	0.24	0.15
17,501	18,125	16	0.96	0.91	0.86	0.74	0.57	0.40	0.25	0.16
18,126	18,750	17	0.98	0.93	0.88	0.76	0.59	0.42	0.26	0.17
18,751	19,375	18	1.00	0.95	0.90	0.77	0.60	0.43	0.27	0.17
19,376	20,000	19	1.03	0.97	0.92	0.79	0.62	0.45	0.28	0.18
20,001	20,625	20	1.05	0.99	0.94	0.81	0.64	0.46	0.29	0.19
20,626	21,250	21	1.07	1.01	0.96	0.83	0.66	0.47	0.30	0.19
21,251	21,875	22	1.09	1.03	0.98	0.85	0.67	0.48	0.31	0.19
21,876	22,500	23	1.11	1.05	1.00	0.87	0.69	0.50	0.31	0.20
22,501	23,125	24	1.13	1.07	1.02	0.89	0.70	0.51	0.32	0.20
23,126	23,750	25	1.15	1.09	1.04	0.91	0.71	0.52	0.33	0.21
23,751	24,375	26	1.17	1.11	1.06	0.92	0.73	0.53	0.34	0.21
24,376	25,000	27	1.19	1.13	1.08	0.94	0.74	0.55	0.35	0.22
25,001	25,625	28	1.21	1.15	1.10	0.96	0.76	0.56	0.35	0.23
25,626	26,250	29	1.23	1.17	1.12	0.97	0.78	0.57	0.36	0.23
26,251	26,875	30	1.25	1.19	1.13	0.98	0.79	0.57	0.37	0.23
26,876	27,500	31	1.27	1.21	1.15	1.00	0.81	0.59	0.37	0.24
27,501	28,125	32	1.29	1.23	1.17	1.02	0.82	0.60	0.38	0.24
28,126	28,750	33	1.31	1.24	1.19	1.04	0.84	0.62	0.39	0.25
28,751	29,375	34	1.32	1.26	1.21	1.05	0.85	0.63	0.40	0.26
29,376	30,000	35	1.34	1.28	1.22	1.07	0.87	0.64	0.41	0.26
30,001	31,000	36	1.36	1.30	1.25	1.09	0.88	0.66	0.43	0.28
31,001	32,000	37	1.39	1.33	1.27	1.11	0.90	0.67	0.44	0.29
32,001	33,000	38	1.42	1.36	1.29	1.13	0.92	0.68	0.45	0.30
33,001	34,000	39	1.45	1.38	1.32	1.16	0.94	0.70	0.46	0.30
34,001	35,000	40	1.47	1.41	1.34	1.18	0.96	0.71	0.47	0.31
35,001	36,000	41	1.50	1.44	1.37	1.21	0.98	0.73	0.48	0.32
36,001	37,000	42	1.53	1.47	1.40	1.23	1.01	0.75	0.49	0.32
37,001	38,000	43	1.57	1.50	1.44	1.26	1.03	0.77	0.51	0.33
38,001	39,000	44	1.59	1.52	1.46	1.28	1.05	0.79	0.52	0.34
39,001	40,000	45	1.62	1.55	1.48	1.30	1.06	0.80	0.53	0.35
40,001	41,250	46	1.65	1.58	1.51	1.33	1.08	0.82	0.54	0.35
41,251	42,500	47	1.68	1.61	1.54	1.36	1.10	0.84	0.55	0.36
42,501	43,750	48	1.70	1.63	1.56	1.38	1.12	0.86	0.57	0.37
43,751	45,000	49	1.73	1.66	1.59	1.40	1.13	0.87	0.58	0.38
45,001	46,250	50	1.75	1.68	1.61	1.43	1.15	0.89	0.59	0.39
46,251	47,500	51	1.78	1.71	1.64	1.45	1.16	0.90	0.60	0.39
47,501	48,750	52	1.82	1.74	1.67	1.48	1.19	0.93	0.61	0.40
48,751	50,000	53	1.86	1.79	1.72	1.52	1.22	0.95	0.63	0.42
50,001	52,500	54	1.98	1.90	1.83	1.62	1.29	1.02	0.68	0.45
52,501	55,000	55	1.98	1.90	1.83	1.62	1.29	1.02	0.68	0.45
55,001	57,500	56	1.98	1.90	1.83	1.62	1.29	1.02	0.68	0.45
57,501	60,000	57	1.98	1.90	1.83	1.62	1.29	1.02	0.68	0.45
60,001	65,000	58	2.07	1.99	1.91	1.69	1.34	1.08	0.72	0.48
65,001	70,000	59	2.16	2.08	2.00	1.78	1.46	1.12	0.76	0.52
70,001	75,000	60	2.25	2.16	2.08	1.86	1.52	1.16	0.79	0.54
75,001	80,000	61	2.33	2.24	2.16	1.92	1.59	1.20	0.84	0.59
80,001	85,000	62	2.43	2.34	2.25	2.01	1.64	1.26	0.87	0.60
85,001	90,000	63	2.51	2.42	2.33	2.08	1.69	1.30	0.90	0.62
90,001	95,000	64	2.60	2.50	2.41	2.16	1.76	1.34	0.93	0.65
95,001	100,000	65	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
100,001	110,000	66	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
110,001	120,000	67	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
120,001	130,000	68	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
130,001	140,000	69	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
140,001	150,000	70	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
Rating Symbol Only		71	2.69	2.59	2.49	2.23	1.82	1.38	0.96	0.67
Rating Symbol Only		72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rating Symbol Only		73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rating Symbol Only		74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rating Symbol Only		75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
150,001	160,000	98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.47	0.34	0.29	0.23	0.17	0.11	0.08	0.05
3,001	5,500	2	0.61	0.54	0.49	0.34	0.24	0.18	0.10	0.07
5,501	8,000	3	0.81	0.74	0.67	0.51	0.33	0.23	0.15	0.10
8,001	9,000	4	0.98	0.91	0.84	0.67	0.45	0.29	0.18	0.11
9,001	10,000	5	1.09	1.02	0.95	0.76	0.53	0.35	0.20	0.12
10,001	11,000	6	1.18	1.11	1.04	0.85	0.60	0.40	0.22	0.12
11,001	12,000	7	1.27	1.20	1.13	0.93	0.67	0.45	0.25	0.14
12,001	13,000	8	1.36	1.28	1.20	1.00	0.75	0.49	0.28	0.16
13,001	14,000	10	1.45	1.35	1.28	1.08	0.81	0.54	0.32	0.19
14,001	15,000	11	1.53	1.43	1.35	1.15	0.87	0.59	0.36	0.22
15,001	15,625	12	1.59	1.49	1.41	1.20	0.91	0.63	0.39	0.24
15,626	16,250	13	1.63	1.53	1.45	1.24	0.95	0.65	0.41	0.26
16,251	16,875	14	1.67	1.57	1.49	1.27	0.98	0.68	0.43	0.27
16,876	17,500	15	1.71	1.62	1.53	1.30	1.01	0.70	0.44	0.28
17,501	18,125	16	1.75	1.66	1.57	1.34	1.04	0.73	0.46	0.29
18,126	18,750	17	1.79	1.70	1.61	1.37	1.07	0.76	0.48	0.30
18,751	19,375	18	1.83	1.73	1.64	1.41	1.10	0.79	0.49	0.31
19,376	20,000	19	1.87	1.77	1.68	1.44	1.13	0.81	0.51	0.32
20,001	20,625	20	1.91	1.80	1.71	1.48	1.17	0.83	0.53	0.34
20,626	21,250	21	1.94	1.84	1.75	1.51	1.20	0.85	0.54	0.35
21,251	21,875	22	1.98	1.87	1.78	1.54	1.22	0.88	0.56	0.35
21,876	22,500	23	2.01	1.90	1.82	1.58	1.25	0.90	0.57	0.36
22,501	23,125	24	2.05	1.94	1.86	1.61	1.27	0.92	0.58	0.36
23,126	23,750	25	2.09	1.98	1.89	1.65	1.30	0.95	0.60	0.38
23,751	24,375	26	2.13	2.02	1.93	1.68	1.32	0.97	0.61	0.39
24,376	25,000	27	2.17	2.06	1.97	1.71	1.35	0.99	0.63	0.40
25,001	25,625	28	2.20	2.10	2.00	1.74	1.38	1.01	0.64	0.41
25,626	26,250	29	2.24	2.13	2.03	1.76	1.41	1.03	0.65	0.42
26,251	26,875	30	2.27	2.16	2.06	1.79	1.44	1.04	0.67	0.42
26,876	27,500	31	2.30	2.19	2.09	1.81	1.47	1.07	0.68	0.43
27,501	28,125	32	2.34	2.23	2.12	1.85	1.49	1.09	0.70	0.44
28,126	28,750	33	2.37	2.26	2.16	1.88	1.52	1.12	0.71	0.45
28,751	29,375	34	2.41	2.30	2.19	1.91	1.55	1.15	0.73	0.47
29,376	30,000	35	2.44	2.33	2.23	1.94	1.57	1.17	0.75	0.48
30,001	31,000	36	2.48	2.37	2.26	1.98	1.60	1.19	0.77	0.50
31,001	32,000	37	2.53	2.42	2.31	2.02	1.64	1.22	0.80	0.53
32,001	33,000	38	2.58	2.47	2.35	2.06	1.68	1.24	0.82	0.54
33,001	34,000	39	2.63	2.51	2.40	2.11	1.71	1.27	0.84	0.55
34,001	35,000	40	2.68	2.56	2.44	2.15	1.75	1.29	0.86	0.57
35,001	36,000	41	2.73	2.61	2.50	2.20	1.79	1.33	0.88	0.58
36,001	37,000	42	2.79	2.67	2.55	2.24	1.83	1.37	0.90	0.59
37,001	38,000	43	2.85	2.72	2.61	2.29	1.87	1.40	0.92	0.60
38,001	39,000	44	2.90	2.77	2.66	2.33	1.91	1.43	0.94	0.62
39,001	40,000	45	2.94	2.81	2.70	2.37	1.94	1.46	0.96	0.63
40,001	41,250	46	2.99	2.86	2.74	2.42	1.97	1.49	0.98	0.65
41,251	42,500	47	3.05	2.92	2.80	2.47	2.00	1.53	1.01	0.66
42,501	43,750	48	3.10	2.97	2.84	2.51	2.03	1.56	1.03	0.68
43,751	45,000	49	3.14	3.02	2.89	2.55	2.06	1.59	1.05	0.69
45,001	46,250	50	3.19	3.06	2.93	2.60	2.09	1.62	1.06	0.70
46,251	47,500	51	3.23	3.11	2.98	2.64	2.12	1.64	1.08	0.71
47,501	48,750	52	3.30	3.17	3.05	2.69	2.16	1.68	1.11	0.73
48,751	50,000	53	3.39	3.25	3.13	2.77	2.21	1.73	1.15	0.76
50,001	52,500	54	3.60	3.45	3.33	2.95	2.35	1.85	1.24	0.82
52,501	55,000	55	3.60	3.45	3.33	2.95	2.35	1.85	1.24	0.82
55,001	57,500	56	3.60	3.45	3.33	2.95	2.35	1.85	1.24	0.82
57,501	60,000	57	3.60	3.45	3.33	2.95	2.35	1.85	1.24	0.82
60,001	65,000	58	3.76	3.62	3.47	3.07	2.44	1.96	1.31	0.87
65,001	70,000	59	3.93	3.78	3.64	3.24	2.65	2.04	1.38	0.94
70,001	75,000	60	4.09	3.93	3.78	3.38	2.77	2.11	1.44	0.98
75,001	80,000	61	4.24	4.07	3.93	3.49	2.88	2.18	1.53	1.07
80,001	85,000	62	4.42	4.25	4.09	3.65	2.98	2.29	1.58	1.09
85,001	90,000	63	4.56	4.40	4.24	3.78	3.07	2.36	1.64	1.13
90,001	95,000	64	4.73	4.54	4.38	3.93	3.21	2.44	1.69	1.17
95,001	100,000	65	4.89	4.71	4.53	4.05	3.30	2.51	1.75	1.21
100,001	110,000	66	4.89	4.71	4.53	4.05	3.30	2.51	1.75	1.21
110,001	120,000	67	4.89	4.71	4.53	4.05	3.30	2.51	1.75	1.21
120,001	130,000	68	4.89	4.71	4.53	4.05	3.30	2.51	1.75	1.21
130,001	140,000	69	4.89	4.71	4.53	4.05	3.30	2.51	1.75	1.21
140,001	150,000	70	4.89	4.71	4.53	4.05	3.30	2.51	1.75	1.21
Rating Symbol Only		71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*n/a*
150,001	160,000	98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

AR ISO Loss Cost Filing PP-2013-BRLA1
(with Reversal Correction)

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

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

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

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

CALIFORNIA CASUALTY GROUP
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Competitors' Average Factors in CCG Symbol Definition

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

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.46	0.34	0.30	0.23	0.18	0.12	0.09	0.06
3,001	5,500	2	0.60	0.53	0.48	0.34	0.25	0.18	0.12	0.08
5,501	8,000	3	0.78	0.72	0.66	0.51	0.34	0.24	0.16	0.11
8,001	9,000	4	0.95	0.88	0.82	0.66	0.46	0.30	0.20	0.13
9,001	10,000	5	1.06	0.99	0.92	0.75	0.53	0.36	0.22	0.14
10,001	11,000	6	1.15	1.08	1.01	0.84	0.60	0.41	0.24	0.14
11,001	12,000	7	1.24	1.17	1.10	0.91	0.67	0.46	0.28	0.17
12,001	13,000	8	1.33	1.25	1.18	0.99	0.75	0.50	0.30	0.19
13,001	14,000	10	1.41	1.32	1.25	1.06	0.81	0.55	0.34	0.21
14,001	15,000	11	1.49	1.40	1.32	1.13	0.86	0.60	0.38	0.25
15,001	15,625	12	1.55	1.46	1.38	1.18	0.91	0.64	0.41	0.27
15,626	16,250	13	1.60	1.50	1.42	1.22	0.94	0.66	0.43	0.28
16,251	16,875	14	1.64	1.55	1.47	1.25	0.98	0.69	0.45	0.30
16,876	17,500	15	1.68	1.59	1.51	1.29	1.01	0.71	0.47	0.31
17,501	18,125	16	1.72	1.63	1.55	1.33	1.04	0.74	0.49	0.32
18,126	18,750	17	1.77	1.68	1.59	1.36	1.07	0.77	0.51	0.34
18,751	19,375	18	1.81	1.72	1.63	1.40	1.10	0.80	0.52	0.35
19,376	20,000	19	1.85	1.75	1.67	1.43	1.14	0.83	0.54	0.36
20,001	20,625	20	1.89	1.79	1.70	1.47	1.17	0.85	0.56	0.38
20,626	21,250	21	1.93	1.83	1.74	1.51	1.21	0.87	0.58	0.39
21,251	21,875	22	1.97	1.86	1.78	1.54	1.23	0.90	0.59	0.40
21,876	22,500	23	2.01	1.90	1.82	1.58	1.26	0.92	0.61	0.40
22,501	23,125	24	2.04	1.94	1.85	1.61	1.28	0.94	0.62	0.41
23,126	23,750	25	2.08	1.98	1.89	1.65	1.31	0.97	0.64	0.42
23,751	24,375	26	2.12	2.02	1.93	1.68	1.34	0.99	0.65	0.44
24,376	25,000	27	2.17	2.06	1.97	1.72	1.37	1.02	0.67	0.45
25,001	25,625	28	2.20	2.10	2.00	1.75	1.40	1.04	0.69	0.46
25,626	26,250	29	2.24	2.13	2.03	1.77	1.43	1.05	0.70	0.47
26,251	26,875	30	2.28	2.17	2.06	1.80	1.46	1.07	0.71	0.48
26,876	27,500	31	2.31	2.20	2.10	1.83	1.49	1.10	0.73	0.49
27,501	28,125	32	2.35	2.24	2.13	1.86	1.52	1.12	0.75	0.50
28,126	28,750	33	2.38	2.27	2.17	1.89	1.55	1.15	0.76	0.51
28,751	29,375	34	2.42	2.31	2.21	1.93	1.57	1.18	0.78	0.52
29,376	30,000	35	2.45	2.34	2.24	1.96	1.60	1.20	0.80	0.54
30,001	31,000	36	2.50	2.39	2.28	2.00	1.63	1.22	0.82	0.56
31,001	32,000	37	2.55	2.44	2.33	2.04	1.67	1.25	0.85	0.59
32,001	33,000	38	2.60	2.49	2.38	2.09	1.71	1.28	0.87	0.60
33,001	34,000	39	2.65	2.54	2.42	2.13	1.74	1.31	0.89	0.62
34,001	35,000	40	2.71	2.59	2.47	2.18	1.78	1.33	0.92	0.63
35,001	36,000	41	2.77	2.64	2.53	2.22	1.83	1.37	0.94	0.65
36,001	37,000	42	2.83	2.70	2.59	2.27	1.87	1.41	0.96	0.66
37,001	38,000	43	2.88	2.76	2.64	2.32	1.91	1.44	0.98	0.67
38,001	39,000	44	2.94	2.81	2.69	2.37	1.95	1.48	1.00	0.69
39,001	40,000	45	2.98	2.86	2.74	2.41	1.98	1.51	1.03	0.70
40,001	41,250	46	3.04	2.91	2.79	2.45	2.01	1.54	1.05	0.72
41,251	42,500	47	3.10	2.97	2.84	2.51	2.05	1.58	1.08	0.74
42,501	43,750	48	3.15	3.02	2.89	2.56	2.09	1.61	1.10	0.76
43,751	45,000	49	3.20	3.07	2.94	2.60	2.12	1.64	1.12	0.77
45,001	46,250	50	3.25	3.12	2.99	2.64	2.15	1.67	1.14	0.79
46,251	47,500	51	3.30	3.17	3.04	2.69	2.18	1.70	1.16	0.80
47,501	48,750	52	3.37	3.24	3.11	2.75	2.22	1.74	1.19	0.83
48,751	50,000	53	3.46	3.32	3.19	2.82	2.28	1.79	1.23	0.85
50,001	52,500	54	3.66	3.51	3.38	2.99	2.41	1.91	1.32	0.92
52,501	55,000	55	3.68	3.53	3.40	3.01	2.42	1.92	1.33	0.92
55,001	57,500	56	3.70	3.55	3.41	3.02	2.43	1.93	1.34	0.93
57,501	60,000	57	3.72	3.57	3.43	3.04	2.45	1.94	1.34	0.94
60,001	65,000	58	3.89	3.74	3.59	3.18	2.55	2.06	1.42	0.99
65,001	70,000	59	4.08	3.93	3.77	3.36	2.77	2.14	1.51	1.07
70,001	75,000	60	4.27	4.10	3.94	3.52	2.91	2.23	1.58	1.12
75,001	80,000	61	4.44	4.27	4.11	3.65	3.04	2.32	1.68	1.22
80,001	85,000	62	4.65	4.47	4.30	3.83	3.15	2.44	1.75	1.26
85,001	90,000	63	4.82	4.64	4.47	3.98	3.27	2.53	1.82	1.31
90,001	95,000	64	5.01	4.81	4.64	4.15	3.42	2.63	1.89	1.37
95,001	100,000	65	5.20	5.01	4.81	4.30	3.54	2.72	1.96	1.42
100,001	110,000	66	5.27	5.07	4.87	4.35	3.58	2.75	1.99	1.45
110,001	120,000	67	5.36	5.15	4.95	4.42	3.64	2.80	2.03	1.49
120,001	130,000	68	5.44	5.23	5.03	4.49	3.71	2.85	2.08	1.52
130,001	140,000	69	5.53	5.32	5.11	4.56	3.77	2.90	2.12	1.56
140,001	150,000	70	5.62	5.40	5.19	4.63	3.83	2.95	2.16	1.59
Rating Symbol Only		71	6.02	5.79	5.56	4.97	4.10	3.16	2.32	1.71
Rating Symbol Only		72	6.43	6.18	5.93	5.30	4.38	3.38	2.47	1.82
Rating Symbol Only		73	6.83	6.57	6.31	5.63	4.66	3.59	2.63	1.94
Rating Symbol Only		74	7.24	6.96	6.68	5.97	4.93	3.80	2.78	2.05
Rating Symbol Only		75	7.64	7.35	7.06	6.30	5.21	4.01	2.94	2.17
150,001	160,000									

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California Casualty Current Symbol/Deductible Factor

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

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

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	0.48	0.37	0.32	0.26	0.19	0.13	0.10	0.07
3,001	5,500	2	0.61	0.54	0.49	0.36	0.26	0.19	0.12	0.08
5,501	8,000	3	0.81	0.74	0.67	0.51	0.35	0.25	0.18	0.12
8,001	9,000	4	0.99	0.92	0.85	0.68	0.46	0.32	0.22	0.15
9,001	10,000	5	1.10	1.02	0.95	0.76	0.53	0.38	0.25	0.17
10,001	11,000	6	1.20	1.12	1.05	0.84	0.61	0.43	0.27	0.17
11,001	12,000	7	1.29	1.21	1.14	0.93	0.67	0.48	0.31	0.23
12,001	13,000	8	1.38	1.29	1.21	1.01	0.74	0.52	0.33	0.23
13,001	14,000	10	1.47	1.38	1.30	1.08	0.81	0.57	0.37	0.25
14,001	15,000	11	1.56	1.46	1.38	1.15	0.86	0.62	0.41	0.27
15,001	15,625	12	1.62	1.52	1.44	1.21	0.91	0.66	0.44	0.29
15,626	16,250	13	1.66	1.57	1.48	1.24	0.95	0.69	0.46	0.31
16,251	16,875	14	1.70	1.61	1.52	1.28	0.98	0.71	0.48	0.32
16,876	17,500	15	1.75	1.65	1.56	1.32	1.01	0.74	0.50	0.34
17,501	18,125	16	1.79	1.69	1.60	1.36	1.05	0.76	0.51	0.35
18,126	18,750	17	1.84	1.74	1.64	1.39	1.08	0.79	0.53	0.36
18,751	19,375	18	1.88	1.78	1.68	1.43	1.11	0.82	0.55	0.38
19,376	20,000	19	1.92	1.82	1.72	1.47	1.14	0.84	0.57	0.39
20,001	20,625	20	1.97	1.86	1.77	1.51	1.17	0.87	0.59	0.41
20,626	21,250	21	2.01	1.90	1.80	1.55	1.20	0.90	0.61	0.42
21,251	21,875	22	2.05	1.94	1.84	1.58	1.23	0.92	0.63	0.43
21,876	22,500	23	2.09	1.97	1.88	1.62	1.26	0.94	0.64	0.44
22,501	23,125	24	2.13	2.01	1.92	1.65	1.28	0.97	0.65	0.45
23,126	23,750	25	2.17	2.05	1.96	1.69	1.31	0.99	0.67	0.46
23,751	24,375	26	2.21	2.10	2.00	1.73	1.34	1.02	0.69	0.48
24,376	25,000	27	2.25	2.14	2.04	1.77	1.37	1.04	0.71	0.49
25,001	25,625	28	2.30	2.19	2.08	1.80	1.40	1.06	0.73	0.51
25,626	26,250	29	2.33	2.22	2.12	1.84	1.43	1.08	0.75	0.52
26,251	26,875	30	2.37	2.26	2.15	1.85	1.45	1.10	0.76	0.53
26,876	27,500	31	2.41	2.28	2.18	1.88	1.48	1.12	0.78	0.55
27,501	28,125	32	2.45	2.33	2.22	1.92	1.51	1.15	0.80	0.56
28,126	28,750	33	2.49	2.37	2.26	1.95	1.54	1.17	0.81	0.57
28,751	29,375	34	2.53	2.41	2.30	1.98	1.57	1.20	0.83	0.58
29,376	30,000	35	2.56	2.44	2.33	2.01	1.59	1.22	0.85	0.60
30,001	31,000	36	2.61	2.49	2.37	2.06	1.62	1.25	0.88	0.62
31,001	32,000	37	2.67	2.54	2.42	2.11	1.66	1.28	0.90	0.64
32,001	33,000	38	2.72	2.59	2.47	2.15	1.70	1.31	0.92	0.66
33,001	34,000	39	2.77	2.64	2.52	2.20	1.74	1.33	0.94	0.68
34,001	35,000	40	2.83	2.70	2.58	2.24	1.78	1.36	0.97	0.70
35,001	36,000	41	2.89	2.76	2.63	2.30	1.82	1.40	0.99	0.71
36,001	37,000	42	2.95	2.81	2.69	2.35	1.86	1.44	1.02	0.73
37,001	38,000	43	3.01	2.87	2.75	2.40	1.90	1.47	1.04	0.74
38,001	39,000	44	3.06	2.92	2.80	2.44	1.93	1.51	1.07	0.76
39,001	40,000	45	3.12	2.97	2.84	2.48	1.96	1.54	1.09	0.78
40,001	41,250	46	3.17	3.03	2.89	2.52	2.00	1.58	1.12	0.80
41,251	42,500	47	3.23	3.09	2.95	2.56	2.04	1.61	1.15	0.82
42,501	43,750	48	3.30	3.15	3.00	2.61	2.07	1.65	1.18	0.84
43,751	45,000	49	3.37	3.20	3.06	2.66	2.10	1.68	1.20	0.86
45,001	46,250	50	3.44	3.26	3.10	2.69	2.13	1.71	1.22	0.87
46,251	47,500	51	3.50	3.31	3.15	2.73	2.16	1.75	1.24	0.89
47,501	48,750	52	3.57	3.36	3.21	2.78	2.20	1.78	1.27	0.90
48,751	50,000	53	3.62	3.41	3.26	2.83	2.24	1.82	1.29	0.92
50,001	52,500	54	3.79	3.57	3.41	2.95	2.33	1.91	1.36	0.97
52,501	55,000	55	3.86	3.64	3.47	3.01	2.38	1.95	1.38	0.99
55,001	57,500	56	3.94	3.71	3.55	3.07	2.42	1.98	1.41	1.01
57,501	60,000	57	4.02	3.78	3.60	3.13	2.47	2.02	1.44	1.03
60,001	65,000	58	4.24	3.98	3.80	3.29	2.59	2.14	1.53	1.10
65,001	70,000	59	4.51	4.21	4.02	3.48	2.78	2.25	1.63	1.18
70,001	75,000	60	4.79	4.43	4.23	3.67	2.93	2.36	1.71	1.25
75,001	80,000	61	5.11	4.68	4.46	3.85	3.08	2.48	1.82	1.35
80,001	85,000	62	5.46	4.96	4.71	4.06	3.22	2.62	1.91	1.40
85,001	90,000	63	5.81	5.23	4.96	4.25	3.37	2.74	2.01	1.48
90,001	95,000	64	6.17	5.54	5.23	4.46	3.54	2.85	2.10	1.54
95,001	100,000	65	6.53	5.86	5.52	4.67	3.69	2.98	2.19	1.61
100,001	110,000	66	7.05	6.33	5.96	4.91	3.87	3.13	2.28	1.69
110,001	120,000	67	7.76	6.97	6.56	5.39	4.12	3.41	2.47	1.80
120,001	130,000	68	8.47	7.60	7.16	5.88	4.50	3.73	2.69	1.95
130,001	140,000	69	9.17	8.23	7.75	6.37	4.87	4.03	2.92	2.09
140,001	150,000	70	9.88	8.87	8.36	6.87	5.25	4.34	3.14	2.26
Rating Symbol Only		71	10.59	9.51	8.96	7.36	5.63	4.66	3.36	2.42
Rating Symbol Only		72	11.30	10.15	9.56	7.86	6.00	4.98	3.59	2.59
Rating Symbol Only		73	12.02	10.79	10.17	8.35	6.38	5.29	3.82	2.75
Rating Symbol Only		74	12.73	11.43	10.76	8.86	6.77	5.60	4.04	2.91
Rating Symbol Only		75	13.44	12.07	11.38	9.35	7.15	5.91	4.28	3.07
150,001	160,000									

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

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	0	50	100	250	500	1000	2000	3000
0	3,000	1	-4.0%	-7.5%	-8.6%	-10.3%	-9.5%	-7.1%	0.0%	0.0%
3,001	5,500	2	-3.2%	-3.6%	-2.0%	-2.7%	0.0%	0.0%	0.0%	0.0%
5,501	8,000	3	-3.6%	-2.6%	-2.9%	-1.9%	-2.8%	-3.8%	0.0%	0.0%
8,001	9,000	4	-3.9%	-4.2%	-4.5%	-2.9%	0.0%	-3.0%	-4.3%	-6.3%
9,001	10,000	5	-3.5%	-3.8%	-3.1%	-1.3%	0.0%	-2.6%	-3.8%	-5.6%
10,001	11,000	6	-4.0%	-3.4%	-2.8%	-1.2%	0.0%	0.0%	-3.6%	-5.6%
11,001	12,000	7	-3.7%	-3.2%	-2.6%	-2.1%	0.0%	2.1%	-3.1%	-4.2%
12,001	13,000	8	-4.2%	-3.7%	-3.2%	-1.9%	0.0%	2.0%	-2.9%	-4.2%
13,001	14,000	10	-3.9%	-3.5%	-3.0%	-1.8%	0.0%	1.8%	0.0%	0.0%
14,001	15,000	11	-3.7%	-3.9%	-3.5%	-1.7%	0.0%	1.6%	2.5%	0.0%
15,001	15,625	12	-4.1%	-4.4%	-3.4%	-1.6%	0.0%	1.5%	2.3%	3.6%
15,626	16,250	13	-4.0%	-3.7%	-3.3%	-2.4%	0.0%	1.5%	2.2%	3.3%
16,251	16,875	14	-4.0%	-3.6%	-3.8%	-2.3%	0.0%	1.4%	2.1%	3.2%
16,876	17,500	15	-3.3%	-3.5%	-3.7%	-2.2%	0.0%	1.4%	2.0%	3.0%
17,501	18,125	16	-3.8%	-4.0%	-3.6%	-2.2%	0.0%	1.3%	2.0%	2.9%
18,126	18,750	17	-3.7%	-3.3%	-3.5%	-2.1%	0.0%	1.3%	1.9%	2.9%
18,751	19,375	18	-4.1%	-3.8%	-3.4%	-2.1%	0.0%	1.2%	1.9%	5.6%
19,376	20,000	19	-4.0%	-3.7%	-3.4%	-2.0%	0.0%	1.2%	1.8%	2.6%
20,001	20,625	20	-3.4%	-3.6%	-3.3%	-2.6%	0.0%	1.2%	1.7%	5.1%
20,626	21,250	21	-3.8%	-4.0%	-3.7%	-2.5%	0.0%	1.1%	1.7%	5.0%
21,251	21,875	22	-3.8%	-3.5%	-3.7%	-2.5%	0.0%	1.1%	1.6%	2.4%
21,876	22,500	23	-3.7%	-3.9%	-3.6%	-2.4%	0.0%	1.1%	1.6%	2.3%
22,501	23,125	24	-3.6%	-3.4%	-3.0%	-2.4%	0.0%	2.1%	1.6%	2.3%
23,126	23,750	25	-3.6%	-3.8%	-3.4%	-2.9%	0.0%	1.0%	1.5%	2.2%
23,751	24,375	26	-3.9%	-3.7%	-3.4%	-2.8%	0.0%	2.0%	1.5%	2.1%
24,376	25,000	27	-3.8%	-4.0%	-3.8%	-2.7%	0.0%	1.0%	1.4%	2.1%
25,001	25,625	28	-3.8%	-3.5%	-3.7%	-3.2%	0.0%	1.0%	1.4%	2.0%
25,626	26,250	29	-4.1%	-3.9%	-3.6%	-3.2%	0.0%	0.9%	1.4%	2.0%
26,251	26,875	30	-4.0%	-3.8%	-3.6%	-3.1%	0.0%	1.9%	1.3%	0.0%
26,876	27,500	31	-4.0%	-4.6%	-4.0%	-3.1%	0.0%	1.8%	1.3%	1.9%
27,501	28,125	32	-4.3%	-4.1%	-3.9%	-2.5%	0.0%	1.8%	1.3%	1.8%
28,126	28,750	33	-3.9%	-4.0%	-3.8%	-2.5%	0.7%	1.7%	1.3%	1.8%
28,751	29,375	34	-4.2%	-4.0%	-3.8%	-2.5%	0.6%	1.7%	1.2%	0.0%
29,376	30,000	35	-4.1%	-3.9%	-3.7%	-2.9%	0.0%	1.7%	2.4%	1.7%
30,001	31,000	36	-4.0%	-3.9%	-3.7%	-2.8%	0.0%	1.6%	2.3%	3.3%
31,001	32,000	37	-4.0%	-3.8%	-3.6%	-2.8%	0.0%	1.6%	2.3%	3.2%
32,001	33,000	38	-4.2%	-4.1%	-3.5%	-3.2%	0.0%	1.6%	2.2%	3.1%
33,001	34,000	39	-4.2%	-4.0%	-3.8%	-3.1%	0.0%	1.5%	2.2%	3.0%
34,001	35,000	40	-4.1%	-3.9%	-3.7%	-3.0%	0.6%	1.5%	2.1%	2.9%
35,001	36,000	41	-4.0%	-3.8%	-4.0%	-3.4%	0.6%	2.2%	2.1%	1.4%
36,001	37,000	42	-3.9%	-4.1%	-3.9%	-3.3%	0.5%	2.1%	2.0%	2.8%
37,001	38,000	43	-4.1%	-4.0%	-3.8%	-3.2%	0.5%	2.1%	2.0%	1.4%
38,001	39,000	44	-4.1%	-3.9%	-3.8%	-3.2%	0.5%	2.0%	1.9%	1.3%
39,001	40,000	45	-4.0%	-3.9%	-3.7%	-3.1%	0.5%	2.0%	1.9%	1.3%
40,001	41,250	46	-4.2%	-3.8%	-3.7%	-2.3%	1.0%	1.9%	1.8%	2.6%
41,251	42,500	47	-4.2%	-3.7%	-3.6%	-2.3%	1.0%	1.9%	1.8%	2.5%
42,501	43,750	48	-4.1%	-3.7%	-3.5%	-2.2%	1.0%	1.9%	1.7%	1.2%
43,751	45,000	49	-4.5%	-3.9%	-3.5%	-1.8%	0.5%	1.2%	1.7%	2.4%
45,001	46,250	50	-5.0%	-3.8%	-3.7%	-1.8%	0.5%	1.2%	1.7%	2.4%
46,251	47,500	51	-5.4%	-3.8%	-3.7%	-1.8%	0.5%	1.2%	1.6%	2.3%
47,501	48,750	52	-5.1%	-3.4%	-3.0%	-1.1%	0.9%	1.7%	2.4%	2.3%
48,751	50,000	53	-4.5%	-2.8%	-2.4%	-0.4%	1.8%	2.8%	3.2%	4.5%
50,001	52,500	54	-3.1%	-1.4%	-0.9%	1.4%	3.6%	4.4%	5.4%	6.6%
52,501	55,000	55	-4.5%	-2.7%	-2.3%	0.0%	2.1%	2.6%	3.8%	5.3%
55,001	57,500	56	-5.7%	-4.1%	-3.5%	-1.3%	0.4%	1.0%	2.2%	3.1%
57,501	60,000	57	-6.9%	-5.5%	-5.3%	-2.8%	-0.8%	0.0%	0.7%	2.0%
60,001	65,000	58	-7.6%	-5.7%	-5.2%	-3.2%	-1.1%	0.0%	0.7%	1.9%
65,001	70,000	59	-8.7%	-6.2%	-5.6%	-3.6%	-0.4%	-0.9%	0.6%	1.7%
70,001	75,000	60	-9.8%	-6.9%	-6.4%	-4.2%	-0.7%	-1.7%	-0.6%	1.6%
75,001	80,000	61	-10.0%	-8.2%	-7.3%	-4.9%	-1.3%	-2.4%	-0.5%	2.3%
80,001	85,000	62	-10.0%	-9.0%	-8.2%	-5.1%	-2.1%	-2.6%	-1.0%	0.7%
85,001	90,000	63	-10.1%	-10.0%	-9.2%	-5.8%	-2.9%	-3.2%	-1.5%	0.7%
90,001	95,000	64	-10.1%	-10.1%	-10.0%	-6.5%	-3.0%	-4.0%	-1.9%	0.0%
95,001	100,000	65	-9.9%	-10.0%	-10.0%	-7.3%	-4.2%	-4.5%	-2.7%	-0.6%
100,001	110,000	66	-10.0%	-10.0%	-10.0%	-9.9%	-7.0%	-7.4%	-5.0%	-2.3%
110,001	120,000	67	-10.0%	-9.9%	-10.0%	-10.0%	-10.0%	-8.3%	-6.4%	-4.8%
120,001	130,000	68	-10.0%	-10.0%	-10.1%	-10.0%	-10.0%	-8.1%	-6.3%	-4.4%
130,001	140,000	69	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.2%	-6.4%	-4.6%
140,001	150,000	70	-10.0%	-10.0%	-10.0%	-10.0%	-9.9%	-8.2%	-6.5%	-4.6%
Rating Symbol Only		71	-10.0%	-10.0%	-9.9%	-10.0%	-10.1%	-8.3%	-6.4%	-4.7%
Rating Symbol Only		72	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.1%	-6.5%	-4.4%
Rating Symbol Only		73	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.2%	-6.4%	-4.5%
Rating Symbol Only		74	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-8.2%	-6.5%	-4.6%
Rating Symbol Only		75	-10.0%	-10.0%	-10.0%	-10.0%	-9.9%	-8.2%	-6.3%	-4.7%
150,001	160,000									

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

State Farm (08/19/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.44	0.44	0.43	0.42	0.37	0.23	0.13	0.07
1,601	**2,100**	**2**	0.44	0.44	0.43	0.42	0.37	0.23	0.13	0.07
2,101	**2,750**	**3**	0.47	0.47	0.45	0.44	0.39	0.25	0.14	0.08
2,751	**3,700**	**4**	0.49	0.48	0.46	0.45	0.41	0.26	0.15	0.08
3,701	**5,000**	**5**	0.53	0.52	0.51	0.49	0.44	0.29	0.17	0.09
5,001	**6,500**	**6**	0.57	0.57	0.56	0.54	0.48	0.37	0.22	0.13
6,501	**8,000**	**7**	0.62	0.61	0.59	0.58	0.52	0.40	0.26	0.17
8,001	**10,000**	**8**	0.69	0.68	0.66	0.65	0.58	0.46	0.31	0.20
10,001	**12,500**	**10**	0.80	0.79	0.78	0.76	0.69	0.56	0.39	0.27
12,501	**15,000**	**11**	0.92	0.91	0.90	0.88	0.81	0.66	0.48	0.35
15,001	**17,500**	**12**	1.02	1.01	1.00	0.98	0.90	0.75	0.55	0.41
17,501	**20,000**	**13**	1.11	1.10	1.08	1.06	0.99	0.83	0.62	0.46
20,001	**24,000**	**14**	1.23	1.22	1.20	1.18	1.09	0.92	0.70	0.53
24,001	**28,000**	**15**	1.35	1.34	1.32	1.30	1.21	1.03	0.79	0.61
28,001	**33,000**	**16**	1.50	1.49	1.47	1.44	1.35	1.15	0.90	0.70
33,001	**39,000**	**17**	1.69	1.68	1.66	1.64	1.53	1.33	1.04	0.81
39,001	**46,000**	**18**	1.90	1.88	1.86	1.84	1.73	1.50	1.19	0.94
46,001	**55,000**	**19**	2.07	2.05	2.03	2.00	1.89	1.65	1.32	1.05
55,001	**65,000**	**20**	2.26	2.25	2.23	2.19	2.07	1.81	1.46	1.17

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.47	0.47	0.46	0.45	0.40	0.25	0.14	0.08
1,601	**2,100**	**2**	0.47	0.47	0.46	0.45	0.40	0.25	0.14	0.08
2,101	**2,750**	**3**	0.51	0.50	0.48	0.47	0.42	0.27	0.15	0.08
2,751	**3,700**	**4**	0.53	0.52	0.50	0.49	0.44	0.28	0.16	0.09
3,701	**5,000**	**5**	0.57	0.56	0.55	0.53	0.47	0.32	0.18	0.10
5,001	**6,500**	**6**	0.62	0.61	0.60	0.58	0.52	0.40	0.24	0.14
6,501	**8,000**	**7**	0.67	0.66	0.63	0.62	0.56	0.43	0.28	0.18
8,001	**10,000**	**8**	0.74	0.73	0.71	0.70	0.62	0.49	0.33	0.22
10,001	**12,500**	**10**	0.86	0.85	0.84	0.82	0.75	0.60	0.42	0.29
12,501	**15,000**	**11**	0.99	0.98	0.97	0.95	0.87	0.71	0.51	0.37
15,001	**17,500**	**12**	1.10	1.09	1.07	1.05	0.97	0.80	0.59	0.44
17,501	**20,000**	**13**	1.20	1.19	1.17	1.14	1.06	0.89	0.66	0.50
20,001	**24,000**	**14**	1.32	1.31	1.28	1.26	1.17	0.99	0.75	0.56
24,001	**28,000**	**15**	1.45	1.44	1.42	1.39	1.30	1.11	0.85	0.65
28,001	**33,000**	**16**	1.62	1.60	1.58	1.55	1.45	1.24	0.96	0.75
33,001	**39,000**	**17**	1.82	1.81	1.78	1.76	1.65	1.42	1.11	0.87
39,001	**46,000**	**18**	2.04	2.02	2.00	1.97	1.86	1.61	1.28	1.01
46,001	**55,000**	**19**	2.23	2.20	2.18	2.15	2.03	1.77	1.42	1.13
55,001	**65,000**	**20**	2.43	2.41	2.39	2.35	2.23	1.95	1.56	1.26

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

AR ISO Loss Cost Filing PP-2013-BRLA1
(With Reversal Correction)

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

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

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

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

Competitors' Average Factors in CCG Symbol Definition

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

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.47	0.47	0.46	0.45	0.40	0.26	0.15	0.09
1,601	**2,100**	**2**	0.47	0.47	0.46	0.45	0.40	0.26	0.15	0.09
2,101	**2,750**	**3**	0.50	0.50	0.48	0.47	0.41	0.27	0.16	0.10
2,751	**3,700**	**4**	0.52	0.51	0.49	0.48	0.44	0.29	0.17	0.10
3,701	**5,000**	**5**	0.57	0.56	0.55	0.53	0.47	0.32	0.19	0.12
5,001	**6,500**	**6**	0.62	0.62	0.60	0.59	0.52	0.41	0.25	0.16
6,501	**8,000**	**7**	0.68	0.67	0.64	0.63	0.57	0.44	0.29	0.20
8,001	**10,000**	**8**	0.76	0.74	0.72	0.71	0.63	0.51	0.34	0.24
10,001	**12,500**	**10**	0.87	0.86	0.85	0.82	0.75	0.61	0.43	0.31
12,501	**15,000**	**11**	1.00	0.98	0.97	0.95	0.87	0.72	0.52	0.38
15,001	**17,500**	**12**	1.11	1.09	1.07	1.05	0.97	0.80	0.60	0.45
17,501	**20,000**	**13**	1.21	1.19	1.17	1.15	1.06	0.89	0.67	0.51
20,001	**24,000**	**14**	1.33	1.32	1.29	1.27	1.17	0.99	0.75	0.57
24,001	**28,000**	**15**	1.47	1.45	1.43	1.40	1.31	1.11	0.86	0.66
28,001	**33,000**	**16**	1.64	1.62	1.59	1.56	1.45	1.24	0.97	0.76
33,001	**39,000**	**17**	1.83	1.82	1.79	1.76	1.64	1.42	1.11	0.87
39,001	**46,000**	**18**	2.05	2.02	2.00	1.97	1.85	1.60	1.27	1.01
46,001	**55,000**	**19**	2.24	2.21	2.18	2.15	2.02	1.76	1.41	1.12
55,001	**65,000**	**20**	2.44	2.42	2.39	2.35	2.21	1.93	1.55	1.25

California Casualty Current Symbol/Deductible Factor

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

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

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	0.46	0.44	0.42	0.40	0.35	0.25	0.16	0.11
1,601	**2,100**	**2**	0.46	0.44	0.42	0.40	0.35	0.25	0.16	0.11
2,101	**2,750**	**3**	0.49	0.47	0.45	0.44	0.39	0.29	0.17	0.11
2,751	**3,700**	**4**	0.51	0.49	0.47	0.46	0.41	0.31	0.18	0.12
3,701	**5,000**	**5**	0.56	0.54	0.52	0.50	0.44	0.33	0.21	0.14
5,001	**6,500**	**6**	0.63	0.61	0.59	0.57	0.51	0.40	0.27	0.18
6,501	**8,000**	**7**	0.70	0.68	0.66	0.64	0.57	0.46	0.32	0.23
8,001	**10,000**	**8**	0.79	0.77	0.75	0.73	0.64	0.53	0.38	0.29
10,001	**12,500**	**10**	0.92	0.89	0.86	0.84	0.76	0.63	0.47	0.35
12,501	**15,000**	**11**	1.05	1.02	0.99	0.96	0.87	0.74	0.56	0.42
15,001	**17,500**	**12**	1.16	1.12	1.09	1.07	0.97	0.83	0.64	0.50
17,501	**20,000**	**13**	1.26	1.22	1.19	1.16	1.06	0.92	0.71	0.55
20,001	**24,000**	**14**	1.40	1.35	1.32	1.29	1.18	1.02	0.80	0.63
24,001	**28,000**	**15**	1.53	1.49	1.45	1.42	1.30	1.13	0.90	0.72
28,001	**33,000**	**16**	1.71	1.66	1.61	1.57	1.45	1.27	1.02	0.82
33,001	**39,000**	**17**	1.93	1.88	1.83	1.79	1.65	1.46	1.18	0.94
39,001	**46,000**	**18**	2.15	2.09	2.03	2.00	1.85	1.65	1.34	1.08
46,001	**55,000**	**19**	2.35	2.28	2.23	2.18	2.03	1.81	1.48	1.21
55,001	**65,000**	**20**	2.58	2.51	2.45	2.40	2.23	2.00	1.63	1.34

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**1,600**	**1**	4.5%	7.3%	10.5%	11.1%	9.4%	4.2%	0.0%	0.0%
1,601	**2,100**	**2**	4.5%	7.3%	10.5%	11.1%	9.4%	4.2%	0.0%	0.0%
2,101	**2,750**	**3**	4.3%	4.4%	4.7%	7.3%	11.4%	11.5%	0.0%	-8.3%
2,751	**3,700**	**4**	2.0%	4.3%	4.4%	7.0%	10.8%	10.7%	0.0%	-7.7%
3,701	**5,000**	**5**	1.8%	3.8%	4.0%	4.2%	7.3%	6.5%	0.0%	-6.7%
5,001	**6,500**	**6**	-1.6%	0.0%	1.7%	1.8%	4.1%	5.3%	3.8%	-5.3%
6,501	**8,000**	**7**	-4.1%	-1.4%	0.0%	0.0%	1.8%	4.5%	0.0%	-4.2%
8,001	**10,000**	**8**	-4.8%	-2.5%	0.0%	0.0%	-1.5%	1.9%	0.0%	-3.3%
10,001	**12,500**	**10**	-5.2%	-3.3%	-2.3%	-2.3%	-1.3%	1.6%	2.2%	-2.8%
12,501	**15,000**	**11**	-4.5%	-2.9%	-2.0%	-2.0%	-1.1%	2.8%	3.7%	0.0%
15,001	**17,500**	**12**	-4.1%	-3.4%	-1.8%	-0.9%	0.0%	2.5%	3.2%	2.0%
17,501	**20,000**	**13**	-3.8%	-3.2%	-1.7%	-0.9%	0.0%	3.4%	4.4%	1.9%
20,001	**24,000**	**14**	-4.1%	-2.9%	-1.5%	-0.8%	0.0%	3.0%	3.9%	3.3%
24,001	**28,000**	**15**	-4.4%	-2.6%	-1.4%	-0.7%	0.0%	3.7%	4.7%	4.3%
28,001	**33,000**	**16**	-3.9%	-2.4%	-1.2%	-1.3%	0.0%	3.3%	4.1%	3.8%
33,001	**39,000**	**17**	-4.5%	-3.1%	-2.1%	-1.1%	-0.6%	2.8%	4.4%	3.3%
39,001	**46,000**	**18**	-4.4%	-2.8%	-1.9%	-1.0%	0.0%	3.1%	4.7%	3.8%
46,001	**55,000**	**19**	-4.5%	-3.4%	-2.2%	-1.4%	-0.5%	2.8%	5.0%	5.2%
55,001	**65,000**	**20**	-4.8%	-3.8%	-2.4%	-1.6%	-0.9%	2.6%	4.5%	4.7%

Overall * 0.18%

* Including all model years.

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

State Farm (08/19/2013) Average Factors in CCG Symbol Price Range
(With Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.50	0.50	0.48	0.47	0.42	0.28	0.16	0.09
6,501	**8,000**	**2**	0.62	0.61	0.59	0.58	0.52	0.40	0.26	0.17
8,001	**9,000**	**3**	0.67	0.66	0.64	0.63	0.56	0.44	0.29	0.19
9,001	**10,000**	**4**	0.71	0.70	0.68	0.67	0.60	0.48	0.32	0.21
10,001	**11,250**	**5**	0.77	0.76	0.75	0.72	0.66	0.53	0.37	0.25
11,251	**12,500**	**6**	0.84	0.83	0.81	0.80	0.73	0.59	0.41	0.29
12,501	**13,750**	**7**	0.88	0.87	0.86	0.84	0.77	0.63	0.45	0.32
13,751	**15,000**	**8**	0.96	0.95	0.94	0.92	0.84	0.69	0.51	0.37
15,001	**16,250**	**10**	0.99	0.98	0.97	0.95	0.87	0.72	0.53	0.39
16,251	**17,500**	**11**	1.05	1.04	1.02	1.00	0.93	0.77	0.57	0.42
17,501	**18,750**	**12**	1.10	1.09	1.07	1.05	0.97	0.81	0.61	0.45
18,751	**20,000**	**13**	1.13	1.12	1.10	1.08	1.00	0.84	0.63	0.47
20,001	**22,000**	**14**	1.20	1.19	1.17	1.14	1.06	0.89	0.67	0.50
22,001	**24,000**	**15**	1.25	1.24	1.22	1.21	1.12	0.95	0.72	0.55
24,001	**26,000**	**16**	1.32	1.31	1.29	1.26	1.18	1.00	0.77	0.59
26,001	**28,000**	**17**	1.38	1.37	1.35	1.33	1.24	1.06	0.81	0.62
28,001	**30,000**	**18**	1.45	1.44	1.42	1.39	1.30	1.11	0.86	0.67
30,001	**33,000**	**19**	1.54	1.52	1.50	1.47	1.38	1.18	0.92	0.72
33,001	**36,000**	**20**	1.63	1.62	1.60	1.57	1.47	1.27	0.99	0.77
36,001	**40,000**	**21**	1.75	1.74	1.72	1.70	1.59	1.38	1.08	0.85
40,001	**45,000**	**22**	1.90	1.88	1.86	1.84	1.73	1.50	1.19	0.94
45,001	**50,000**	**23**	2.02	2.00	1.98	1.95	1.84	1.60	1.28	1.02
50,001	**60,000**	**24**	2.16	2.14	2.12	2.09	1.98	1.73	1.39	1.11
60,001	**70,000**	**25**	2.37	2.35	2.32	2.29	2.17	1.90	1.53	1.22
70,001	**80,000**	**26**	2.56	2.54	2.51	2.48	2.35	2.06	1.67	1.35

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.54	0.53	0.52	0.50	0.45	0.30	0.17	0.10
6,501	**8,000**	**2**	0.67	0.66	0.63	0.62	0.56	0.43	0.28	0.18
8,001	**9,000**	**3**	0.72	0.71	0.69	0.68	0.60	0.47	0.31	0.21
9,001	**10,000**	**4**	0.76	0.75	0.73	0.72	0.65	0.52	0.34	0.23
10,001	**11,250**	**5**	0.83	0.82	0.80	0.78	0.71	0.57	0.39	0.27
11,251	**12,500**	**6**	0.90	0.89	0.87	0.86	0.78	0.64	0.45	0.31
12,501	**13,750**	**7**	0.95	0.94	0.92	0.90	0.83	0.68	0.48	0.35
13,751	**15,000**	**8**	1.03	1.02	1.01	0.99	0.91	0.75	0.54	0.40
15,001	**16,250**	**10**	1.07	1.06	1.05	1.02	0.94	0.78	0.57	0.42
16,251	**17,500**	**11**	1.13	1.12	1.10	1.08	1.00	0.83	0.61	0.45
17,501	**18,750**	**12**	1.18	1.17	1.15	1.13	1.05	0.87	0.65	0.49
18,751	**20,000**	**13**	1.22	1.20	1.18	1.16	1.08	0.90	0.68	0.51
20,001	**22,000**	**14**	1.29	1.28	1.26	1.23	1.14	0.96	0.72	0.54
22,001	**24,000**	**15**	1.34	1.33	1.31	1.30	1.20	1.02	0.77	0.59
24,001	**26,000**	**16**	1.42	1.41	1.39	1.35	1.27	1.08	0.83	0.64
26,001	**28,000**	**17**	1.48	1.47	1.45	1.43	1.33	1.14	0.87	0.67
28,001	**30,000**	**18**	1.56	1.55	1.53	1.49	1.40	1.19	0.92	0.72
30,001	**33,000**	**19**	1.66	1.63	1.61	1.58	1.48	1.27	0.99	0.77
33,001	**36,000**	**20**	1.75	1.74	1.72	1.69	1.58	1.37	1.06	0.83
36,001	**40,000**	**21**	1.88	1.87	1.85	1.83	1.71	1.48	1.16	0.91
40,001	**45,000**	**22**	2.04	2.02	2.00	1.98	1.86	1.61	1.28	1.02
45,001	**50,000**	**23**	2.17	2.15	2.13	2.10	1.98	1.72	1.38	1.10
50,001	**60,000**	**24**	2.32	2.30	2.28	2.25	2.12	1.85	1.49	1.20
60,001	**70,000**	**25**	2.54	2.52	2.49	2.46	2.33	2.04	1.64	1.32
70,001	**80,000**	**26**	2.75	2.73	2.69	2.66	2.52	2.22	1.79	1.45

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

AR ISO Loss Cost Filing PP-2013-BRLA1
(With Reversal Correction)

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

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

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

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

Competitors' Average Factors in CCG Symbol Definition

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

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	**6,500**	**1**	0.55	0.55	0.53	0.52	0.46	0.32	0.19	0.12
6,501	**8,000**	**2**	0.68	0.67	0.64	0.63	0.57	0.44	0.29	0.20
8,001	**9,000**	**3**	0.73	0.72	0.70	0.69	0.61	0.49	0.33	0.22
9,001	**10,000**	**4**	0.78	0.77	0.74	0.73	0.66	0.53	0.36	0.25
10,001	**11,250**	**5**	0.84	0.83	0.81	0.79	0.72	0.58	0.41	0.29
11,251	**12,500**	**6**	0.91	0.90	0.88	0.86	0.79	0.64	0.46	0.32
12,501	**13,750**	**7**	0.96	0.94	0.93	0.91	0.83	0.68	0.49	0.36
13,751	**15,000**	**8**	1.04	1.03	1.01	0.99	0.91	0.75	0.55	0.41
15,001	**16,250**	**10**	1.08	1.06	1.05	1.03	0.94	0.78	0.58	0.43
16,251	**17,500**	**11**	1.14	1.12	1.10	1.08	1.00	0.83	0.62	0.46
17,501	**18,750**	**12**	1.19	1.18	1.15	1.13	1.05	0.87	0.66	0.49
18,751	**20,000**	**13**	1.23	1.21	1.19	1.17	1.08	0.91	0.68	0.52
20,001	**22,000**	**14**	1.30	1.29	1.26	1.23	1.14	0.96	0.73	0.55
22,001	**24,000**	**15**	1.36	1.35	1.32	1.31	1.21	1.03	0.78	0.60
24,001	**26,000**	**16**	1.44	1.42	1.40	1.36	1.27	1.08	0.83	0.65
26,001	**28,000**	**17**	1.50	1.49	1.46	1.44	1.34	1.14	0.88	0.67
28,001	**30,000**	**18**	1.58	1.56	1.54	1.51	1.40	1.20	0.93	0.72
30,001	**33,000**	**19**	1.68	1.65	1.63	1.59	1.49	1.27	0.99	0.78
33,001	**36,000**	**20**	1.77	1.76	1.73	1.70	1.58	1.37	1.07	0.83
36,001	**40,000**	**21**	1.90	1.88	1.86	1.83	1.71	1.48	1.16	0.91
40,001	**45,000**	**22**	2.05	2.03	2.00	1.98	1.85	1.60	1.27	1.01
45,001	**50,000**	**23**	2.18	2.15	2.13	2.09	1.97	1.71	1.37	1.09
50,001	**60,000**	**24**	2.33	2.31	2.28	2.25	2.11	1.84	1.48	1.19
60,001	**70,000**	**25**	2.56	2.53	2.50	2.46	2.32	2.03	1.63	1.31
70,001	**80,000**	**26**	2.77	2.74	2.71	2.67	2.52	2.20	1.78	1.44

California Casualty Current Symbol/Deductible Factor

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

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

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	6,500	1	0.54	0.52	0.50	0.49	0.43	0.31	0.21	0.14
6,501	8,000	2	0.70	0.67	0.65	0.63	0.56	0.46	0.32	0.23
8,001	9,000	3	0.77	0.74	0.71	0.69	0.62	0.51	0.37	0.27
9,001	10,000	4	0.82	0.79	0.76	0.74	0.66	0.55	0.40	0.30
10,001	11,250	5	0.88	0.85	0.82	0.80	0.72	0.60	0.44	0.33
11,251	12,500	6	0.96	0.93	0.90	0.88	0.79	0.67	0.49	0.37
12,501	13,750	7	1.01	0.98	0.95	0.92	0.84	0.71	0.53	0.40
13,751	15,000	8	1.09	1.06	1.03	1.01	0.91	0.78	0.59	0.45
15,001	16,250	10	1.13	1.09	1.06	1.04	0.94	0.80	0.62	0.48
16,251	17,500	11	1.19	1.15	1.12	1.09	1.00	0.85	0.66	0.51
17,501	18,750	12	1.24	1.20	1.17	1.14	1.04	0.90	0.70	0.54
18,751	20,000	13	1.28	1.24	1.20	1.17	1.07	0.93	0.73	0.57
20,001	22,000	14	1.36	1.32	1.28	1.25	1.15	0.99	0.77	0.60
22,001	24,000	15	1.43	1.39	1.35	1.32	1.21	1.05	0.83	0.65
24,001	26,000	16	1.50	1.46	1.42	1.38	1.27	1.11	0.88	0.70
26,001	28,000	17	1.57	1.52	1.48	1.45	1.33	1.17	0.92	0.73
28,001	30,000	18	1.65	1.60	1.56	1.52	1.40	1.23	0.98	0.79
30,001	33,000	19	1.75	1.70	1.65	1.61	1.49	1.30	1.05	0.84
33,001	36,000	20	1.86	1.81	1.76	1.72	1.59	1.41	1.13	0.90
36,001	40,000	21	1.99	1.94	1.89	1.86	1.71	1.52	1.23	0.99
40,001	45,000	22	2.15	2.09	2.04	2.00	1.86	1.65	1.34	1.09
45,001	50,000	23	2.29	2.23	2.17	2.12	1.97	1.76	1.43	1.17
50,001	60,000	24	2.46	2.39	2.33	2.28	2.13	1.91	1.56	1.27
60,001	70,000	25	2.70	2.63	2.57	2.51	2.34	2.10	1.72	1.40
70,001	80,000	26	2.96	2.88	2.81	2.75	2.56	2.30	1.89	1.55

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	6,500	1	1.9%	4.0%	4.2%	6.5%	7.5%	6.9%	5.0%	0.0%
6,501	8,000	2	-4.1%	-2.9%	-1.5%	-1.6%	0.0%	4.5%	0.0%	-4.2%
8,001	9,000	3	-4.9%	-3.9%	-2.7%	-2.8%	-1.6%	2.0%	0.0%	-3.6%
9,001	10,000	4	-4.7%	-3.7%	-2.6%	-2.6%	-1.5%	1.9%	0.0%	-3.2%
10,001	11,250	5	-5.4%	-3.4%	-3.5%	-2.4%	-1.4%	1.7%	0.0%	-2.9%
11,251	12,500	6	-5.0%	-3.1%	-2.2%	-1.1%	-1.3%	3.1%	2.1%	0.0%
12,501	13,750	7	-4.7%	-3.0%	-2.1%	-2.1%	-1.2%	2.9%	1.9%	0.0%
13,751	15,000	8	-4.4%	-2.8%	-1.9%	-1.0%	-1.1%	2.6%	3.5%	0.0%
15,001	16,250	10	-4.2%	-2.7%	-1.9%	-1.0%	0.0%	2.6%	3.3%	2.1%
16,251	17,500	11	-4.0%	-3.4%	-1.8%	-0.9%	0.0%	2.4%	3.1%	2.0%
17,501	18,750	12	-4.6%	-3.2%	-1.7%	-0.9%	0.0%	2.3%	4.5%	1.9%
18,751	20,000	13	-3.8%	-2.4%	-1.6%	-1.7%	0.0%	3.3%	4.3%	3.6%
20,001	22,000	14	-4.2%	-2.9%	-1.5%	-1.6%	0.0%	3.1%	4.1%	1.7%
22,001	24,000	15	-4.7%	-3.5%	-2.2%	-0.8%	0.0%	4.0%	5.1%	3.2%
24,001	26,000	16	-4.5%	-2.7%	-1.4%	-1.4%	0.0%	3.7%	4.8%	4.5%
26,001	28,000	17	-3.7%	-2.6%	-1.3%	-0.7%	0.0%	4.5%	4.5%	2.8%
28,001	30,000	18	-4.1%	-2.4%	-1.3%	-1.3%	0.0%	3.4%	4.3%	3.9%
30,001	33,000	19	-3.8%	-2.3%	-1.8%	-1.2%	0.0%	3.2%	4.0%	3.7%
33,001	36,000	20	-4.6%	-3.2%	-2.2%	-1.7%	-0.6%	2.9%	4.6%	3.4%
36,001	40,000	21	-4.8%	-3.5%	-2.1%	-1.1%	-0.6%	2.7%	4.2%	4.2%
40,001	45,000	22	-4.4%	-3.2%	-1.4%	-1.0%	0.0%	3.1%	4.7%	4.8%
45,001	50,000	23	-4.2%	-3.0%	-1.8%	-1.4%	0.0%	2.9%	5.1%	5.4%
50,001	60,000	24	-5.0%	-3.6%	-2.1%	-1.7%	-0.5%	2.7%	4.7%	5.0%
60,001	70,000	25	-5.3%	-3.7%	-2.3%	-2.0%	-0.8%	2.4%	4.2%	4.5%
70,001	80,000	26	-6.0%	-4.6%	-3.4%	-2.8%	-1.9%	1.8%	3.8%	4.0%

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

State Farm (08/19/2013) Average Factors in CCG Symbol Price Range
(with Reversal Correction)

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.45	0.45	0.44	0.43	0.38	0.24	0.13	0.08
3,001	5,500	2	0.53	0.52	0.50	0.49	0.44	0.30	0.17	0.09
5,501	8,000	3	0.61	0.60	0.58	0.57	0.51	0.39	0.25	0.16
8,001	9,000	4	0.67	0.66	0.64	0.63	0.56	0.44	0.29	0.19
9,001	10,000	5	0.71	0.70	0.68	0.67	0.60	0.48	0.32	0.21
10,001	11,000	6	0.76	0.75	0.74	0.71	0.65	0.52	0.36	0.25
11,001	12,000	7	0.81	0.80	0.78	0.77	0.70	0.57	0.39	0.27
12,001	13,000	8	0.86	0.85	0.84	0.82	0.75	0.61	0.43	0.31
13,001	14,000	10	0.91	0.90	0.89	0.87	0.80	0.65	0.47	0.34
14,001	15,000	11	0.96	0.95	0.94	0.92	0.84	0.69	0.50	0.37
15,001	15,625	12	0.99	0.98	0.97	0.95	0.87	0.72	0.53	0.39
15,626	16,250	13	1.02	1.01	0.99	0.97	0.90	0.74	0.55	0.40
16,251	16,875	14	1.04	1.03	1.01	0.99	0.92	0.76	0.56	0.41
16,876	17,500	15	1.06	1.05	1.03	1.01	0.94	0.78	0.58	0.43
17,501	18,125	16	1.09	1.08	1.06	1.04	0.96	0.80	0.60	0.44
18,126	18,750	17	1.11	1.10	1.08	1.06	0.98	0.82	0.62	0.46
18,751	19,375	18	1.13	1.12	1.10	1.08	1.00	0.84	0.63	0.47
19,376	20,000	19	1.16	1.15	1.13	1.10	1.02	0.86	0.65	0.48
20,001	20,625	20	1.18	1.17	1.15	1.12	1.04	0.87	0.66	0.49
20,626	21,250	21	1.20	1.19	1.17	1.14	1.06	0.89	0.67	0.50
21,251	21,875	22	1.22	1.21	1.19	1.16	1.08	0.91	0.69	0.52
21,876	22,500	23	1.23	1.22	1.20	1.18	1.10	0.93	0.70	0.53
22,501	23,125	24	1.25	1.24	1.22	1.21	1.12	0.95	0.72	0.54
23,126	23,750	25	1.27	1.26	1.24	1.22	1.14	0.96	0.73	0.56
23,751	24,375	26	1.29	1.28	1.26	1.24	1.15	0.98	0.75	0.57
24,376	25,000	27	1.31	1.30	1.28	1.25	1.17	0.99	0.76	0.59
25,001	25,625	28	1.33	1.32	1.30	1.27	1.19	1.01	0.78	0.60
25,626	26,250	29	1.35	1.34	1.32	1.30	1.21	1.03	0.79	0.61
26,251	26,875	30	1.37	1.36	1.34	1.32	1.23	1.05	0.80	0.61
26,876	27,500	31	1.39	1.38	1.36	1.34	1.25	1.07	0.82	0.62
27,501	28,125	32	1.41	1.40	1.38	1.36	1.27	1.08	0.83	0.64
28,126	28,750	33	1.43	1.42	1.40	1.38	1.29	1.10	0.85	0.65
28,751	29,375	34	1.45	1.44	1.42	1.39	1.30	1.11	0.86	0.67
29,376	30,000	35	1.48	1.46	1.44	1.41	1.32	1.13	0.88	0.68
30,001	31,000	36	1.51	1.49	1.47	1.44	1.35	1.15	0.90	0.70
31,001	32,000	37	1.54	1.52	1.50	1.47	1.38	1.18	0.92	0.72
32,001	33,000	38	1.57	1.56	1.54	1.51	1.41	1.21	0.94	0.74
33,001	34,000	39	1.60	1.59	1.57	1.54	1.44	1.24	0.97	0.75
34,001	35,000	40	1.63	1.62	1.60	1.57	1.47	1.27	0.99	0.77
35,001	36,000	41	1.67	1.66	1.64	1.61	1.51	1.30	1.02	0.79
36,001	37,000	42	1.70	1.69	1.67	1.65	1.54	1.33	1.04	0.82
37,001	38,000	43	1.74	1.73	1.71	1.68	1.58	1.37	1.07	0.84
38,001	39,000	44	1.77	1.76	1.74	1.72	1.61	1.40	1.09	0.86
39,001	40,000	45	1.80	1.79	1.77	1.75	1.64	1.42	1.12	0.88
40,001	41,250	46	1.84	1.82	1.80	1.78	1.67	1.45	1.15	0.90
41,251	42,500	47	1.88	1.86	1.84	1.82	1.71	1.49	1.18	0.93
42,501	43,750	48	1.92	1.90	1.88	1.86	1.75	1.51	1.20	0.96
43,751	45,000	49	1.95	1.93	1.91	1.88	1.77	1.54	1.22	0.98
45,001	46,250	50	1.98	1.96	1.94	1.91	1.80	1.56	1.25	1.00
46,251	47,500	51	2.01	1.99	1.97	1.94	1.83	1.59	1.27	1.02
47,501	48,750	52	2.04	2.03	2.01	1.98	1.86	1.62	1.30	1.04
48,751	50,000	53	2.09	2.07	2.05	2.02	1.91	1.66	1.33	1.07
50,001	52,500	54	2.20	2.19	2.17	2.14	2.02	1.76	1.42	1.15
52,501	55,000	55	2.20	2.19	2.17	2.14	2.02	1.76	1.42	1.15
55,001	57,500	56	2.20	2.19	2.17	2.14	2.02	1.76	1.42	1.15
57,501	60,000	57	2.20	2.19	2.17	2.14	2.02	1.76	1.42	1.15
60,001	65,000	58	2.32	2.30	2.28	2.24	2.12	1.86	1.49	1.19
65,001	70,000	59	2.41	2.39	2.36	2.33	2.21	1.94	1.56	1.25
70,001	75,000	60	2.51	2.49	2.46	2.43	2.30	2.02	1.63	1.32
75,001	80,000	61	2.60	2.58	2.55	2.52	2.39	2.10	1.70	1.38
80,001	85,000	62	2.69	2.67	2.65	2.61	2.48	2.18	1.77	1.44
85,001	90,000	63	2.80	2.78	2.75	2.71	2.58	2.28	1.85	1.50
90,001	95,000	64	2.89	2.87	2.85	2.81	2.67	2.36	1.92	1.56
95,001	100,000	65	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61
100,001	110,000	66	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61
110,001	120,000	67	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61
120,001	130,000	68	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61
130,001	140,000	69	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61
140,001	150,000	70	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61
Rating Symbol Only		71	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		72	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		73	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		74	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
Rating Symbol Only		75	n/a	*n/a*	n/a	n/a	n/a	n/a	n/a	*n/a*
150,001	160,000	98	2.99	2.97	2.94	2.91	2.76	2.44	1.98	1.61

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

Rebased State Farm Average Factors in CCG Symbol Definition

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.48	0.48	0.47	0.46	0.40	0.25	0.14	0.08
3,001	5,500	2	0.57	0.56	0.54	0.52	0.47	0.32	0.18	0.10
5,501	8,000	3	0.65	0.64	0.62	0.61	0.54	0.42	0.26	0.17
8,001	9,000	4	0.72	0.71	0.69	0.68	0.60	0.47	0.31	0.21
9,001	10,000	5	0.76	0.75	0.73	0.72	0.65	0.52	0.34	0.23
10,001	11,000	6	0.82	0.81	0.80	0.76	0.70	0.56	0.39	0.27
11,001	12,000	7	0.87	0.86	0.84	0.83	0.75	0.61	0.42	0.29
12,001	13,000	8	0.92	0.91	0.90	0.88	0.81	0.66	0.47	0.33
13,001	14,000	10	0.98	0.97	0.95	0.93	0.86	0.70	0.51	0.36
14,001	15,000	11	1.03	1.02	1.01	0.99	0.90	0.74	0.54	0.40
15,001	15,625	12	1.07	1.06	1.04	1.02	0.94	0.78	0.57	0.42
15,626	16,250	13	1.09	1.08	1.06	1.04	0.96	0.80	0.59	0.43
16,251	16,875	14	1.11	1.10	1.08	1.06	0.99	0.82	0.60	0.45
16,876	17,500	15	1.14	1.13	1.11	1.09	1.01	0.84	0.62	0.46
17,501	18,125	16	1.17	1.16	1.13	1.11	1.03	0.86	0.64	0.48
18,126	18,750	17	1.19	1.18	1.16	1.14	1.06	0.88	0.66	0.49
18,751	19,375	18	1.22	1.21	1.19	1.17	1.08	0.91	0.68	0.51
19,376	20,000	19	1.24	1.23	1.21	1.19	1.10	0.92	0.69	0.52
20,001	20,625	20	1.27	1.26	1.23	1.21	1.12	0.94	0.71	0.53
20,626	21,250	21	1.29	1.28	1.26	1.23	1.14	0.96	0.72	0.54
21,251	21,875	22	1.31	1.30	1.27	1.25	1.16	0.98	0.74	0.56
21,876	22,500	23	1.32	1.31	1.29	1.27	1.18	1.00	0.75	0.57
22,501	23,125	24	1.34	1.33	1.31	1.30	1.20	1.02	0.77	0.58
23,126	23,750	25	1.36	1.35	1.33	1.31	1.22	1.03	0.79	0.60
23,751	24,375	26	1.39	1.38	1.35	1.33	1.24	1.05	0.80	0.62
24,376	25,000	27	1.41	1.40	1.38	1.35	1.26	1.07	0.82	0.63
25,001	25,625	28	1.43	1.42	1.40	1.37	1.28	1.09	0.84	0.64
25,626	26,250	29	1.45	1.44	1.42	1.39	1.30	1.11	0.85	0.65
26,251	26,875	30	1.47	1.46	1.44	1.42	1.32	1.13	0.86	0.66
26,876	27,500	31	1.49	1.48	1.46	1.44	1.34	1.15	0.88	0.67
27,501	28,125	32	1.52	1.51	1.48	1.46	1.36	1.16	0.89	0.69
28,126	28,750	33	1.54	1.53	1.51	1.48	1.38	1.18	0.91	0.70
28,751	29,375	34	1.56	1.55	1.53	1.50	1.40	1.20	0.93	0.72
29,376	30,000	35	1.59	1.57	1.55	1.52	1.42	1.22	0.94	0.73
30,001	31,000	36	1.62	1.60	1.58	1.55	1.45	1.24	0.97	0.75
31,001	32,000	37	1.66	1.64	1.62	1.58	1.49	1.27	0.99	0.77
32,001	33,000	38	1.69	1.67	1.65	1.62	1.52	1.30	1.02	0.79
33,001	34,000	39	1.72	1.71	1.69	1.65	1.55	1.34	1.04	0.81
34,001	35,000	40	1.76	1.74	1.72	1.69	1.58	1.37	1.07	0.83
35,001	36,000	41	1.79	1.78	1.76	1.73	1.62	1.40	1.09	0.85
36,001	37,000	42	1.83	1.82	1.80	1.77	1.66	1.44	1.12	0.88
37,001	38,000	43	1.87	1.85	1.83	1.81	1.69	1.47	1.15	0.90
38,001	39,000	44	1.90	1.89	1.87	1.85	1.73	1.50	1.18	0.92
39,001	40,000	45	1.94	1.92	1.90	1.88	1.76	1.53	1.20	0.95
40,001	41,250	46	1.98	1.96	1.94	1.92	1.80	1.56	1.23	0.97
41,251	42,500	47	2.02	2.00	1.98	1.96	1.84	1.60	1.26	1.00
42,501	43,750	48	2.06	2.04	2.02	1.99	1.88	1.63	1.29	1.03
43,751	45,000	49	2.09	2.07	2.05	2.02	1.91	1.65	1.32	1.05
45,001	46,250	50	2.13	2.10	2.08	2.05	1.94	1.68	1.34	1.07
46,251	47,500	51	2.16	2.14	2.11	2.08	1.97	1.71	1.37	1.09
47,501	48,750	52	2.20	2.18	2.16	2.12	2.01	1.74	1.40	1.12
48,751	50,000	53	2.25	2.23	2.21	2.18	2.05	1.79	1.43	1.15
50,001	52,500	54	2.37	2.35	2.33	2.30	2.17	1.89	1.53	1.23
52,501	55,000	55	2.37	2.35	2.33	2.30	2.17	1.89	1.53	1.23
55,001	57,500	56	2.37	2.35	2.33	2.30	2.17	1.89	1.53	1.23
57,501	60,000	57	2.37	2.35	2.33	2.30	2.17	1.89	1.53	1.23
60,001	65,000	58	2.49	2.47	2.45	2.41	2.28	2.00	1.60	1.28
65,001	70,000	59	2.59	2.57	2.54	2.51	2.38	2.09	1.68	1.35
70,001	75,000	60	2.70	2.68	2.65	2.61	2.47	2.17	1.75	1.41
75,001	80,000	61	2.80	2.77	2.74	2.71	2.57	2.26	1.83	1.48
80,001	85,000	62	2.89	2.87	2.85	2.81	2.67	2.34	1.90	1.55
85,001	90,000	63	3.01	2.99	2.96	2.91	2.77	2.45	1.99	1.61
90,001	95,000	64	3.11	3.09	3.06	3.02	2.87	2.54	2.06	1.68
95,001	100,000	65	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73
100,001	110,000	66	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73
110,001	120,000	67	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73
120,001	130,000	68	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73
130,001	140,000	69	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73
140,001	150,000	70	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73
Rating Symbol Only		71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rating Symbol Only		75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
150,001	160,000	98	3.22	3.19	3.16	3.13	2.97	2.62	2.13	1.73

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

AR ISO Loss Cost Filing PP-2013-BRLA1
(with Reversal Correction)

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

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

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

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

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

Competitors' Average Factors in CCG Symbol Definition

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

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.48	0.48	0.47	0.46	0.40	0.26	0.16	0.09
3,001	5,500	2	0.57	0.56	0.54	0.53	0.47	0.33	0.20	0.12
5,501	8,000	3	0.66	0.65	0.63	0.62	0.55	0.43	0.28	0.18
8,001	9,000	4	0.73	0.72	0.70	0.69	0.61	0.49	0.33	0.22
9,001	10,000	5	0.78	0.77	0.74	0.73	0.66	0.53	0.36	0.25
10,001	11,000	6	0.83	0.82	0.80	0.77	0.71	0.57	0.40	0.28
11,001	12,000	7	0.88	0.87	0.85	0.83	0.76	0.62	0.43	0.30
12,001	13,000	8	0.93	0.92	0.91	0.89	0.81	0.66	0.48	0.34
13,001	14,000	10	0.98	0.97	0.96	0.94	0.86	0.71	0.51	0.37
14,001	15,000	11	1.04	1.02	1.01	0.99	0.90	0.75	0.55	0.41
15,001	15,625	12	1.07	1.06	1.05	1.02	0.94	0.78	0.58	0.43
15,626	16,250	13	1.10	1.09	1.07	1.05	0.96	0.80	0.59	0.44
16,251	16,875	14	1.12	1.11	1.09	1.07	0.99	0.82	0.61	0.45
16,876	17,500	15	1.15	1.13	1.11	1.09	1.01	0.84	0.63	0.47
17,501	18,125	16	1.17	1.16	1.14	1.12	1.03	0.86	0.65	0.49
18,126	18,750	17	1.20	1.19	1.17	1.14	1.06	0.89	0.67	0.50
18,751	19,375	18	1.23	1.22	1.19	1.17	1.08	0.91	0.69	0.52
19,376	20,000	19	1.25	1.24	1.22	1.19	1.10	0.93	0.70	0.53
20,001	20,625	20	1.28	1.26	1.24	1.21	1.12	0.94	0.71	0.54
20,626	21,250	21	1.30	1.29	1.26	1.23	1.14	0.96	0.73	0.55
21,251	21,875	22	1.32	1.31	1.28	1.26	1.16	0.98	0.74	0.56
21,876	22,500	23	1.34	1.32	1.30	1.28	1.18	1.00	0.76	0.58
22,501	23,125	24	1.36	1.34	1.32	1.30	1.20	1.02	0.78	0.59
23,126	23,750	25	1.38	1.36	1.34	1.32	1.22	1.04	0.79	0.61
23,751	24,375	26	1.40	1.39	1.36	1.34	1.24	1.05	0.81	0.62
24,376	25,000	27	1.43	1.41	1.39	1.36	1.26	1.07	0.83	0.64
25,001	25,625	28	1.45	1.43	1.41	1.38	1.28	1.09	0.84	0.65
25,626	26,250	29	1.47	1.45	1.43	1.40	1.30	1.11	0.86	0.66
26,251	26,875	30	1.49	1.48	1.45	1.43	1.33	1.13	0.87	0.67
26,876	27,500	31	1.51	1.50	1.47	1.45	1.35	1.15	0.88	0.68
27,501	28,125	32	1.53	1.52	1.50	1.47	1.37	1.17	0.90	0.70
28,126	28,750	33	1.56	1.54	1.52	1.49	1.39	1.18	0.92	0.71
28,751	29,375	34	1.58	1.57	1.54	1.51	1.41	1.20	0.93	0.73
29,376	30,000	35	1.61	1.59	1.56	1.53	1.43	1.22	0.95	0.74
30,001	31,000	36	1.64	1.62	1.59	1.56	1.46	1.24	0.97	0.76
31,001	32,000	37	1.68	1.65	1.63	1.59	1.49	1.27	0.99	0.78
32,001	33,000	38	1.71	1.69	1.66	1.63	1.52	1.30	1.02	0.80
33,001	34,000	39	1.74	1.72	1.70	1.66	1.55	1.33	1.04	0.82
34,001	35,000	40	1.77	1.76	1.73	1.70	1.58	1.37	1.07	0.84
35,001	36,000	41	1.81	1.79	1.77	1.74	1.62	1.40	1.09	0.86
36,001	37,000	42	1.84	1.83	1.80	1.78	1.65	1.43	1.12	0.88
37,001	38,000	43	1.88	1.86	1.84	1.81	1.69	1.46	1.15	0.90
38,001	39,000	44	1.91	1.90	1.87	1.85	1.72	1.49	1.17	0.92
39,001	40,000	45	1.95	1.93	1.90	1.88	1.75	1.52	1.20	0.94
40,001	41,250	46	1.99	1.97	1.94	1.92	1.79	1.55	1.23	0.97
41,251	42,500	47	2.03	2.01	1.98	1.96	1.83	1.59	1.26	1.00
42,501	43,750	48	2.07	2.04	2.02	1.99	1.87	1.61	1.28	1.02
43,751	45,000	49	2.10	2.07	2.05	2.02	1.89	1.64	1.31	1.04
45,001	46,250	50	2.13	2.11	2.08	2.05	1.92	1.67	1.33	1.06
46,251	47,500	51	2.17	2.14	2.11	2.08	1.95	1.69	1.35	1.08
47,501	48,750	52	2.20	2.18	2.15	2.12	1.99	1.73	1.38	1.11
48,751	50,000	53	2.25	2.23	2.20	2.17	2.04	1.77	1.42	1.14
50,001	52,500	54	2.36	2.35	2.32	2.28	2.15	1.87	1.51	1.21
52,501	55,000	55	2.37	2.35	2.32	2.29	2.15	1.87	1.51	1.22
55,001	57,500	56	2.37	2.36	2.33	2.30	2.16	1.88	1.51	1.22
57,501	60,000	57	2.38	2.36	2.34	2.30	2.16	1.88	1.52	1.22
60,001	65,000	58	2.51	2.48	2.45	2.41	2.27	1.98	1.59	1.27
65,001	70,000	59	2.61	2.58	2.54	2.51	2.37	2.07	1.66	1.34
70,001	75,000	60	2.72	2.69	2.65	2.62	2.46	2.16	1.74	1.40
75,001	80,000	61	2.82	2.79	2.76	2.72	2.57	2.25	1.82	1.47
80,001	85,000	62	2.93	2.90	2.87	2.82	2.67	2.34	1.90	1.54
85,001	90,000	63	3.05	3.02	2.99	2.94	2.78	2.45	1.98	1.61
90,001	95,000	64	3.16	3.13	3.10	3.05	2.88	2.54	2.06	1.68
95,001	100,000	65	3.28	3.25	3.21	3.17	2.99	2.63	2.13	1.73
100,001	110,000	66	3.30	3.27	3.23	3.19	3.01	2.65	2.15	1.74
110,001	120,000	67	3.34	3.31	3.27	3.23	3.04	2.68	2.17	1.76
120,001	130,000	68	3.38	3.35	3.31	3.26	3.07	2.70	2.19	1.77
130,001	140,000	69	3.42	3.39	3.34	3.30	3.11	2.73	2.21	1.79
140,001	150,000	70	3.46	3.42	3.38	3.33	3.14	2.76	2.23	1.81
Rating Symbol Only		71	3.69	3.66	3.61	3.56	3.35	2.95	2.39	1.93
Rating Symbol Only		72	3.93	3.89	3.84	3.79	3.57	3.13	2.54	2.06
Rating Symbol Only		73	4.17	4.12	4.07	4.02	3.78	3.32	2.69	2.18
Rating Symbol Only		74	4.40	4.36	4.30	4.24	3.99	3.51	2.84	2.30
Rating Symbol Only		75	4.64	4.59	4.53	4.47	4.21	3.70	3.00	2.43
150,001	160,000									

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

California Casualty Current Symbol/Deductible Factor

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

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

California Casualty Filed Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	0.47	0.45	0.44	0.43	0.38	0.31	0.17	0.11
3,001	5,500	2	0.56	0.54	0.52	0.51	0.45	0.33	0.21	0.14
5,501	8,000	3	0.67	0.65	0.63	0.61	0.55	0.44	0.30	0.20
8,001	9,000	4	0.74	0.72	0.70	0.68	0.61	0.50	0.36	0.26
9,001	10,000	5	0.78	0.77	0.75	0.73	0.66	0.55	0.39	0.28
10,001	11,000	6	0.84	0.82	0.80	0.78	0.70	0.59	0.43	0.31
11,001	12,000	7	0.90	0.87	0.85	0.83	0.76	0.64	0.46	0.33
12,001	13,000	8	0.95	0.93	0.91	0.89	0.80	0.69	0.50	0.36
13,001	14,000	10	1.00	0.98	0.96	0.94	0.85	0.73	0.54	0.40
14,001	15,000	11	1.05	1.03	1.01	0.99	0.90	0.78	0.59	0.44
15,001	15,625	12	1.09	1.07	1.05	1.03	0.94	0.81	0.61	0.46
15,626	16,250	13	1.11	1.09	1.07	1.05	0.96	0.83	0.63	0.48
16,251	16,875	14	1.14	1.11	1.09	1.07	0.98	0.85	0.65	0.49
16,876	17,500	15	1.16	1.13	1.11	1.09	1.00	0.87	0.67	0.50
17,501	18,125	16	1.19	1.16	1.14	1.12	1.03	0.90	0.69	0.52
18,126	18,750	17	1.22	1.19	1.17	1.15	1.05	0.92	0.71	0.54
18,751	19,375	18	1.24	1.21	1.19	1.17	1.08	0.94	0.73	0.55
19,376	20,000	19	1.27	1.24	1.22	1.20	1.11	0.97	0.74	0.57
20,001	20,625	20	1.30	1.27	1.24	1.22	1.12	0.99	0.76	0.58
20,626	21,250	21	1.32	1.29	1.26	1.24	1.15	1.01	0.77	0.59
21,251	21,875	22	1.34	1.31	1.28	1.26	1.17	1.03	0.79	0.61
21,876	22,500	23	1.36	1.33	1.30	1.28	1.19	1.05	0.81	0.62
22,501	23,125	24	1.38	1.35	1.32	1.30	1.20	1.07	0.83	0.64
23,126	23,750	25	1.40	1.37	1.35	1.33	1.23	1.09	0.85	0.66
23,751	24,375	26	1.43	1.40	1.37	1.34	1.25	1.10	0.86	0.67
24,376	25,000	27	1.45	1.42	1.39	1.36	1.27	1.12	0.88	0.68
25,001	25,625	28	1.47	1.44	1.41	1.38	1.29	1.15	0.89	0.70
25,626	26,250	29	1.49	1.46	1.43	1.41	1.31	1.17	0.91	0.71
26,251	26,875	30	1.52	1.49	1.46	1.43	1.33	1.18	0.93	0.72
26,876	27,500	31	1.55	1.51	1.48	1.45	1.35	1.20	0.94	0.73
27,501	28,125	32	1.57	1.53	1.50	1.47	1.37	1.22	0.96	0.75
28,126	28,750	33	1.59	1.56	1.53	1.50	1.39	1.24	0.98	0.76
28,751	29,375	34	1.62	1.58	1.55	1.52	1.41	1.26	0.99	0.78
29,376	30,000	35	1.64	1.60	1.57	1.54	1.43	1.28	1.01	0.79
30,001	31,000	36	1.66	1.62	1.59	1.56	1.46	1.30	1.03	0.81
31,001	32,000	37	1.70	1.66	1.63	1.60	1.49	1.33	1.06	0.84
32,001	33,000	38	1.73	1.69	1.66	1.63	1.52	1.36	1.09	0.86
33,001	34,000	39	1.77	1.73	1.70	1.67	1.56	1.39	1.11	0.88
34,001	35,000	40	1.81	1.77	1.73	1.70	1.59	1.42	1.14	0.90
35,001	36,000	41	1.83	1.80	1.77	1.74	1.62	1.46	1.17	0.92
36,001	37,000	42	1.87	1.84	1.81	1.78	1.66	1.49	1.19	0.95
37,001	38,000	43	1.90	1.87	1.84	1.81	1.69	1.53	1.22	0.97
38,001	39,000	44	1.94	1.91	1.88	1.85	1.72	1.56	1.25	0.99
39,001	40,000	45	1.97	1.94	1.91	1.88	1.75	1.59	1.27	1.02
40,001	41,250	46	2.01	1.98	1.95	1.92	1.79	1.62	1.30	1.04
41,251	42,500	47	2.06	2.02	1.99	1.96	1.83	1.66	1.34	1.07
42,501	43,750	48	2.09	2.05	2.02	1.99	1.87	1.69	1.38	1.11
43,751	45,000	49	2.13	2.09	2.05	2.02	1.90	1.73	1.43	1.16
45,001	46,250	50	2.15	2.12	2.09	2.06	1.93	1.76	1.47	1.23
46,251	47,500	51	2.19	2.15	2.11	2.08	1.96	1.79	1.51	1.30
47,501	48,750	52	2.22	2.18	2.14	2.11	1.99	1.83	1.55	1.36
48,751	50,000	53	2.25	2.21	2.17	2.14	2.01	1.85	1.57	1.37
50,001	52,500	54	2.32	2.28	2.24	2.21	2.08	1.91	1.63	1.42
52,501	55,000	55	2.35	2.31	2.27	2.24	2.11	1.94	1.65	1.44
55,001	57,500	56	2.38	2.34	2.31	2.28	2.14	1.97	1.68	1.48
57,501	60,000	57	2.42	2.38	2.34	2.31	2.17	2.00	1.71	1.51
60,001	65,000	58	2.54	2.49	2.45	2.41	2.27	2.11	1.79	1.57
65,001	70,000	59	2.65	2.60	2.56	2.52	2.38	2.20	1.88	1.66
70,001	75,000	60	2.76	2.71	2.67	2.63	2.48	2.30	1.96	1.74
75,001	80,000	61	2.88	2.83	2.78	2.74	2.59	2.40	2.06	1.83
80,001	85,000	62	3.01	2.96	2.91	2.87	2.71	2.52	2.17	1.96
85,001	90,000	63	3.15	3.10	3.05	3.00	2.84	2.64	2.28	2.07
90,001	95,000	64	3.28	3.23	3.18	3.13	2.96	2.76	2.39	2.18
95,001	100,000	65	3.41	3.36	3.31	3.26	3.08	2.87	2.49	2.29
100,001	110,000	66	3.55	3.49	3.44	3.39	3.20	2.98	2.66	2.47
110,001	120,000	67	3.73	3.67	3.61	3.56	3.36	3.16	2.91	2.69
120,001	130,000	68	4.00	3.92	3.84	3.78	3.57	3.41	3.17	2.93
130,001	140,000	69	4.29	4.20	4.12	4.05	3.83	3.66	3.41	3.16
140,001	150,000	70	4.58	4.48	4.40	4.33	4.10	3.91	3.66	3.42
Rating Symbol Only		71	4.89	4.79	4.70	4.63	4.37	4.18	3.90	3.62
Rating Symbol Only		72	5.20	5.09	5.00	4.92	4.65	4.45	4.15	3.85
Rating Symbol Only		73	5.52	5.40	5.30	5.21	4.93	4.72	4.40	4.11
Rating Symbol Only		74	5.82	5.71	5.61	5.51	5.21	4.99	4.65	4.35
Rating Symbol Only		75	6.14	6.02	5.90	5.81	5.49	5.26	4.90	4.54
150,001	160,000									

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

California Casualty Filed Change on Symbol/Deductible Factor

CCG Price Range		Symbol	100	150	200	250	500	1000	2000	3000
0	3,000	1	4.4%	4.7%	4.8%	4.9%	5.6%	19.2%	0.0%	-8.3%
3,001	5,500	2	1.8%	1.9%	2.0%	4.1%	4.7%	3.1%	0.0%	0.0%
5,501	8,000	3	-1.5%	0.0%	0.0%	0.0%	1.9%	4.8%	3.4%	5.3%
8,001	9,000	4	-1.3%	-1.4%	-1.4%	-1.4%	0.0%	2.0%	0.0%	0.0%
9,001	10,000	5	-1.3%	0.0%	0.0%	0.0%	0.0%	1.9%	0.0%	0.0%
10,001	11,000	6	-1.2%	0.0%	0.0%	0.0%	0.0%	1.7%	2.4%	3.3%
11,001	12,000	7	-1.1%	-1.1%	-1.2%	-1.2%	0.0%	3.2%	2.2%	3.1%
12,001	13,000	8	-2.1%	-1.1%	0.0%	0.0%	0.0%	1.5%	4.2%	5.9%
13,001	14,000	10	-2.0%	-1.0%	0.0%	0.0%	0.0%	1.4%	3.8%	5.3%
14,001	15,000	11	-1.9%	-1.0%	-1.0%	-1.0%	0.0%	1.3%	3.5%	4.8%
15,001	15,625	12	-1.8%	-0.9%	0.0%	0.0%	0.0%	2.5%	3.4%	4.5%
15,626	16,250	13	-1.8%	-0.9%	0.0%	0.0%	0.0%	2.5%	3.3%	4.3%
16,251	16,875	14	-1.7%	-0.9%	0.0%	0.0%	0.0%	2.4%	3.2%	4.3%
16,876	17,500	15	-1.7%	-1.7%	-0.9%	0.0%	0.0%	2.4%	4.7%	4.2%
17,501	18,125	16	-1.7%	-1.7%	-0.9%	0.0%	0.0%	2.3%	4.5%	4.0%
18,126	18,750	17	-1.6%	-0.8%	0.0%	0.0%	0.0%	2.2%	4.4%	5.9%
18,751	19,375	18	-1.6%	-1.6%	-0.8%	-0.8%	0.0%	2.2%	4.3%	5.8%
19,376	20,000	19	-1.6%	-0.8%	-0.8%	-0.8%	0.0%	2.1%	4.2%	5.6%
20,001	20,625	20	-1.5%	-0.8%	0.0%	0.0%	0.0%	1.0%	4.1%	5.5%
20,626	21,250	21	-0.8%	-0.8%	-0.8%	-0.8%	0.0%	1.0%	4.1%	5.4%
21,251	21,875	22	-1.5%	-0.8%	-0.8%	0.0%	0.0%	1.0%	3.9%	5.2%
21,876	22,500	23	-1.4%	-0.7%	-0.8%	0.0%	0.0%	1.0%	3.8%	3.3%
22,501	23,125	24	-1.4%	-0.7%	0.0%	0.0%	0.0%	0.9%	3.7%	4.9%
23,126	23,750	25	-2.1%	-1.4%	-0.7%	0.0%	0.0%	1.9%	3.7%	4.8%
23,751	24,375	26	-1.4%	-0.7%	-0.7%	-0.7%	0.0%	0.9%	3.6%	4.7%
24,376	25,000	27	-1.4%	-0.7%	-0.7%	-0.7%	0.0%	0.9%	4.8%	4.6%
25,001	25,625	28	-1.3%	-0.7%	-0.7%	-0.7%	0.0%	0.9%	3.5%	4.5%
25,626	26,250	29	-1.3%	-0.7%	-0.7%	-0.7%	-0.8%	0.9%	3.4%	4.4%
26,251	26,875	30	-2.6%	-2.0%	-1.4%	-0.7%	0.0%	0.9%	3.3%	4.3%
26,876	27,500	31	-1.9%	-1.9%	-1.3%	-0.7%	0.0%	0.8%	3.3%	4.3%
27,501	28,125	32	-2.5%	-1.9%	-1.3%	-0.7%	0.0%	0.8%	3.2%	4.2%
28,126	28,750	33	-2.5%	-1.3%	-0.6%	-0.7%	0.0%	1.6%	4.3%	4.1%
28,751	29,375	34	-1.8%	-1.3%	-0.6%	-0.7%	0.0%	1.6%	3.1%	4.0%
29,376	30,000	35	-1.8%	-1.2%	-0.6%	-0.6%	0.0%	1.6%	3.1%	3.9%
30,001	31,000	36	-1.8%	-1.2%	-0.6%	-0.6%	0.0%	1.6%	3.0%	3.8%
31,001	32,000	37	-1.2%	-0.6%	-0.6%	-0.6%	0.0%	1.5%	3.9%	5.0%
32,001	33,000	38	-1.7%	-1.2%	-0.6%	-0.6%	0.0%	1.5%	3.8%	4.9%
33,001	34,000	39	-1.7%	-1.1%	-0.6%	-0.6%	0.0%	1.5%	3.7%	4.8%
34,001	35,000	40	-1.6%	-1.1%	-0.6%	-0.6%	0.0%	1.4%	3.6%	4.7%
35,001	36,000	41	-1.6%	-0.6%	-0.6%	-0.6%	0.0%	1.4%	3.5%	4.5%
36,001	37,000	42	-1.1%	-0.5%	0.0%	0.0%	0.0%	1.4%	3.5%	4.4%
37,001	38,000	43	-1.6%	-1.1%	-0.5%	-0.5%	0.0%	2.0%	3.4%	4.3%
38,001	39,000	44	-1.0%	-0.5%	0.0%	0.0%	0.0%	2.0%	3.3%	4.2%
39,001	40,000	45	-1.5%	-0.5%	-0.5%	-0.5%	0.0%	1.9%	3.3%	4.1%
40,001	41,250	46	-1.5%	-0.5%	-0.5%	-0.5%	0.0%	1.9%	3.2%	4.0%
41,251	42,500	47	-1.0%	-0.5%	-0.5%	-0.5%	0.0%	1.8%	3.1%	3.9%
42,501	43,750	48	-1.4%	-1.0%	-0.5%	-0.5%	0.0%	1.2%	3.0%	2.8%
43,751	45,000	49	-0.9%	-0.5%	-0.5%	-0.5%	0.0%	1.2%	1.4%	0.9%
45,001	46,250	50	-0.9%	-0.5%	0.0%	0.0%	0.0%	0.6%	0.0%	-1.6%
46,251	47,500	51	-0.9%	-0.5%	-0.5%	0.0%	0.0%	0.0%	-1.3%	-4.4%
47,501	48,750	52	-0.4%	0.0%	0.0%	0.5%	0.5%	0.5%	-0.6%	-4.9%
48,751	50,000	53	0.4%	0.9%	0.9%	1.4%	1.5%	1.6%	0.0%	-4.9%
50,001	52,500	54	2.2%	2.7%	2.8%	3.3%	3.5%	3.2%	1.9%	-3.4%
52,501	55,000	55	0.9%	1.3%	1.8%	2.3%	2.4%	2.1%	1.2%	-4.0%
55,001	57,500	56	-0.4%	0.0%	0.4%	0.9%	0.9%	1.0%	0.0%	-4.5%
57,501	60,000	57	-1.2%	-0.8%	-0.8%	-0.4%	-0.5%	-0.5%	-1.7%	-4.4%
60,001	65,000	58	-1.2%	-1.2%	-0.8%	-0.4%	-0.4%	0.0%	-1.6%	-4.8%
65,001	70,000	59	-1.5%	-1.1%	-0.8%	-0.4%	-0.4%	-0.5%	-1.6%	-4.6%
70,001	75,000	60	-1.4%	-1.1%	-0.7%	-0.4%	-0.8%	-0.4%	-2.0%	-4.4%
75,001	80,000	61	-2.0%	-1.7%	-1.4%	-1.1%	-1.1%	-0.8%	-1.9%	-4.7%
80,001	85,000	62	-2.6%	-2.3%	-2.0%	-1.7%	-1.8%	-1.2%	-2.7%	-4.4%
85,001	90,000	63	-2.8%	-2.5%	-2.2%	-2.3%	-2.1%	-1.5%	-3.4%	-4.6%
90,001	95,000	64	-3.5%	-3.0%	-2.5%	-2.5%	-2.3%	-2.1%	-4.0%	-4.8%
95,001	100,000	65	-3.9%	-3.4%	-2.9%	-2.7%	-2.8%	-2.4%	-5.0%	-4.6%
100,001	110,000	66	-6.3%	-5.9%	-5.5%	-5.3%	-5.6%	-4.8%	-5.7%	-4.6%
110,001	120,000	67	-9.5%	-8.9%	-8.8%	-8.5%	-8.4%	-7.3%	-5.5%	-4.6%
120,001	130,000	68	-9.9%	-9.9%	-10.1%	-10.0%	-10.1%	-7.3%	-5.4%	-4.6%
130,001	140,000	69	-10.1%	-10.1%	-10.0%	-10.0%	-10.1%	-7.3%	-5.5%	-4.5%
140,001	150,000	70	-10.0%	-10.0%	-10.0%	-10.0%	-9.9%	-7.3%	-5.4%	-3.7%
Rating Symbol Only		71	-9.9%	-10.0%	-10.0%	-9.9%	-10.1%	-7.3%	-5.6%	-4.5%
Rating Symbol Only		72	-10.0%	-10.1%	-10.1%	-10.1%	-10.1%	-7.3%	-5.5%	-4.7%
Rating Symbol Only		73	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-7.3%	-5.6%	-3.7%
Rating Symbol Only		74	-10.0%	-9.9%	-10.0%	-10.0%	-10.0%	-7.2%	-5.5%	-3.5%
Rating Symbol Only		75	-10.0%	-10.0%	-10.1%	-9.9%	-10.0%	-7.2%	-5.4%	-4.6%
150,001	160,000									

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

HIGH VALUE VEHICLE SYMBOL / DEDUCTIBLE FACTORS

	Current Factor	Indicated Factor	Indicated Change	Proposed Factor	Proposed Change
Model Years >= 2011 (use symbol 98)					
Comprehensive =	0.016	0.016	0.0%	**0.016**	0.0%
Collision =	0.015	0.016	6.7%	**0.016**	6.7%
Model Years 1990-2010 (use symbol 27):					
Comprehensive =	0.020	0.020	0.0%	**0.020**	0.0%
Collision =	0.022	0.017	-22.7%	**0.020**	-9.1%
Model Years 1981-1989 (use symbol 21):					
Comprehensive =	0.021	0.023	9.5%	**0.022**	4.8%
Collision =	0.020	0.020	0.0%	**0.020**	0.0%
Model Years 1976 - 1980 (use symbol 14):					
Comprehensive =	0.035	0.037	5.7%	**0.036**	2.9%
Collision =	0.030	0.030	0.0%	**0.030**	0.0%
Model Years Prior to 1976 (use symbol 8):					
Comprehensive =	0.068	0.100	47.1%	**0.084**	23.5%
Collision =	0.058	0.058	0.0%	**0.058**	0.0%

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

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
SALES CODE FACTOR
AR Accident Period Experience as of 3/31/2014

Sales Group	Experience Period	Earned Exposure	Earned Premium	Adjusted Earned Premium	Claim Counts	Incurred Losses & DCC	Incurred Loss Ratio	Adjusted Loss Ratio	Pure Premium	Current Sales Code Factor (Avg)	Indicated Sales Code Factor: AY/CY Indicated Factor	Pure Prem Indicated Factor	Weights	Avg Weighted Indicated L.R. Factor	P.P Factor	Indicated Factor	Crediblity	Credibility Weighted Factor	Filed Sales Code Factor	Filed Change
NEA & Member Educators	1/1/2011 to 12/30/2011	525	460,861	460,861	227	404,115	0.88	0.88	769	1.00	1.00	1.00	0.20							
	1/1/2012 to 12/30/2012	590	531,369	531,369	301	411,377	0.77	0.77	697	1.00	1.00	1.00	0.30							
	1/1/2013 to 12/30/2013	638	591,903	591,903	240	434,722	0.73	0.73	681	1.00	1.00	1.00	0.50	1.00	1.00	**1.00**	0.710	1.00	1.00	0.0%
NEA Extended Family	1/1/2011 to 12/30/2011	18	17,478	17,478	1	5,000	0.29	0.29	282	1.00	0.33	0.37	0.20							
	1/1/2012 to 12/30/2012	19	17,576	17,576	9	16,934	0.96	0.96	915	1.00	1.24	1.31	0.30							
	1/1/2013 to 12/30/2013	24	23,650	23,650	12	22,915	0.97	0.97	972	1.00	1.32	1.43	0.50	1.10	1.18	**1.18**	0.020	1.00	1.05	5.0%
Non-Member Educators	1/1/2011 to 12/30/2011	0	0	0	0	0	0.00	0.00	0	1.05	0.00	0.00	0.20							
	1/1/2012 to 12/30/2012	0	0	0	0	0	0.00	0.00	0	1.10	0.00	0.00	0.30							
	1/1/2013 to 12/30/2013	0	0	0	0	0	0.00	0.00	0	1.10	0.00	0.00	0.50	0.00	0.00	**0.00**	0.000	1.10	1.05	-4.5%
Total HE	1/1/2011 to 12/30/2011	543	478,339	478,339	228	409,115	0.86	0.86	753											
	1/1/2012 to 12/30/2012	608	548,944	548,944	310	428,311	0.78	0.78	704											
	1/1/2013 to 12/30/2013	662	615,553	615,553	252	457,637	0.74	0.74	691											
Total All Sales Group	1/1/2011 to 12/30/2011	683	610,402	610,402	271	515,030	0.84	0.84	754											
	1/1/2012 to 12/30/2012	744	674,906	674,906	334	481,358	0.71	0.71	647											
	1/1/2013 to 12/30/2013	797	744,272	744,272	294	512,361	0.69	0.69	643											**0.2%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS

DRIVING RECORD SURCHARGE

(1) CURRENT DRIVING RECORD SURCHARGE 1
Note: These are additive factors to Class factors

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

(2) CURRENT DRIVING RECORD SURCHARGE 2
Note: These are multiplicative factors

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

(3) FILED DRIVING RECORD SURCHARGE 1
Note: These are additive factors to Class factors

Points	BI	PD	MED	UM	UIM	COMP	COLL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.05	0.05	0.05	0.00	0.00	0.00	0.05
2	0.20	0.20	0.21	0.00	0.00	0.00	0.21
3	0.39	0.39	0.38	0.00	0.00	0.00	0.38
4	0.93	0.93	0.93	0.00	0.00	0.00	0.94
5	1.11	1.11	1.11	0.00	0.00	0.00	1.11
6	1.33	1.33	1.33	0.00	0.00	0.00	1.33
Each Add'l Point:	0.26	0.26	0.26	0.00	0.00	0.00	0.26

(4) FILED DRIVING RECORD SURCHARGE 2
Note: These are multiplicative factors

Points	BI	PD	MED	UM	UIM	COMP	COLL
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.11	1.11	1.11	1.00	1.00	1.00	1.11
2	1.19	1.19	1.19	1.00	1.00	1.00	1.19
3	1.27	1.27	1.27	1.00	1.00	1.00	1.27
4	1.37	1.37	1.37	1.00	1.00	1.00	1.37
5	1.54	1.54	1.54	1.00	1.00	1.00	1.54
6	1.71	1.71	1.71	1.00	1.00	1.00	1.71
Each Add'l Point:	0.17	0.17	0.17	0.00	0.00	0.00	0.17

(5) FILED CHANGE (PREMIUM IMPACT)
Combined Surcharges 1 and 2

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

Notes:
(1) & (2) Current Driving Record Surcharge Factors
(3) & (4) Filed Driving Record Surcharge Factors
(5) ∑Projected Inforce Premium at point X divided by ∑Current Inforce Premium at point X minus 1,
where Projected Inforce Premium =
Inforce Premium x {[Current Driver Class Factor + (3)] x (4)/[Current Driver Class Factor + (1)] x (2) - 1}

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTO - ARKANSAS

Multicar Discount Factor

Current Factor

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

State Farm Average Discount Factor

Class	BI	PD	MED	UM	UIM	UMPD	COMP	COLL
7J - 7T, 8N - 8R	0.82	0.82	0.82	0.90	0.90	0.90	0.82	0.82
14, 1G, 24, 2G, 44, 4G,54, 5G, 38, 39	0.88	0.88	0.88	0.90	0.90	0.90	0.88	0.88
7I	0.84	0.84	0.84	0.90	0.90	0.90	0.84	0.84
5H	0.96	0.96	0.96	0.90	0.90	0.90	0.96	0.96
All Other	0.92	0.92	0.92	0.90	0.90	0.90	0.92	0.92

Indicated Change

Class	BI	PD	MED	UM	UIM	UMPD	COMP	COLL
7J - 7T, 8N - 8R	0.0%	0.0%	0.0%	-5.3%	-5.3%	-5.3%	-1.2%	0.0%
14, 1G, 24, 2G, 44, 4G,54, 5G, 38, 39	-2.3%	-2.3%	-1.2%	-5.3%	-5.3%	-5.3%	-2.3%	-3.4%
7I	2.9%	2.9%	2.9%	-5.3%	-5.3%	-5.3%	1.6%	2.9%
5H	6.6%	6.6%	7.8%	-5.3%	-5.3%	-5.3%	6.6%	5.4%
All Other	-2.0%	-2.0%	0.1%	-5.3%	-5.3%	-5.3%	0.1%	-2.0%

Filed Factor

Class	BI	PD	MED	UM	UIM	UMPD	COMP	COLL
7J - 7T, 8N - 8R	0.82	0.82	0.82	0.93	0.93	0.93	0.83	0.82
14, 1G, 24, 2G, 44, 4G,54, 5G, 38, 39	0.89	0.89	0.88	0.93	0.93	0.93	0.89	0.89
7I	0.83	0.83	0.83	0.93	0.93	0.93	0.84	0.83
5H	0.93	0.93	0.92	0.93	0.93	0.93	0.93	0.93
All Other	0.93	0.93	0.92	0.93	0.93	0.93	0.92	0.93

Filed Change

Class	BI	PD	MED	UM	UIM	UMPD	COMP	COLL
7J - 7T, 8N - 8R	0.0%	0.0%	0.0%	-2.1%	-2.1%	-2.1%	0.0%	0.0%
14, 1G, 24, 2G, 44, 4G,54, 5G, 38, 39	-1.1%	-1.1%	-1.1%	-2.1%	-2.1%	-2.1%	-1.1%	-2.2%
7I	1.2%	1.2%	1.2%	-2.1%	-2.1%	-2.1%	1.2%	1.2%
5H	3.3%	3.3%	3.4%	-2.1%	-2.1%	-2.1%	3.3%	2.2%
All Other	-1.1%	-1.1%	0.0%	-2.1%	-2.1%	-2.1%	0.0%	-1.1%
Overall	-0.1%	-0.1%	0.0%	-1.6%	-1.6%	-1.6%	0.0%	-0.1%

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
26	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
27	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
28	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
29	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
30	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
31	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
32	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
33	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
34	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
35	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
36	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
37	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
38	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
39	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
51	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
52	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
53	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
58	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
59	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
60	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
63	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
64	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
65	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
66	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
67	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
68	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
69	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
70	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
71	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
72	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
73	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
74	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
75	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
76	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
77	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
78	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
79	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
80	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
81	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
83	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
84	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
85	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
86	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
87	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
88	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
89	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
90	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
91	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
92	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
93	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
94	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
95	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
96	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
97	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
98	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
99	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
16	2.023	2.389	2.310	3.060	1.060	2.030	1.060	2.030	1.060	2.030
17	1.785	2.066	1.860	2.280	1.060	1.890	1.060	1.890	1.060	1.890
18	1.785	2.066	1.860	2.280	1.060	1.890	1.060	1.890	1.060	1.890
19	1.641	1.777	1.845	2.130	1.060	1.750	1.060	1.750	1.060	1.750
20	1.641	1.777	1.845	2.130	1.060	1.750	1.060	1.750	1.060	1.750
21	1.046	1.114	1.103	1.230	1.060	1.290	1.060	1.290	1.060	1.290
22	1.046	1.114	1.103	1.230	1.060	1.290	1.060	1.290	1.060	1.290
23	1.046	1.114	1.103	1.230	1.060	1.080	1.060	1.080	1.060	1.080
24	1.046	1.114	1.103	1.230	1.060	1.080	1.060	1.080	1.060	1.080
25	1.060	1.060	1.060	1.080	1.060	1.060	n/a	n/a	n/a	n/a
26	1.060	1.060	1.060	1.080	1.060	1.060	n/a	n/a	n/a	n/a
27	1.060	1.060	1.060	1.080	1.060	1.060	n/a	n/a	n/a	n/a
28	1.060	1.060	1.060	1.080	1.060	1.060	n/a	n/a	n/a	n/a
29	1.060	1.060	1.060	1.080	1.060	1.060	n/a	n/a	n/a	n/a
30	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
31	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
32	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
33	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
34	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
35	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
36	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
37	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
38	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
39	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
51	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
52	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
53	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
54	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
55	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
56	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
57	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
58	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
59	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
60	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
61	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
62	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
63	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
64	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
65	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
66	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
67	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
68	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
69	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
70	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
71	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
72	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
73	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
74	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
75	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
76	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
77	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
78	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
79	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
80	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
81	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
83	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
84	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
85	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
86	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
87	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
88	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
89	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
90	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
91	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
92	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
93	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
94	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
95	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
96	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
97	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
98	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
99	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	2.343	2.885	2.712	3.509	1.443	2.511	1.12	1.13	1.36	1.43
17	2.148	2.584	2.467	3.024	1.443	2.327	1.14	1.19	1.36	1.43
18	1.990	2.283	2.294	2.699	1.443	2.088	1.19	1.23	1.36	1.43
19	1.839	1.982	2.095	2.334	1.443	1.889	1.26	1.29	1.36	1.43
20	1.689	1.719	1.896	2.002	1.417	1.690	1.33	1.36	1.35	1.43
21	1.493	1.493	1.659	1.659	1.348	1.507	1.18	1.18	1.13	1.14
22	1.343	1.343	1.394	1.394	1.270	1.372	1.07	1.00	1.12	1.12
23	1.192	1.192	1.261	1.261	1.220	1.212	0.95	0.91	1.11	1.12
24	1.155	1.155	1.128	1.128	1.167	1.093	0.92	0.82	1.09	1.11
25	1.124	1.124	1.097	1.097	1.124	1.124	n/a	n/a	n/a	n/a
26	1.106	1.106	1.097	1.097	1.106	1.106	n/a	n/a	n/a	n/a
27	1.088	1.088	1.088	1.088	1.088	1.088	n/a	n/a	n/a	n/a
28	1.071	1.071	1.088	1.088	1.071	1.071	n/a	n/a	n/a	n/a
29	1.053	1.053	1.080	1.080	1.053	1.053	n/a	n/a	n/a	n/a
30	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
31	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
32	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
33	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
34	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
35	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
36	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
37	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
38	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
39	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
40	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
41	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
42	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
43	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	**1.000**	1.000	n/a	n/a	n/a	n/a
48	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
51	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
52	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
53	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
54	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
55	0.947	0.947	0.947	0.947	0.947	0.947	n/a	n/a	n/a	n/a
56	0.929	0.929	0.929	0.929	0.929	0.929	n/a	n/a	n/a	n/a
57	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
58	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
59	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
60	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
61	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
62	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
63	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
64	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
65	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
66	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
67	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
68	0.938	0.938	0.938	0.938	0.938	0.938	n/a	n/a	n/a	n/a
69	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
70	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
71	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
72	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
73	1.053	1.053	1.053	1.053	1.053	1.053	n/a	n/a	n/a	n/a
74	1.080	1.080	1.080	1.080	1.080	1.080	n/a	n/a	n/a	n/a
75	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a
76	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
77	1.195	1.195	1.195	1.195	1.195	1.195	n/a	n/a	n/a	n/a
78	1.212	1.212	1.212	1.212	1.212	1.212	n/a	n/a	n/a	n/a
79	1.239	1.239	1.239	1.239	1.239	1.239	n/a	n/a	n/a	n/a
80	1.274	1.274	1.274	1.274	1.274	1.274	n/a	n/a	n/a	n/a
81	1.283	1.283	1.283	1.283	1.283	1.283	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.292	1.292	1.292	1.292	1.292	1.292	n/a	n/a	n/a	n/a
83	1.319	1.319	1.319	1.319	1.319	1.319	n/a	n/a	n/a	n/a
84	1.319	1.319	1.319	1.319	1.319	1.319	n/a	n/a	n/a	n/a
85	1.372	1.372	1.372	1.372	1.372	1.372	n/a	n/a	n/a	n/a
86	1.372	1.372	1.372	1.372	1.372	1.372	n/a	n/a	n/a	n/a
87	1.381	1.381	1.381	1.381	1.381	1.381	n/a	n/a	n/a	n/a
88	1.398	1.398	1.398	1.398	1.398	1.398	n/a	n/a	n/a	n/a
89	1.398	1.398	1.398	1.398	1.398	1.398	n/a	n/a	n/a	n/a
90	1.398	1.398	1.398	1.398	1.398	1.398	n/a	n/a	n/a	n/a
91	1.398	1.398	1.398	1.398	1.398	1.398	n/a	n/a	n/a	n/a
92	1.407	1.407	1.407	1.407	1.407	1.407	n/a	n/a	n/a	n/a
93	1.425	1.425	1.425	1.425	1.425	1.425	n/a	n/a	n/a	n/a
94	1.451	1.451	1.451	1.451	1.451	1.451	n/a	n/a	n/a	n/a
95	1.451	1.451	1.451	1.451	1.451	1.451	n/a	n/a	n/a	n/a
96	1.451	1.451	1.451	1.451	1.451	1.451	n/a	n/a	n/a	n/a
97	1.451	1.451	1.451	1.451	1.451	1.451	n/a	n/a	n/a	n/a
98	1.451	1.451	1.451	1.451	1.451	1.451	n/a	n/a	n/a	n/a
99	1.451	1.451	1.451	1.451	1.451	1.451	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	15.8%	20.8%	17.4%	14.7%	36.1%	23.7%	5.4%	-44.2%	28.1%	-29.3%
17	20.3%	25.1%	32.6%	32.6%	36.1%	23.1%	7.7%	-37.2%	28.1%	-24.1%
18	11.5%	10.5%	23.3%	18.4%	36.1%	10.5%	12.3%	-34.8%	28.1%	-24.1%
19	12.1%	11.6%	13.6%	9.6%	36.1%	8.0%	18.9%	-26.0%	28.1%	-18.1%
20	3.0%	-3.2%	2.8%	-6.0%	33.7%	-3.4%	25.6%	-22.3%	27.4%	-18.1%
21	42.8%	34.1%	50.5%	34.9%	27.1%	16.8%	11.5%	-8.3%	6.3%	-11.7%
22	28.4%	20.6%	26.4%	13.3%	19.8%	6.3%	0.7%	-22.5%	5.9%	-12.9%
23	14.1%	7.1%	14.4%	2.5%	15.1%	12.3%	-10.2%	-15.8%	4.9%	4.1%
24	10.5%	3.7%	2.3%	-8.3%	10.1%	1.2%	-12.9%	-24.3%	3.3%	3.1%
25	6.0%	6.0%	3.5%	1.6%	6.0%	6.0%	n/a	n/a	n/a	n/a
26	4.4%	4.4%	3.5%	1.6%	4.4%	4.4%	n/a	n/a	n/a	n/a
27	2.7%	2.7%	2.7%	0.8%	2.7%	2.7%	n/a	n/a	n/a	n/a
28	1.0%	1.0%	2.7%	0.8%	1.0%	1.0%	n/a	n/a	n/a	n/a
29	-0.7%	-0.7%	1.9%	0.0%	-0.7%	-0.7%	n/a	n/a	n/a	n/a
30	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
31	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	n/a	n/a	n/a	n/a
32	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	n/a	n/a	n/a	n/a
33	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	n/a	n/a	n/a	n/a
34	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	n/a	n/a	n/a	n/a
35	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
36	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
37	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
38	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
39	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
40	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
41	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
42	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
43	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
45	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
46	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
49	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
50	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	n/a	n/a	n/a	n/a
51	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	n/a	n/a	n/a	n/a
52	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
53	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
54	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
55	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
56	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	n/a	n/a	n/a	n/a
57	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
58	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
59	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	n/a	n/a	n/a	n/a
60	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
61	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
62	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
63	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
64	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
65	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	n/a	n/a	n/a	n/a
66	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	n/a	n/a	n/a	n/a
67	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	n/a	n/a	n/a	n/a
68	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	n/a	n/a	n/a	n/a
69	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	n/a	n/a	n/a	n/a
70	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	n/a	n/a	n/a	n/a
71	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	n/a	n/a	n/a	n/a
72	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	n/a	n/a	n/a	n/a
73	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	n/a	n/a	n/a	n/a
74	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	n/a	n/a	n/a	n/a
75	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	n/a	n/a	n/a	n/a
76	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	n/a	n/a	n/a	n/a
77	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	n/a	n/a	n/a	n/a
78	16.6%	16.6%	16.6%	16.6%	16.6%	16.6%	n/a	n/a	n/a	n/a
79	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	n/a	n/a	n/a	n/a
80	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	n/a	n/a	n/a	n/a
81	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	21.9%	21.9%	21.9%	21.9%	21.9%	21.9%	n/a	n/a	n/a	n/a
83	24.4%	24.4%	24.4%	24.4%	24.4%	24.4%	n/a	n/a	n/a	n/a
84	24.4%	24.4%	24.4%	24.4%	24.4%	24.4%	n/a	n/a	n/a	n/a
85	29.4%	29.4%	29.4%	29.4%	29.4%	29.4%	n/a	n/a	n/a	n/a
86	29.4%	29.4%	29.4%	29.4%	29.4%	29.4%	n/a	n/a	n/a	n/a
87	30.2%	30.2%	30.2%	30.2%	30.2%	30.2%	n/a	n/a	n/a	n/a
88	31.9%	31.9%	31.9%	31.9%	31.9%	31.9%	n/a	n/a	n/a	n/a
89	31.9%	31.9%	31.9%	31.9%	31.9%	31.9%	n/a	n/a	n/a	n/a
90	31.9%	31.9%	31.9%	31.9%	31.9%	31.9%	n/a	n/a	n/a	n/a
91	31.9%	31.9%	31.9%	31.9%	31.9%	31.9%	n/a	n/a	n/a	n/a
92	32.7%	32.7%	32.7%	32.7%	32.7%	32.7%	n/a	n/a	n/a	n/a
93	34.4%	34.4%	34.4%	34.4%	34.4%	34.4%	n/a	n/a	n/a	n/a
94	36.9%	36.9%	36.9%	36.9%	36.9%	36.9%	n/a	n/a	n/a	n/a
95	36.9%	36.9%	36.9%	36.9%	36.9%	36.9%	n/a	n/a	n/a	n/a
96	36.9%	36.9%	36.9%	36.9%	36.9%	36.9%	n/a	n/a	n/a	n/a
97	36.9%	36.9%	36.9%	36.9%	36.9%	36.9%	n/a	n/a	n/a	n/a
98	36.9%	36.9%	36.9%	36.9%	36.9%	36.9%	n/a	n/a	n/a	n/a
99	36.9%	36.9%	36.9%	36.9%	36.9%	36.9%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.920	0.920	0.920	0.920	0.920	0.920				
16	2.183	2.637	2.511	3.284	1.252	2.270	1.089	1.582	1.209	1.732
17	1.966	2.325	2.163	2.652	1.252	2.109	1.089	1.539	1.089	1.539
18	1.887	2.174	2.077	2.490	1.252	1.989	1.089	1.539	1.089	1.539
19	1.740	1.879	1.970	2.232	1.252	1.820	1.089	1.522	1.089	1.522
20	1.665	1.748	1.871	2.066	1.239	1.720	1.089	1.522	1.089	1.522
21	1.480	1.482	1.643	1.659	1.204	1.501	1.089	1.237	1.089	1.215
22	1.334	1.336	1.385	1.394	1.165	1.369	1.064	1.145	1.064	1.145
23	1.188	1.190	1.256	1.261	1.140	1.208	1.006	0.995	1.006	0.995
24	1.152	1.154	1.128	1.128	1.113	1.093	0.992	0.949	0.992	0.949
25	1.108	1.108	1.088	1.097	1.108	**1.108**	n/a	n/a	n/a	n/a
26	1.095	1.095	1.088	1.097	1.095	**1.095**	n/a	n/a	n/a	n/a
27	1.081	1.081	1.081	1.088	1.081	1.081	n/a	n/a	n/a	n/a
28	1.068	1.068	1.081	1.088	1.068	1.068	n/a	n/a	n/a	n/a
29	1.055	1.055	1.075	1.080	1.055	1.055	n/a	n/a	n/a	n/a
30	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
31	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
32	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
33	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
34	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
35	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
36	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
37	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
38	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
39	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
51	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
52	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
53	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
54	0.953	0.953	0.953	0.953	0.953	0.953	n/a	n/a	n/a	n/a
55	0.938	0.938	0.938	0.938	0.938	0.938	n/a	n/a	n/a	n/a
56	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
57	0.925	0.925	0.925	0.925	0.925	0.925	n/a	n/a	n/a	n/a
58	0.925	0.925	0.925	0.925	0.925	0.925	n/a	n/a	n/a	n/a
59	0.921	0.921	0.921	0.921	0.921	0.921	n/a	n/a	n/a	n/a
60	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
61	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
62	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
63	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
64	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
65	0.926	0.926	0.926	0.926	0.926	0.926	n/a	n/a	n/a	n/a
66	0.926	0.926	0.926	0.926	0.926	0.926	n/a	n/a	n/a	n/a
67	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
68	0.939	0.939	0.939	0.939	0.939	0.939	n/a	n/a	n/a	n/a
69	0.952	0.952	0.952	0.952	0.952	0.952	n/a	n/a	n/a	n/a
70	0.986	0.986	0.986	0.986	0.986	0.986	n/a	n/a	n/a	n/a
71	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a
72	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
73	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
74	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
75	1.091	1.091	1.091	1.091	1.091	1.091	n/a	n/a	n/a	n/a
76	1.104	1.104	1.104	1.104	1.104	1.104	n/a	n/a	n/a	n/a
77	1.117	1.117	1.117	1.117	1.117	1.117	n/a	n/a	n/a	n/a
78	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
79	1.139	1.139	1.139	1.139	1.139	1.139	n/a	n/a	n/a	n/a
80	1.167	1.167	1.167	1.167	1.167	1.167	n/a	n/a	n/a	n/a
81	1.172	1.172	1.172	1.172	1.172	1.172	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.176	1.176	1.176	1.176	1.176	1.176	n/a	n/a	n/a	n/a
83	1.189	1.189	1.189	1.189	1.189	1.189	n/a	n/a	n/a	n/a
84	1.189	1.189	1.189	1.189	1.189	1.189	n/a	n/a	n/a	n/a
85	1.216	1.216	1.216	1.216	1.216	1.216	n/a	n/a	n/a	n/a
86	1.216	1.216	1.216	1.216	1.216	1.216	n/a	n/a	n/a	n/a
87	1.220	1.220	1.220	1.220	1.220	1.220	n/a	n/a	n/a	n/a
88	1.229	1.229	1.229	1.229	1.229	1.229	n/a	n/a	n/a	n/a
89	1.229	1.229	1.229	1.229	1.229	1.229	n/a	n/a	n/a	n/a
90	1.229	1.229	1.229	1.229	1.229	1.229	n/a	n/a	n/a	n/a
91	1.229	1.229	1.229	1.229	1.229	1.229	n/a	n/a	n/a	n/a
92	1.234	1.234	1.234	1.234	1.234	1.234	n/a	n/a	n/a	n/a
93	1.242	1.242	1.242	1.242	1.242	1.242	n/a	n/a	n/a	n/a
94	1.256	1.256	1.256	1.256	1.256	1.256	n/a	n/a	n/a	n/a
95	1.256	1.256	1.256	1.256	1.256	1.256	n/a	n/a	n/a	n/a
96	1.256	1.256	1.256	1.256	1.256	1.256	n/a	n/a	n/a	n/a
97	1.256	1.256	1.256	1.256	1.256	1.256	n/a	n/a	n/a	n/a
98	1.256	1.256	1.256	1.256	1.256	1.256	n/a	n/a	n/a	n/a
99	1.256	1.256	1.256	1.256	1.256	1.256	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.079	1.104	1.087	1.073	1.181	1.118	1.027	0.779	1.141	0.853
17	1.102	1.126	1.163	1.163	1.181	1.116	1.027	0.814	1.027	0.814
18	1.057	1.053	1.117	1.092	1.181	1.053	1.027	0.814	1.027	0.814
19	1.061	1.058	1.068	1.048	1.181	1.040	1.027	0.870	1.027	0.870
20	1.015	0.984	1.014	0.970	1.168	0.983	1.027	0.870	1.027	0.870
21	1.416	1.331	1.490	1.349	1.136	1.163	1.027	0.959	1.027	0.942
22	1.276	1.200	1.256	1.133	1.099	1.061	1.003	0.888	1.003	0.888
23	1.136	1.069	1.140	1.025	1.075	1.119	0.949	0.921	0.949	0.921
24	1.101	1.036	1.023	0.917	1.050	1.012	0.936	0.879	0.936	0.879
25	1.045	1.045	1.026	1.016	1.045	1.045	n/a	n/a	n/a	n/a
26	1.033	1.033	1.026	1.016	1.033	1.033	n/a	n/a	n/a	n/a
27	1.020	1.020	1.020	1.008	1.020	1.020	n/a	n/a	n/a	n/a
28	1.008	1.008	1.020	1.008	1.008	1.008	n/a	n/a	n/a	n/a
29	0.995	0.995	1.014	1.000	0.995	0.995	n/a	n/a	n/a	n/a
30	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
31	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
32	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
33	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
34	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
35	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
36	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
37	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
38	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
39	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
54	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
55	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
58	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
59	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
60	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
61	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
64	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
67	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
68	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
69	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
70	1.006	1.006	1.006	1.006	1.006	1.006	n/a	n/a	n/a	n/a
71	1.015	1.015	1.015	1.015	1.015	1.015	n/a	n/a	n/a	n/a
72	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
73	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
74	1.051	1.051	1.051	1.051	1.051	1.051	n/a	n/a	n/a	n/a
75	1.049	1.049	1.049	1.049	1.049	1.049	n/a	n/a	n/a	n/a
76	1.062	1.062	1.062	1.062	1.062	1.062	n/a	n/a	n/a	n/a
77	1.074	1.074	1.074	1.074	1.074	1.074	n/a	n/a	n/a	n/a
78	1.083	1.083	1.083	1.083	1.083	1.083	n/a	n/a	n/a	n/a
79	1.096	1.096	1.096	1.096	1.096	1.096	n/a	n/a	n/a	n/a
80	1.101	1.101	1.101	1.101	1.101	1.101	n/a	n/a	n/a	n/a
81	1.105	1.105	1.105	1.105	1.105	1.105	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.109	1.109	1.109	1.109	1.109	1.109	n/a	n/a	n/a	n/a
83	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a
84	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a
85	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
86	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
87	1.151	1.151	1.151	1.151	1.151	1.151	n/a	n/a	n/a	n/a
88	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
89	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
90	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
91	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
92	1.164	1.164	1.164	1.164	1.164	1.164	n/a	n/a	n/a	n/a
93	1.172	1.172	1.172	1.172	1.172	1.172	n/a	n/a	n/a	n/a
94	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
95	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
96	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
97	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
98	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
99	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
16	7.9%	10.4%	8.7%	7.3%	18.1%	11.8%	3%	-22%	14%	-15%
17	10.2%	12.6%	16.3%	16.3%	18.1%	11.6%	3%	-19%	3%	-19%
18	5.7%	5.3%	11.7%	9.2%	18.1%	5.3%	3%	-19%	3%	-19%
19	6.1%	5.8%	6.8%	4.8%	18.1%	4.0%	3%	-13%	3%	-13%
20	1.5%	-1.6%	1.4%	-3.0%	16.8%	-1.7%	3%	-13%	3%	-13%
21	41.6%	33.1%	49.0%	34.9%	13.6%	16.3%	3%	-4%	3%	-6%
22	27.6%	20.0%	25.6%	13.3%	9.9%	6.1%	0%	-11%	0%	-11%
23	13.6%	6.9%	14.0%	2.5%	7.5%	11.9%	-5%	-8%	-5%	-8%
24	10.1%	3.6%	2.3%	-8.3%	5.0%	1.2%	-6%	-12%	-6%	-12%
25	4.5%	4.5%	2.6%	1.6%	4.5%	4.5%	n/a	n/a	n/a	n/a
26	3.3%	3.3%	2.6%	1.6%	3.3%	3.3%	n/a	n/a	n/a	n/a
27	2.0%	2.0%	2.0%	0.8%	2.0%	2.0%	n/a	n/a	n/a	n/a
28	0.8%	0.8%	2.0%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
29	-0.5%	-0.5%	1.4%	0.0%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
30	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
31	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
32	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
33	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
34	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
35	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
36	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
37	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
38	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
40	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
41	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
42	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
43	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
45	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
46	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
49	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
50	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
51	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
52	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
53	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
54	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
55	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
56	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
57	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
58	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
59	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
60	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
61	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
62	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
63	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
64	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
65	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
66	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
67	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
68	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	n/a	n/a	n/a	n/a
69	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
70	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
71	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
72	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	n/a	n/a	n/a	n/a
73	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	n/a	n/a	n/a	n/a
74	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	n/a	n/a	n/a	n/a
75	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	n/a	n/a	n/a	n/a
76	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	n/a	n/a	n/a	n/a
77	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	n/a	n/a	n/a	n/a
78	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	n/a	n/a	n/a	n/a
79	9.6%	9.6%	9.6%	9.6%	9.6%	9.6%	n/a	n/a	n/a	n/a
80	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	n/a	n/a	n/a	n/a
81	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
BIPD

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	n/a	n/a	n/a	n/a
83	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	n/a	n/a	n/a	n/a
84	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	n/a	n/a	n/a	n/a
85	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	n/a	n/a	n/a	n/a
86	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	n/a	n/a	n/a	n/a
87	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	n/a	n/a	n/a	n/a
88	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	n/a	n/a	n/a	n/a
89	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	n/a	n/a	n/a	n/a
90	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	n/a	n/a	n/a	n/a
91	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	n/a	n/a	n/a	n/a
92	16.4%	16.4%	16.4%	16.4%	16.4%	16.4%	n/a	n/a	n/a	n/a
93	17.2%	17.2%	17.2%	17.2%	17.2%	17.2%	n/a	n/a	n/a	n/a
94	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%	n/a	n/a	n/a	n/a
95	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%	n/a	n/a	n/a	n/a
96	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%	n/a	n/a	n/a	n/a
97	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%	n/a	n/a	n/a	n/a
98	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%	n/a	n/a	n/a	n/a
99	18.5%	18.5%	18.5%	18.5%	18.5%	18.5%	n/a	n/a	n/a	n/a

Overall	BI	**2.2%**
	PD	**2.2%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000	1.000	*1.000*
25	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
26	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
27	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
28	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
29	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
30	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
31	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
32	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
33	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
34	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
35	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
36	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
37	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
38	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
39	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
51	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
52	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
53	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
58	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
59	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
60	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
63	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
64	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
65	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
66	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
67	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
68	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
69	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
70	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
71	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
72	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
73	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
74	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
75	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
76	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
77	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
78	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
79	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
80	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
81	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
83	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
84	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
85	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
86	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
87	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
88	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
89	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
90	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
91	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
92	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
93	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
94	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
95	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
96	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
97	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
98	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
99	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.910	0.910	0.910	0.910	0.910	0.910	n/a	n/a	n/a	n/a
16	2.052	2.223	2.120	2.824	1.050	1.990	1.050	1.990	1.050	1.990
17	1.746	1.890	1.704	2.080	1.050	1.860	1.050	1.860	1.050	1.860
18	1.746	1.890	1.704	2.080	1.050	1.860	1.050	1.860	1.050	1.860
19	1.584	1.737	1.696	2.000	1.050	1.720	1.050	1.720	1.050	1.720
20	1.584	1.737	1.696	2.000	1.050	1.720	1.050	1.720	1.050	1.720
21	1.062	1.116	1.096	1.224	1.050	1.210	1.050	1.210	1.050	1.210
22	1.062	1.116	1.096	1.224	1.050	1.210	1.050	1.210	1.050	1.210
23	1.062	1.116	1.096	1.224	1.050	1.070	1.050	1.070	1.050	1.070
24	1.062	1.116	1.096	1.224	1.050	1.070	1.050	1.070	1.050	1.070
25	1.050	1.050	1.050	1.070	1.050	1.050	n/a	n/a	n/a	n/a
26	1.050	1.050	1.050	1.070	1.050	1.050	n/a	n/a	n/a	n/a
27	1.050	1.050	1.050	1.070	1.050	1.050	n/a	n/a	n/a	n/a
28	1.050	1.050	1.050	1.070	1.050	1.050	n/a	n/a	n/a	n/a
29	1.050	1.050	1.050	1.070	1.050	1.050	n/a	n/a	n/a	n/a
30	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
31	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
32	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
33	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
34	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
35	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
36	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
37	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
38	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
39	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
51	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
52	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
53	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
54	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
55	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
56	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
57	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
58	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
59	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
60	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
61	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
62	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
63	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
64	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
65	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
66	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
67	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
68	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
69	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
70	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
71	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
72	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
73	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
74	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
75	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
76	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
77	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
78	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
79	0.980	0.980	0.980	0.980	0.980	0.980	n/a	n/a	n/a	n/a
80	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
81	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
83	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
84	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
85	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
86	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
87	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
88	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
89	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
90	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
91	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
92	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
93	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
94	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
95	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
96	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
97	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
98	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
99	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	2.133	2.133	1.870	2.157	1.410	1.896	1.25	1.23	1.26	1.41
17	1.837	1.837	1.576	2.130	1.410	1.442	1.25	1.06	1.26	1.41
18	1.615	1.615	1.478	1.785	1.375	1.395	1.25	1.17	1.25	1.41
19	1.467	1.467	1.354	1.635	1.358	1.270	1.25	1.08	1.25	1.35
20	1.320	1.320	1.348	1.439	1.350	1.215	1.17	1.21	1.25	1.30
21	1.283	1.283	1.335	1.335	1.319	1.183	1.14	1.20	1.13	1.13
22	1.142	1.142	1.315	1.315	1.278	1.152	1.02	1.19	1.12	1.13
23	1.098	1.098	1.022	1.022	1.226	1.113	0.98	0.93	1.11	1.13
24	1.061	1.061	1.015	1.015	1.174	1.074	0.95	0.92	1.11	1.13
25	1.130	1.130	1.130	1.130	1.130	1.130	n/a	n/a	n/a	n/a
26	1.096	1.096	1.104	1.104	1.096	1.096	n/a	n/a	n/a	n/a
27	1.070	1.070	1.087	1.087	1.070	1.070	n/a	n/a	n/a	n/a
28	1.052	1.052	1.070	1.070	1.052	1.052	n/a	n/a	n/a	n/a
29	1.043	1.043	1.061	1.061	1.043	1.043	n/a	n/a	n/a	n/a
30	1.043	1.043	1.043	1.043	1.043	1.043	n/a	n/a	n/a	n/a
31	1.043	1.043	1.043	1.043	1.043	1.043	n/a	n/a	n/a	n/a
32	1.043	1.043	1.043	1.043	1.043	1.043	n/a	n/a	n/a	n/a
33	1.043	1.043	1.043	1.043	1.043	1.043	n/a	n/a	n/a	n/a
34	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
35	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
36	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
37	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
38	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
39	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
40	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
41	1.026	1.026	1.026	1.026	1.026	1.026	n/a	n/a	n/a	n/a
42	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
43	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
44	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
45	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
46	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	**1.000**	1.000	n/a	n/a	n/a	n/a
48	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
49	0.983	0.983	0.983	0.983	0.983	0.983	n/a	n/a	n/a	n/a
50	0.974	0.974	0.974	0.974	0.974	0.974	n/a	n/a	n/a	n/a
51	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
52	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
53	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
54	0.939	0.939	0.939	0.939	0.939	0.939	n/a	n/a	n/a	n/a
55	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
56	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
57	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
58	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
59	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
60	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
61	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
62	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
63	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
64	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
65	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
66	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
67	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
68	0.913	0.913	0.913	0.913	0.913	0.913	n/a	n/a	n/a	n/a
69	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
70	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
71	0.939	0.939	0.939	0.939	0.939	0.939	n/a	n/a	n/a	n/a
72	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
73	0.974	0.974	0.974	0.974	0.974	0.974	n/a	n/a	n/a	n/a
74	0.974	0.974	0.974	0.974	0.974	0.974	n/a	n/a	n/a	n/a
75	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
76	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
77	1.026	1.026	1.026	1.026	1.026	1.026	n/a	n/a	n/a	n/a
78	1.043	1.043	1.043	1.043	1.043	1.043	n/a	n/a	n/a	n/a
79	1.070	1.070	1.070	1.070	1.070	1.070	n/a	n/a	n/a	n/a
80	1.096	1.096	1.096	1.096	1.096	1.096	n/a	n/a	n/a	n/a
81	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.148	1.148	1.148	1.148	1.148	1.148	n/a	n/a	n/a	n/a
83	1.174	1.174	1.174	1.174	1.174	1.174	n/a	n/a	n/a	n/a
84	1.200	1.200	1.200	1.200	1.200	1.200	n/a	n/a	n/a	n/a
85	1.226	1.226	1.226	1.226	1.226	1.226	n/a	n/a	n/a	n/a
86	1.252	1.252	1.252	1.252	1.252	1.252	n/a	n/a	n/a	n/a
87	1.261	1.261	1.261	1.261	1.261	1.261	n/a	n/a	n/a	n/a
88	1.278	1.278	1.278	1.278	1.278	1.278	n/a	n/a	n/a	n/a
89	1.287	1.287	1.287	1.287	1.287	1.287	n/a	n/a	n/a	n/a
90	1.339	1.339	1.339	1.339	1.339	1.339	n/a	n/a	n/a	n/a
91	1.339	1.339	1.339	1.339	1.339	1.339	n/a	n/a	n/a	n/a
92	1.339	1.339	1.339	1.339	1.339	1.339	n/a	n/a	n/a	n/a
93	1.357	1.357	1.357	1.357	1.357	1.357	n/a	n/a	n/a	n/a
94	1.374	1.374	1.374	1.374	1.374	1.374	n/a	n/a	n/a	n/a
95	1.400	1.400	1.400	1.400	1.400	1.400	n/a	n/a	n/a	n/a
96	1.400	1.400	1.400	1.400	1.400	1.400	n/a	n/a	n/a	n/a
97	1.400	1.400	1.400	1.400	1.400	1.400	n/a	n/a	n/a	n/a
98	1.400	1.400	1.400	1.400	1.400	1.400	n/a	n/a	n/a	n/a
99	1.400	1.400	1.400	1.400	1.400	1.400	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	3.9%	-4.1%	-11.8%	-23.6%	34.2%	-4.7%	19.3%	-38.2%	19.6%	-29.3%
17	5.2%	-2.8%	-7.5%	2.4%	34.2%	-22.5%	19.2%	-43.1%	19.6%	-24.2%
18	-7.5%	-14.5%	-13.2%	-14.2%	31.0%	-25.0%	19.3%	-36.9%	19.0%	-24.3%
19	-7.4%	-15.5%	-20.1%	-18.3%	29.4%	-26.2%	19.3%	-37.3%	19.1%	-21.2%
20	-16.7%	-24.0%	-20.5%	-28.0%	28.6%	-29.4%	11.6%	-29.4%	19.2%	-24.3%
21	20.8%	14.9%	21.8%	9.1%	25.6%	-2.2%	8.5%	-0.6%	7.7%	-6.5%
22	7.5%	2.3%	20.0%	7.5%	21.7%	-4.8%	-3.2%	-2.0%	6.7%	-6.6%
23	3.4%	-1.6%	-6.8%	-16.5%	16.8%	4.0%	-6.8%	-13.5%	5.6%	5.7%
24	-0.1%	-4.9%	-7.4%	-17.1%	11.8%	0.4%	-9.9%	-14.0%	5.5%	5.7%
25	7.7%	7.7%	7.7%	5.6%	7.7%	7.7%	n/a	n/a	n/a	n/a
26	4.3%	4.3%	5.2%	3.2%	4.3%	4.3%	n/a	n/a	n/a	n/a
27	1.9%	1.9%	3.5%	1.6%	1.9%	1.9%	n/a	n/a	n/a	n/a
28	0.2%	0.2%	1.9%	0.0%	0.2%	0.2%	n/a	n/a	n/a	n/a
29	-0.6%	-0.6%	1.0%	-0.9%	-0.6%	-0.6%	n/a	n/a	n/a	n/a
30	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	n/a	n/a	n/a	n/a
31	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	n/a	n/a	n/a	n/a
32	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	n/a	n/a	n/a	n/a
33	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	n/a	n/a	n/a	n/a
34	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	n/a	n/a	n/a	n/a
35	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
36	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
37	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
38	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
39	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
40	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	n/a	n/a	n/a	n/a
41	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	n/a	n/a	n/a	n/a
42	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
43	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
44	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
45	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
46	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
49	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	-1.7%	n/a	n/a	n/a	n/a
50	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	n/a	n/a	n/a	n/a
51	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	n/a	n/a	n/a	n/a
52	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
53	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
54	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	n/a	n/a	n/a	n/a
55	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
56	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
57	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
58	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
59	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
60	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
61	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
62	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
63	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
64	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
65	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
66	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
67	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
68	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
69	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
70	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	n/a	n/a	n/a	n/a
71	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	n/a	n/a	n/a	n/a
72	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	n/a	n/a	n/a	n/a
73	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
74	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
75	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
76	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	n/a	n/a	n/a	n/a
77	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	n/a	n/a	n/a	n/a
78	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	n/a	n/a	n/a	n/a
79	9.1%	9.1%	9.1%	9.1%	9.1%	9.1%	n/a	n/a	n/a	n/a
80	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	n/a	n/a	n/a	n/a
81	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	10.4%	10.4%	10.4%	10.4%	10.4%	10.4%	n/a	n/a	n/a	n/a
83	12.9%	12.9%	12.9%	12.9%	12.9%	12.9%	n/a	n/a	n/a	n/a
84	15.4%	15.4%	15.4%	15.4%	15.4%	15.4%	n/a	n/a	n/a	n/a
85	17.9%	17.9%	17.9%	17.9%	17.9%	17.9%	n/a	n/a	n/a	n/a
86	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	n/a	n/a	n/a	n/a
87	21.2%	21.2%	21.2%	21.2%	21.2%	21.2%	n/a	n/a	n/a	n/a
88	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%	n/a	n/a	n/a	n/a
89	23.7%	23.7%	23.7%	23.7%	23.7%	23.7%	n/a	n/a	n/a	n/a
90	28.8%	28.8%	28.8%	28.8%	28.8%	28.8%	n/a	n/a	n/a	n/a
91	28.8%	28.8%	28.8%	28.8%	28.8%	28.8%	n/a	n/a	n/a	n/a
92	28.8%	28.8%	28.8%	28.8%	28.8%	28.8%	n/a	n/a	n/a	n/a
93	30.4%	30.4%	30.4%	30.4%	30.4%	30.4%	n/a	n/a	n/a	n/a
94	32.1%	32.1%	32.1%	32.1%	32.1%	32.1%	n/a	n/a	n/a	n/a
95	34.6%	34.6%	34.6%	34.6%	34.6%	34.6%	n/a	n/a	n/a	n/a
96	34.6%	34.6%	34.6%	34.6%	34.6%	34.6%	n/a	n/a	n/a	n/a
97	34.6%	34.6%	34.6%	34.6%	34.6%	34.6%	n/a	n/a	n/a	n/a
98	34.6%	34.6%	34.6%	34.6%	34.6%	34.6%	n/a	n/a	n/a	n/a
99	34.6%	34.6%	34.6%	34.6%	34.6%	34.6%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.910	0.910	0.910	0.910	0.910	0.910				
16	2.092	2.178	1.995	2.490	1.230	1.943	1.151	1.610	1.153	1.699
17	1.791	1.863	1.640	2.105	1.230	**1.651**	1.151	1.459	1.151	1.459
18	1.681	1.753	1.591	1.932	1.213	**1.627**	1.151	1.459	1.150	1.459
19	1.526	1.602	1.525	1.817	1.204	1.495	1.151	1.399	1.150	1.399
20	1.452	1.528	1.522	1.720	1.200	1.467	1.111	1.399	1.111	1.399
21	1.117	1.158	1.156	1.252	**1.184**	**1.203**	1.095	**1.203**	1.090	1.170
22	1.082	1.123	1.151	1.247	**1.164**	**1.196**	1.033	**1.196**	1.033	1.170
23	1.071	1.111	1.077	1.173	**1.138**	**1.081**	1.014	0.998	1.014	0.998
24	1.062	1.102	1.076	1.172	**1.112**	1.071	0.998	0.995	0.998	0.995
25	1.062	1.070	1.070	1.085	**1.070**	1.070	n/a	n/a	n/a	n/a
26	1.061	1.061	1.064	1.079	1.061	1.061	n/a	n/a	n/a	n/a
27	1.055	1.055	1.059	1.074	1.055	1.055	n/a	n/a	n/a	n/a
28	1.051	1.051	1.055	1.070	1.051	1.051	n/a	n/a	n/a	n/a
29	1.048	1.048	1.053	1.068	1.048	1.048	n/a	n/a	n/a	n/a
30	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
31	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
32	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
33	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
34	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
35	1.022	1.022	1.022	1.022	1.022	1.022	n/a	n/a	n/a	n/a
36	1.022	1.022	1.022	1.022	1.022	1.022	n/a	n/a	n/a	n/a
37	1.022	1.022	1.022	1.022	1.022	1.022	n/a	n/a	n/a	n/a
38	1.022	1.022	1.022	1.022	1.022	1.022	n/a	n/a	n/a	n/a
39	1.022	1.022	1.022	1.022	1.022	1.022	n/a	n/a	n/a	n/a
40	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
41	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
42	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
43	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
44	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
45	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
51	0.953	0.953	0.953	0.953	0.953	0.953	n/a	n/a	n/a	n/a
52	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
53	0.944	0.944	0.944	0.944	0.944	0.944	n/a	n/a	n/a	n/a
54	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
55	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
56	0.926	0.926	0.926	0.926	0.926	0.926	n/a	n/a	n/a	n/a
57	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
58	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
59	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
60	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
61	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
62	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
63	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
64	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
65	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
66	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
67	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
68	0.922	0.922	0.922	0.922	0.922	0.922	n/a	n/a	n/a	n/a
69	0.926	0.926	0.926	0.926	0.926	0.926	n/a	n/a	n/a	n/a
70	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
71	0.945	0.945	0.945	0.945	0.945	0.945	n/a	n/a	n/a	n/a
72	0.953	0.953	0.953	0.953	0.953	0.953	n/a	n/a	n/a	n/a
73	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
74	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
75	0.986	0.986	0.986	0.986	0.986	0.986	n/a	n/a	n/a	n/a
76	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a
77	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
78	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
79	1.025	1.025	1.025	1.025	1.025	1.025	n/a	n/a	n/a	n/a
80	1.068	1.068	1.068	1.068	1.068	1.068	n/a	n/a	n/a	n/a
81	1.081	1.081	1.081	1.081	1.081	1.081	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.094	1.094	1.094	1.094	1.094	1.094	n/a	n/a	n/a	n/a
83	1.107	1.107	1.107	1.107	1.107	1.107	n/a	n/a	n/a	n/a
84	1.120	1.120	1.120	1.120	1.120	1.120	n/a	n/a	n/a	n/a
85	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
86	1.146	1.146	1.146	1.146	1.146	1.146	n/a	n/a	n/a	n/a
87	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	n/a
88	1.159	1.159	1.159	1.159	1.159	1.159	n/a	n/a	n/a	n/a
89	1.163	1.163	1.163	1.163	1.163	1.163	n/a	n/a	n/a	n/a
90	1.190	1.190	1.190	1.190	1.190	1.190	n/a	n/a	n/a	n/a
91	1.190	1.190	1.190	1.190	1.190	1.190	n/a	n/a	n/a	n/a
92	1.190	1.190	1.190	1.190	1.190	1.190	n/a	n/a	n/a	n/a
93	1.198	1.198	1.198	1.198	1.198	1.198	n/a	n/a	n/a	n/a
94	1.207	1.207	1.207	1.207	1.207	1.207	n/a	n/a	n/a	n/a
95	1.220	1.220	1.220	1.220	1.220	1.220	n/a	n/a	n/a	n/a
96	1.220	1.220	1.220	1.220	1.220	1.220	n/a	n/a	n/a	n/a
97	1.220	1.220	1.220	1.220	1.220	1.220	n/a	n/a	n/a	n/a
98	1.220	1.220	1.220	1.220	1.220	1.220	n/a	n/a	n/a	n/a
99	1.220	1.220	1.220	1.220	1.220	1.220	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.020	0.980	0.941	0.882	1.171	0.976	1.096	0.809	1.098	0.854
17	1.026	0.986	0.962	1.012	1.171	0.888	1.096	0.784	1.096	0.784
18	0.963	0.927	0.934	0.929	1.155	0.875	1.096	0.784	1.095	0.784
19	0.963	0.922	0.899	0.909	1.147	0.869	1.096	0.814	*1.095*	0.814
20	0.917	0.880	0.897	0.860	1.143	0.853	1.058	0.814	*1.058*	0.814
21	1.052	1.037	1.054	1.023	1.128	0.995	1.042	0.995	1.038	0.967
22	1.019	1.006	1.050	1.019	1.109	0.988	*0.984*	0.988	0.984	0.967
23	1.008	0.996	0.983	0.959	1.084	1.010	0.966	0.933	0.966	0.933
24	1.000	0.988	0.982	0.957	1.059	1.001	*0.951*	0.930	0.951	0.930
25	1.011	1.019	1.019	1.014	1.019	1.019	n/a	n/a	n/a	n/a
26	1.011	1.011	1.013	1.008	1.011	1.011	n/a	n/a	n/a	n/a
27	1.005	1.005	1.009	1.004	1.005	1.005	n/a	n/a	n/a	n/a
28	1.001	1.001	1.005	1.000	1.001	1.001	n/a	n/a	n/a	n/a
29	0.998	0.998	1.003	0.998	0.998	0.998	n/a	n/a	n/a	n/a
30	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
31	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
32	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
33	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
34	1.007	1.007	1.007	1.007	1.007	1.007	n/a	n/a	n/a	n/a
35	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
36	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
37	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
38	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
39	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
40	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
41	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
42	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
43	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
44	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
45	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
51	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
52	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
53	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
57	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
58	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
59	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
60	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
61	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
62	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
63	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
64	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
65	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
66	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
67	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
68	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
69	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
70	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
71	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a
72	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
73	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
74	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
75	1.006	1.006	1.006	1.006	1.006	1.006	n/a	n/a	n/a	n/a
76	1.015	1.015	1.015	1.015	1.015	1.015	n/a	n/a	n/a	n/a
77	1.024	1.024	1.024	1.024	1.024	1.024	n/a	n/a	n/a	n/a
78	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
79	1.046	1.046	1.046	1.046	1.046	1.046	n/a	n/a	n/a	n/a
80	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
81	1.039	1.039	1.039	1.039	1.039	1.039	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.052	1.052	1.052	1.052	1.052	1.052	n/a	n/a	n/a	n/a
83	1.064	1.064	1.064	1.064	1.064	1.064	n/a	n/a	n/a	n/a
84	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
85	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
86	1.102	1.102	1.102	1.102	1.102	1.102	n/a	n/a	n/a	n/a
87	1.106	1.106	1.106	1.106	1.106	1.106	n/a	n/a	n/a	n/a
88	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
89	1.119	1.119	1.119	1.119	1.119	1.119	n/a	n/a	n/a	n/a
90	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
91	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
92	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
93	1.152	1.152	1.152	1.152	1.152	1.152	n/a	n/a	n/a	n/a
94	1.161	1.161	1.161	1.161	1.161	1.161	n/a	n/a	n/a	n/a
95	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
96	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
97	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
98	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
99	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
16	2.0%	-2.0%	-5.9%	-11.8%	17.1%	-2.4%	10%	-19%	10%	-15%
17	2.6%	-1.4%	-3.8%	1.2%	17.1%	-11.2%	10%	-22%	10%	-22%
18	-3.7%	-7.3%	-6.6%	-7.1%	15.5%	-12.5%	10%	-22%	10%	-22%
19	-3.7%	-7.8%	-10.1%	-9.1%	14.7%	-13.1%	10%	-19%	10%	-19%
20	-8.3%	-12.0%	-10.3%	-14.0%	14.3%	-14.7%	6%	-19%	6%	-19%
21	5.2%	3.7%	5.4%	2.3%	12.8%	-0.5%	4%	-1%	4%	-3%
22	1.9%	0.6%	5.0%	1.9%	10.9%	-1.2%	-2%	-1%	-2%	-3%
23	0.8%	-0.4%	-1.7%	-4.1%	8.4%	1.0%	-3%	-7%	-3%	-7%
24	0.0%	-1.2%	-1.8%	-4.3%	5.9%	0.1%	-5%	-7%	-5%	-7%
25	1.1%	1.9%	1.9%	1.4%	1.9%	1.9%	n/a	n/a	n/a	n/a
26	1.1%	1.1%	1.3%	0.8%	1.1%	1.1%	n/a	n/a	n/a	n/a
27	0.5%	0.5%	0.9%	0.4%	0.5%	0.5%	n/a	n/a	n/a	n/a
28	0.1%	0.1%	0.5%	0.0%	0.1%	0.1%	n/a	n/a	n/a	n/a
29	-0.2%	-0.2%	0.3%	-0.2%	-0.2%	-0.2%	n/a	n/a	n/a	n/a
30	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
31	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
32	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
33	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
34	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	n/a	n/a	n/a	n/a
35	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
36	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
37	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
38	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
39	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
40	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
41	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
42	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
43	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
45	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
46	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
49	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
50	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
51	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
52	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
53	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
54	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
55	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
56	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
57	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
58	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
59	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
60	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
61	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
62	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
63	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
64	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
65	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
66	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
67	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
68	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
69	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
70	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
71	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	n/a	n/a	n/a	n/a
72	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
73	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
74	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
75	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
76	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
77	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	n/a	n/a	n/a	n/a
78	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	n/a	n/a	n/a	n/a
79	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	n/a	n/a	n/a	n/a
80	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	n/a	n/a	n/a	n/a
81	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
MED

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	n/a	n/a	n/a	n/a
83	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	n/a	n/a	n/a	n/a
84	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
85	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	n/a	n/a	n/a	n/a
86	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	n/a	n/a	n/a	n/a
87	10.6%	10.6%	10.6%	10.6%	10.6%	10.6%	n/a	n/a	n/a	n/a
88	11.5%	11.5%	11.5%	11.5%	11.5%	11.5%	n/a	n/a	n/a	n/a
89	11.9%	11.9%	11.9%	11.9%	11.9%	11.9%	n/a	n/a	n/a	n/a
90	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
91	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
92	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
93	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	n/a	n/a	n/a	n/a
94	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%	n/a	n/a	n/a	n/a
95	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	n/a	n/a	n/a	n/a
96	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	n/a	n/a	n/a	n/a
97	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	n/a	n/a	n/a	n/a
98	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	n/a	n/a	n/a	n/a
99	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	n/a	n/a	n/a	n/a

Overall MED **-0.6%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	*1.000*	1.000	1.000	*1.000*
25	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
26	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
27	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
28	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
29	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
30	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
31	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
32	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
33	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
34	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
35	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
36	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
37	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
38	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
39	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
51	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
52	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
53	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
58	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
59	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
60	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
63	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
64	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
65	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
66	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
67	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
68	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
69	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
70	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
71	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
72	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
73	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
74	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
75	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
76	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
77	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
78	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
79	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
80	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
81	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
83	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
84	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
85	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
86	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
87	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
88	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
89	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
90	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
91	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
92	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
93	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
94	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
95	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
96	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
97	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
98	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
99	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
16	1.827	2.124	2.152	2.864	1.070	2.030	1.070	2.030	1.070	2.030
17	1.611	1.845	1.728	2.096	1.070	1.890	1.070	1.890	1.070	1.890
18	1.611	1.845	1.728	2.096	1.070	1.890	1.070	1.890	1.070	1.890
19	1.575	1.764	1.712	2.040	1.070	1.750	1.070	1.750	1.070	1.750
20	1.575	1.764	1.712	2.040	1.070	1.750	1.070	1.750	1.070	1.750
21	1.071	1.098	1.104	1.240	1.070	1.250	1.070	1.250	1.070	1.250
22	1.071	1.098	1.104	1.240	1.070	1.250	1.070	1.250	1.070	1.250
23	1.071	1.098	1.104	1.240	1.070	1.110	1.070	1.110	1.070	1.110
24	1.071	1.098	1.104	1.240	1.070	1.110	1.070	1.110	1.070	1.110
25	1.070	1.070	1.070	1.100	1.070	1.070	n/a	n/a	n/a	n/a
26	1.070	1.070	1.070	1.100	1.070	1.070	n/a	n/a	n/a	n/a
27	1.070	1.070	1.070	1.100	1.070	1.070	n/a	n/a	n/a	n/a
28	1.070	1.070	1.070	1.100	1.070	1.070	n/a	n/a	n/a	n/a
29	1.070	1.070	1.070	1.100	1.070	1.070	n/a	n/a	n/a	n/a
30	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
31	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
32	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
33	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
34	1.040	1.040	1.040	1.040	1.040	1.040	n/a	n/a	n/a	n/a
35	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
36	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
37	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
38	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
39	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
40	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
41	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
42	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
43	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
44	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
51	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
52	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
53	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
54	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
55	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
56	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
57	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
58	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
59	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
60	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
61	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
62	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
63	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
64	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
65	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
66	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
67	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
68	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
69	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
70	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
71	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
72	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
73	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
74	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
75	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
76	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
77	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
78	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
79	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
80	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
81	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
83	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
84	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
85	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
86	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
87	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
88	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
89	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
90	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
91	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
92	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
93	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
94	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
95	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
96	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
97	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
98	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
99	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	1.508	1.847	1.710	2.195	1.374	1.929	1.05	1.13	1.27	1.43
17	1.426	1.659	1.571	2.168	1.322	1.571	1.10	1.06	1.28	1.43
18	1.320	1.561	1.504	1.816	1.287	1.459	1.08	1.19	1.28	1.43
19	1.253	1.358	1.378	1.657	1.244	1.396	1.12	1.11	1.27	1.40
20	1.200	1.260	1.372	1.571	1.220	1.348	1.11	1.15	1.23	1.35
21	1.191	1.191	1.314	1.314	1.186	1.300	1.10	1.09	1.15	1.20
22	1.146	1.146	1.294	1.294	1.168	1.260	1.06	1.08	1.15	1.20
23	1.033	1.033	1.095	1.095	1.159	1.236	0.95	0.92	1.15	1.20
24	1.033	1.033	1.062	1.062	1.159	1.212	0.95	0.89	1.15	1.20
25	1.150	1.150	1.204	1.204	1.150	1.150	n/a	n/a	n/a	n/a
26	1.150	1.150	1.186	1.186	1.150	1.150	n/a	n/a	n/a	n/a
27	1.142	1.142	1.168	1.168	1.142	1.142	n/a	n/a	n/a	n/a
28	1.142	1.142	1.150	1.150	1.142	1.142	n/a	n/a	n/a	n/a
29	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
30	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
31	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
32	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
33	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
34	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
35	1.106	1.106	1.106	1.106	1.106	1.106	n/a	n/a	n/a	n/a
36	1.097	1.097	1.097	1.097	1.097	1.097	n/a	n/a	n/a	n/a
37	1.088	1.088	1.088	1.088	1.088	1.088	n/a	n/a	n/a	n/a
38	1.080	1.080	1.080	1.080	1.080	1.080	n/a	n/a	n/a	n/a
39	1.071	1.071	1.071	1.071	1.071	1.071	n/a	n/a	n/a	n/a
40	1.062	1.062	1.062	1.062	1.062	1.062	n/a	n/a	n/a	n/a
41	1.053	1.053	1.053	1.053	1.053	1.053	n/a	n/a	n/a	n/a
42	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
43	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
44	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
45	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
46	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	**1.000**	1.000	n/a	n/a	n/a	n/a
48	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
49	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
50	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
51	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
52	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
53	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
54	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
55	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
56	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
57	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
58	0.947	0.947	0.947	0.947	0.947	0.947	n/a	n/a	n/a	n/a
59	0.938	0.938	0.938	0.938	0.938	0.938	n/a	n/a	n/a	n/a
60	0.929	0.929	0.929	0.929	0.929	0.929	n/a	n/a	n/a	n/a
61	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
62	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
63	0.903	0.903	0.903	0.903	0.903	0.903	n/a	n/a	n/a	n/a
64	0.903	0.903	0.903	0.903	0.903	0.903	n/a	n/a	n/a	n/a
65	0.903	0.903	0.903	0.903	0.903	0.903	n/a	n/a	n/a	n/a
66	0.903	0.903	0.903	0.903	0.903	0.903	n/a	n/a	n/a	n/a
67	0.903	0.903	0.903	0.903	0.903	0.903	n/a	n/a	n/a	n/a
68	0.903	0.903	0.903	0.903	0.903	0.903	n/a	n/a	n/a	n/a
69	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
70	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
71	0.938	0.938	0.938	0.938	0.938	0.938	n/a	n/a	n/a	n/a
72	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
73	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
74	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
75	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
76	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
77	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
78	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
79	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
80	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
81	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
83	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
84	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
85	1.097	1.097	1.097	1.097	1.097	1.097	n/a	n/a	n/a	n/a
86	1.097	1.097	1.097	1.097	1.097	1.097	n/a	n/a	n/a	n/a
87	1.097	1.097	1.097	1.097	1.097	1.097	n/a	n/a	n/a	n/a
88	1.097	1.097	1.097	1.097	1.097	1.097	n/a	n/a	n/a	n/a
89	1.097	1.097	1.097	1.097	1.097	1.097	n/a	n/a	n/a	n/a
90	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
91	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
92	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
93	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
94	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a
95	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a
96	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a
97	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a
98	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a
99	1.142	1.142	1.142	1.142	1.142	1.142	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	-17.4%	-13.0%	-20.5%	-23.4%	28.4%	-5.0%	-1.6%	-44.3%	19.0%	-29.4%
17	-11.5%	-10.1%	-9.1%	3.4%	23.5%	-16.9%	2.9%	-44.1%	19.3%	-24.2%
18	-18.0%	-15.4%	-12.9%	-13.3%	20.3%	-22.8%	1.3%	-36.8%	19.4%	-24.1%
19	-20.5%	-23.0%	-19.5%	-18.8%	16.2%	-20.3%	4.9%	-36.8%	18.3%	-19.9%
20	-23.8%	-28.6%	-19.9%	-23.0%	14.0%	-23.0%	3.5%	-34.4%	15.0%	-22.6%
21	11.2%	8.5%	19.0%	6.0%	10.8%	4.0%	2.7%	-12.5%	7.4%	-4.4%
22	7.0%	4.4%	17.2%	4.4%	9.2%	0.8%	-1.2%	-13.8%	7.5%	-4.4%
23	-3.5%	-5.9%	-0.8%	-11.7%	8.3%	11.4%	-10.8%	-17.5%	7.5%	7.7%
24	-3.5%	-5.9%	-3.8%	-14.4%	8.3%	9.2%	-10.8%	-20.0%	7.5%	7.7%
25	7.5%	7.5%	12.5%	9.4%	7.5%	7.5%	n/a	n/a	n/a	n/a
26	7.5%	7.5%	10.8%	7.8%	7.5%	7.5%	n/a	n/a	n/a	n/a
27	6.7%	6.7%	9.2%	6.2%	6.7%	6.7%	n/a	n/a	n/a	n/a
28	6.7%	6.7%	7.5%	4.6%	6.7%	6.7%	n/a	n/a	n/a	n/a
29	5.9%	5.9%	5.9%	3.0%	5.9%	5.9%	n/a	n/a	n/a	n/a
30	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
31	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
32	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
33	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
34	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
35	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	n/a	n/a	n/a	n/a
36	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	n/a	n/a	n/a	n/a
37	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	n/a	n/a	n/a	n/a
38	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	n/a	n/a	n/a	n/a
39	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	n/a	n/a	n/a	n/a
40	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	n/a	n/a	n/a	n/a
41	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	n/a	n/a	n/a	n/a
42	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	n/a	n/a	n/a	n/a
43	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
44	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
45	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
46	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
49	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	n/a	n/a	n/a	n/a
50	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	n/a	n/a	n/a	n/a
51	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	n/a	n/a	n/a	n/a
52	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
53	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
54	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
55	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	n/a	n/a	n/a	n/a
56	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
57	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
58	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	n/a	n/a	n/a	n/a
59	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	n/a	n/a	n/a	n/a
60	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	n/a	n/a	n/a	n/a
61	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
62	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
63	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	n/a	n/a	n/a	n/a
64	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	n/a	n/a	n/a	n/a
65	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	n/a	n/a	n/a	n/a
66	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	n/a	n/a	n/a	n/a
67	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	n/a	n/a	n/a	n/a
68	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%	n/a	n/a	n/a	n/a
69	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	n/a	n/a	n/a	n/a
70	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	n/a	n/a	n/a	n/a
71	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	n/a	n/a	n/a	n/a
72	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
73	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
74	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
75	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
76	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
77	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
78	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
79	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
80	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	n/a	n/a	n/a	n/a
81	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	n/a	n/a	n/a	n/a
83	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	n/a	n/a	n/a	n/a
84	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	n/a	n/a	n/a	n/a
85	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	n/a	n/a	n/a	n/a
86	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	n/a	n/a	n/a	n/a
87	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	n/a	n/a	n/a	n/a
88	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	n/a	n/a	n/a	n/a
89	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	n/a	n/a	n/a	n/a
90	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
91	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
92	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
93	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	n/a	n/a	n/a	n/a
94	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	n/a	n/a	n/a	n/a
95	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	n/a	n/a	n/a	n/a
96	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	n/a	n/a	n/a	n/a
97	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	n/a	n/a	n/a	n/a
98	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	n/a	n/a	n/a	n/a
99	15.3%	15.3%	15.3%	15.3%	15.3%	15.3%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.920	0.920	0.920	0.920	0.920	0.920				
16	1.668	1.985	1.931	2.529	1.222	1.980	1.061	1.581	1.172	1.731
17	1.518	1.752	1.649	2.132	1.196	**1.730**	1.061	1.473	1.061	1.473
18	1.466	1.703	1.616	1.956	1.179	**1.675**	1.061	1.473	1.061	1.473
19	1.414	1.561	1.545	1.849	1.157	**1.573**	1.061	1.428	1.061	1.428
20	1.388	1.512	1.542	1.805	1.145	**1.549**	1.061	1.428	1.061	1.428
21	1.131	1.145	1.209	1.259	1.128	**1.275**	1.061	1.172	1.061	1.172
22	1.109	1.122	1.199	1.254	**1.119**	**1.255**	1.061	1.164	1.061	1.164
23	1.086	1.115	1.100	1.204	**1.115**	**1.173**	1.012	1.013	1.012	1.013
24	1.086	1.115	1.098	1.195	**1.115**	**1.161**	1.012	0.999	1.012	0.999
25	1.086	1.086	1.097	1.126	1.086	1.086	n/a	n/a	n/a	n/a
26	1.086	1.086	1.093	1.121	1.086	1.086	n/a	n/a	n/a	n/a
27	1.084	1.084	1.090	1.117	1.084	1.084	n/a	n/a	n/a	n/a
28	1.084	1.084	1.086	1.113	1.084	1.084	n/a	n/a	n/a	n/a
29	1.083	1.083	1.083	1.108	1.083	1.083	n/a	n/a	n/a	n/a
30	1.078	1.078	1.078	1.078	1.078	1.078	n/a	n/a	n/a	n/a
31	1.078	1.078	1.078	1.078	1.078	1.078	n/a	n/a	n/a	n/a
32	1.078	1.078	1.078	1.078	1.078	1.078	n/a	n/a	n/a	n/a
33	1.078	1.078	1.078	1.078	1.078	1.078	n/a	n/a	n/a	n/a
34	1.078	1.078	1.078	1.078	1.078	1.078	n/a	n/a	n/a	n/a
35	1.068	1.068	1.068	1.068	1.068	1.068	n/a	n/a	n/a	n/a
36	1.064	1.064	1.064	1.064	1.064	1.064	n/a	n/a	n/a	n/a
37	1.059	1.059	1.059	1.059	1.059	1.059	n/a	n/a	n/a	n/a
38	1.055	1.055	1.055	1.055	1.055	1.055	n/a	n/a	n/a	n/a
39	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	n/a
40	1.041	1.041	1.041	1.041	1.041	1.041	n/a	n/a	n/a	n/a
41	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
42	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
43	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
44	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
45	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
51	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
52	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
53	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
54	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
55	0.952	0.952	0.952	0.952	0.952	0.952	n/a	n/a	n/a	n/a
56	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
57	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
58	0.943	0.943	0.943	0.943	0.943	0.943	n/a	n/a	n/a	n/a
59	0.939	0.939	0.939	0.939	0.939	0.939	n/a	n/a	n/a	n/a
60	0.925	0.925	0.925	0.925	0.925	0.925	n/a	n/a	n/a	n/a
61	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
62	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
63	0.911	0.911	0.911	0.911	0.911	0.911	n/a	n/a	n/a	n/a
64	0.911	0.911	0.911	0.911	0.911	0.911	n/a	n/a	n/a	n/a
65	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
66	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
67	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
68	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
69	0.921	0.921	0.921	0.921	0.921	0.921	n/a	n/a	n/a	n/a
70	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
71	0.939	0.939	0.939	0.939	0.939	0.939	n/a	n/a	n/a	n/a
72	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
73	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
74	0.948	0.948	0.948	0.948	0.948	0.948	n/a	n/a	n/a	n/a
75	0.953	0.953	0.953	0.953	0.953	0.953	n/a	n/a	n/a	n/a
76	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
77	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
78	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
79	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
80	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
81	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
83	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
84	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
85	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
86	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
87	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
88	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
89	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
90	1.061	1.061	1.061	1.061	1.061	1.061	n/a	n/a	n/a	n/a
91	1.061	1.061	1.061	1.061	1.061	1.061	n/a	n/a	n/a	n/a
92	1.061	1.061	1.061	1.061	1.061	1.061	n/a	n/a	n/a	n/a
93	1.061	1.061	1.061	1.061	1.061	1.061	n/a	n/a	n/a	n/a
94	1.066	1.066	1.066	1.066	1.066	1.066	n/a	n/a	n/a	n/a
95	1.066	1.066	1.066	1.066	1.066	1.066	n/a	n/a	n/a	n/a
96	1.066	1.066	1.066	1.066	1.066	1.066	n/a	n/a	n/a	n/a
97	1.066	1.066	1.066	1.066	1.066	1.066	n/a	n/a	n/a	n/a
98	1.066	1.066	1.066	1.066	1.066	1.066	n/a	n/a	n/a	n/a
99	1.066	1.066	1.066	1.066	1.066	1.066	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	0.913	0.935	0.897	0.883	1.142	0.975	0.992	0.779	1.095	0.853
17	0.942	0.950	0.955	1.017	1.118	0.916	*0.992*	0.779	0.992	0.779
18	0.910	0.923	0.935	0.933	1.101	0.886	0.992	0.779	0.992	0.779
19	0.898	0.885	0.903	0.906	1.081	0.899	0.992	*0.816*	0.992	0.816
20	0.881	0.857	0.901	0.885	1.070	0.885	0.992	0.816	0.992	0.816
21	1.056	1.042	1.095	1.015	1.054	1.020	0.992	0.937	0.992	0.937
22	1.035	1.022	1.086	1.011	1.046	1.004	0.992	0.931	*0.992*	0.931
23	1.014	1.015	0.996	0.971	1.042	1.057	*0.946*	0.912	0.946	0.912
24	1.014	1.015	0.995	0.964	1.042	1.046	*0.946*	0.900	0.946	0.900
25	1.015	1.015	1.025	1.024	1.015	1.015	n/a	n/a	n/a	n/a
26	1.015	1.015	1.022	1.020	1.015	1.015	n/a	n/a	n/a	n/a
27	1.013	1.013	1.018	1.015	1.013	1.013	n/a	n/a	n/a	n/a
28	1.013	1.013	1.015	1.011	1.013	1.013	n/a	n/a	n/a	n/a
29	1.012	1.012	1.012	1.007	1.012	1.012	n/a	n/a	n/a	n/a
30	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
31	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
32	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
33	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
34	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
35	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
36	1.033	1.033	1.033	1.033	1.033	1.033	n/a	n/a	n/a	n/a
37	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
38	1.024	1.024	1.024	1.024	1.024	1.024	n/a	n/a	n/a	n/a
39	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
40	1.021	1.021	1.021	1.021	1.021	1.021	n/a	n/a	n/a	n/a
41	1.016	1.016	1.016	1.016	1.016	1.016	n/a	n/a	n/a	n/a
42	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
43	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
44	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
45	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
54	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
55	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
56	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
57	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
58	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
59	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
60	1.005	1.005	1.005	1.005	1.005	1.005	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
64	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
67	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
68	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
69	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
70	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
71	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
72	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
73	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
74	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
75	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
76	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
77	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
78	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
79	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
80	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
81	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
83	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
84	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
85	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
86	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
87	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
88	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
89	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
90	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
91	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
92	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
93	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
94	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
95	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
96	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
97	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
98	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
99	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
16	-8.7%	-6.5%	-10.3%	-11.7%	14.2%	-2.5%	-1%	-22%	10%	-15%
17	-5.8%	-5.0%	-4.5%	1.7%	11.8%	-8.4%	-1%	-22%	-1%	-22%
18	-9.0%	-7.7%	-6.5%	-6.7%	10.1%	-11.4%	-1%	-22%	-1%	-22%
19	-10.2%	-11.5%	-9.7%	-9.4%	8.1%	-10.1%	-1%	-18%	-1%	-18%
20	-11.9%	-14.3%	-9.9%	-11.5%	7.0%	-11.5%	-1%	-18%	-1%	-18%
21	5.6%	4.2%	9.5%	1.5%	5.4%	2.0%	-1%	-6%	-1%	-6%
22	3.5%	2.2%	8.6%	1.1%	4.6%	0.4%	-1%	-7%	-1%	-7%
23	1.4%	1.5%	-0.4%	-2.9%	4.2%	5.7%	-5%	-9%	-5%	-9%
24	1.4%	1.5%	-0.5%	-3.6%	4.2%	4.6%	-5%	-10%	-5%	-10%
25	1.5%	1.5%	2.5%	2.4%	1.5%	1.5%	n/a	n/a	n/a	n/a
26	1.5%	1.5%	2.2%	2.0%	1.5%	1.5%	n/a	n/a	n/a	n/a
27	1.3%	1.3%	1.8%	1.5%	1.3%	1.3%	n/a	n/a	n/a	n/a
28	1.3%	1.3%	1.5%	1.1%	1.3%	1.3%	n/a	n/a	n/a	n/a
29	1.2%	1.2%	1.2%	0.7%	1.2%	1.2%	n/a	n/a	n/a	n/a
30	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	n/a	n/a	n/a	n/a
31	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	n/a	n/a	n/a	n/a
32	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	n/a	n/a	n/a	n/a
33	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	n/a	n/a	n/a	n/a
34	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	n/a	n/a	n/a	n/a
35	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	n/a	n/a	n/a	n/a
36	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	n/a	n/a	n/a	n/a
37	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	n/a	n/a	n/a	n/a
38	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	n/a	n/a	n/a	n/a
39	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	n/a	n/a	n/a	n/a
40	2.1%	2.1%	2.1%	2.1%	2.1%	2.1%	n/a	n/a	n/a	n/a
41	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	n/a	n/a	n/a	n/a
42	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
43	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
44	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
45	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
46	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
49	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
50	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
51	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
52	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
53	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
54	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
55	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
56	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
57	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
58	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
59	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	n/a	n/a	n/a	n/a
60	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	n/a	n/a	n/a	n/a
61	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
62	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
63	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
64	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
65	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
66	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
67	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
68	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
69	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
70	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
71	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	n/a	n/a	n/a	n/a
72	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
73	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
74	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
75	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
76	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
77	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
78	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
79	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
80	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
81	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
COMP

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	n/a	n/a	n/a	n/a
83	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	n/a	n/a	n/a	n/a
84	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	n/a	n/a	n/a	n/a
85	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	n/a	n/a	n/a	n/a
86	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	n/a	n/a	n/a	n/a
87	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	n/a	n/a	n/a	n/a
88	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	n/a	n/a	n/a	n/a
89	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	n/a	n/a	n/a	n/a
90	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
91	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
92	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
93	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	n/a	n/a	n/a	n/a
94	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
95	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
96	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
97	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
98	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
99	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a

Overall COMP **0.3%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
26	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
27	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
28	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
29	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
30	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
31	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
32	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
33	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
34	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
35	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
36	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
37	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
38	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
39	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
51	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
52	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
53	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
58	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
59	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
60	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
63	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
64	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
65	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
66	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
67	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
68	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
69	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
70	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
71	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
72	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
73	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
74	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
75	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
76	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
77	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
78	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
79	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
80	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
81	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
CURRENT DRIVER AGE REFINEMENT FACTOR
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
83	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
84	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
85	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
86	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
87	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
88	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
89	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
90	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
91	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
92	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
93	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
94	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
95	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
96	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
97	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
98	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
99	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
16	2.015	2.406	2.258	3.060	1.060	2.070	1.060	2.070	1.060	2.070
17	1.811	2.100	1.845	2.228	1.060	1.950	1.060	1.950	1.060	1.950
18	1.811	2.100	1.845	2.228	1.060	1.950	1.060	1.950	1.060	1.950
19	1.641	1.853	1.845	2.220	1.060	1.770	1.060	1.770	1.060	1.770
20	1.641	1.853	1.845	2.220	1.060	1.770	1.060	1.770	1.060	1.770
21	1.054	1.131	1.140	1.283	1.060	1.320	1.060	1.320	1.060	1.320
22	1.054	1.131	1.140	1.283	1.060	1.320	1.060	1.320	1.060	1.320
23	1.054	1.131	1.140	1.283	1.060	1.130	1.060	1.130	1.060	1.130
24	1.054	1.131	1.140	1.283	1.060	1.130	1.060	1.130	1.060	1.130
25	1.060	1.060	1.060	1.110	1.060	1.060	n/a	n/a	n/a	n/a
26	1.060	1.060	1.060	1.110	1.060	1.060	n/a	n/a	n/a	n/a
27	1.060	1.060	1.060	1.110	1.060	1.060	n/a	n/a	n/a	n/a
28	1.060	1.060	1.060	1.110	1.060	1.060	n/a	n/a	n/a	n/a
29	1.060	1.060	1.060	1.110	1.060	1.060	n/a	n/a	n/a	n/a
30	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
31	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
32	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
33	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
34	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
35	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
36	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
37	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
38	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
39	1.010	1.010	1.010	1.010	1.010	1.010	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
51	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
52	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
53	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
54	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	n/a
55	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
56	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
57	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
58	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
59	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
60	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
61	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
62	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
63	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
64	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
65	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
66	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
67	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
68	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
69	0.940	0.940	0.940	0.940	0.940	0.940	n/a	n/a	n/a	n/a
70	0.970	0.970	0.970	0.970	0.970	0.970	n/a	n/a	n/a	n/a
71	0.970	0.970	0.970	0.970	0.970	0.970	n/a	n/a	n/a	n/a
72	0.970	0.970	0.970	0.970	0.970	0.970	n/a	n/a	n/a	n/a
73	0.970	0.970	0.970	0.970	0.970	0.970	n/a	n/a	n/a	n/a
74	0.970	0.970	0.970	0.970	0.970	0.970	n/a	n/a	n/a	n/a
75	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
76	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
77	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
78	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
79	1.030	1.030	1.030	1.030	1.030	1.030	n/a	n/a	n/a	n/a
80	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
81	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Filed Driver Class Pleasure x Current Driver Age Refinement Factor with GSD
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
83	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
84	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
85	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
86	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
87	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
88	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
89	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
90	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
91	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
92	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
93	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
94	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
95	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
96	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
97	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
98	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a
99	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	2.321	2.930	2.573	3.509	1.408	2.511	1.18	1.24	1.43	1.65
17	2.223	2.614	2.400	3.024	1.408	2.319	1.26	1.33	1.43	1.66
18	2.027	2.434	2.215	2.878	1.408	2.081	1.24	1.29	1.43	1.66
19	1.854	2.170	2.115	2.513	1.400	1.881	1.26	1.40	1.42	1.65
20	1.666	1.907	2.002	2.301	1.382	1.722	1.29	1.45	1.41	1.66
21	1.474	1.474	1.666	1.666	1.339	1.507	1.14	1.20	1.16	1.49
22	1.407	1.407	1.586	1.586	1.270	1.404	1.09	1.14	1.16	1.49
23	1.316	1.316	1.493	1.493	1.218	1.244	1.02	1.08	1.16	1.36
24	1.204	1.204	1.361	1.361	1.176	1.149	0.94	0.99	1.15	1.26
25	1.124	1.124	1.186	1.186	1.124	1.124	n/a	n/a	n/a	n/a
26	1.106	1.106	1.186	1.186	1.106	1.106	n/a	n/a	n/a	n/a
27	1.088	1.088	1.177	1.177	1.088	1.088	n/a	n/a	n/a	n/a
28	1.071	1.071	1.177	1.177	1.071	1.071	n/a	n/a	n/a	n/a
29	1.062	1.062	1.168	1.168	1.062	1.062	n/a	n/a	n/a	n/a
30	1.053	1.053	1.053	1.053	1.053	1.053	n/a	n/a	n/a	n/a
31	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
32	1.035	1.035	1.035	1.035	1.035	1.035	n/a	n/a	n/a	n/a
33	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
34	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
35	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
36	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
37	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
38	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
39	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
40	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
41	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
42	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
43	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	**1.000**	1.000	n/a	n/a	n/a	n/a
48	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
51	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
52	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
53	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
54	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
55	0.947	0.947	0.947	0.947	0.947	0.947	n/a	n/a	n/a	n/a
56	0.929	0.929	0.929	0.929	0.929	0.929	n/a	n/a	n/a	n/a
57	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
58	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
59	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
60	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
61	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
62	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
63	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
64	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
65	0.912	0.912	0.912	0.912	0.912	0.912	n/a	n/a	n/a	n/a
66	0.920	0.920	0.920	0.920	0.920	0.920	n/a	n/a	n/a	n/a
67	0.929	0.929	0.929	0.929	0.929	0.929	n/a	n/a	n/a	n/a
68	0.947	0.947	0.947	0.947	0.947	0.947	n/a	n/a	n/a	n/a
69	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
70	0.973	0.973	0.973	0.973	0.973	0.973	n/a	n/a	n/a	n/a
71	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
72	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
73	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
74	1.044	1.044	1.044	1.044	1.044	1.044	n/a	n/a	n/a	n/a
75	1.106	1.106	1.106	1.106	1.106	1.106	n/a	n/a	n/a	n/a
76	1.133	1.133	1.133	1.133	1.133	1.133	n/a	n/a	n/a	n/a
77	1.159	1.159	1.159	1.159	1.159	1.159	n/a	n/a	n/a	n/a
78	1.186	1.186	1.186	1.186	1.186	1.186	n/a	n/a	n/a	n/a
79	1.212	1.212	1.212	1.212	1.212	1.212	n/a	n/a	n/a	n/a
80	1.230	1.230	1.230	1.230	1.230	1.230	n/a	n/a	n/a	n/a
81	1.248	1.248	1.248	1.248	1.248	1.248	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Re-base STATE FARM Factors in CC Age Refinement Group Factor with GSD
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.274	1.274	1.274	1.274	1.274	1.274	n/a	n/a	n/a	n/a
83	1.301	1.301	1.301	1.301	1.301	1.301	n/a	n/a	n/a	n/a
84	1.301	1.301	1.301	1.301	1.301	1.301	n/a	n/a	n/a	n/a
85	1.327	1.327	1.327	1.327	1.327	1.327	n/a	n/a	n/a	n/a
86	1.327	1.327	1.327	1.327	1.327	1.327	n/a	n/a	n/a	n/a
87	1.327	1.327	1.327	1.327	1.327	1.327	n/a	n/a	n/a	n/a
88	1.345	1.345	1.345	1.345	1.345	1.345	n/a	n/a	n/a	n/a
89	1.345	1.345	1.345	1.345	1.345	1.345	n/a	n/a	n/a	n/a
90	1.363	1.363	1.363	1.363	1.363	1.363	n/a	n/a	n/a	n/a
91	1.363	1.363	1.363	1.363	1.363	1.363	n/a	n/a	n/a	n/a
92	1.372	1.372	1.372	1.372	1.372	1.372	n/a	n/a	n/a	n/a
93	1.389	1.389	1.389	1.389	1.389	1.389	n/a	n/a	n/a	n/a
94	1.416	1.416	1.416	1.416	1.416	1.416	n/a	n/a	n/a	n/a
95	1.416	1.416	1.416	1.416	1.416	1.416	n/a	n/a	n/a	n/a
96	1.416	1.416	1.416	1.416	1.416	1.416	n/a	n/a	n/a	n/a
97	1.416	1.416	1.416	1.416	1.416	1.416	n/a	n/a	n/a	n/a
98	1.416	1.416	1.416	1.416	1.416	1.416	n/a	n/a	n/a	n/a
99	1.416	1.416	1.416	1.416	1.416	1.416	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	15.2%	21.8%	14.0%	14.7%	32.9%	21.3%	11.6%	-40.1%	35.2%	-20.1%
17	22.8%	24.5%	30.1%	35.8%	32.9%	18.9%	19.1%	-31.8%	35.2%	-15.1%
18	12.0%	15.9%	20.0%	29.2%	32.9%	6.7%	16.7%	-33.8%	35.2%	-15.1%
19	13.0%	17.1%	14.6%	13.2%	32.1%	6.3%	19.3%	-20.8%	34.4%	-6.5%
20	1.6%	2.9%	8.5%	3.6%	30.4%	-2.7%	21.7%	-18.2%	32.7%	-6.5%
21	39.9%	30.4%	46.1%	29.9%	26.3%	14.2%	7.5%	-9.1%	9.7%	12.8%
22	33.5%	24.4%	39.1%	23.7%	19.8%	6.3%	2.7%	-13.3%	9.2%	12.8%
23	24.9%	16.4%	31.0%	16.4%	14.9%	10.1%	-3.6%	-4.4%	9.1%	20.6%
24	14.2%	6.5%	19.4%	6.1%	10.9%	1.7%	-11.6%	-12.6%	8.1%	11.2%
25	6.0%	6.0%	11.9%	6.8%	6.0%	6.0%	n/a	n/a	n/a	n/a
26	4.4%	4.4%	11.9%	6.8%	4.4%	4.4%	n/a	n/a	n/a	n/a
27	2.7%	2.7%	11.0%	6.0%	2.7%	2.7%	n/a	n/a	n/a	n/a
28	1.0%	1.0%	11.0%	6.0%	1.0%	1.0%	n/a	n/a	n/a	n/a
29	0.2%	0.2%	10.2%	5.2%	0.2%	0.2%	n/a	n/a	n/a	n/a
30	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	n/a	n/a	n/a	n/a
31	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	n/a	n/a	n/a	n/a
32	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
33	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
34	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
35	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
36	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
37	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
38	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
39	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
40	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
41	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
42	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
43	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
45	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
46	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
49	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
50	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	n/a	n/a	n/a	n/a
51	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	n/a	n/a	n/a	n/a
52	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	n/a	n/a	n/a	n/a
53	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	n/a	n/a	n/a	n/a
54	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	n/a	n/a	n/a	n/a
55	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	n/a	n/a	n/a	n/a
56	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	n/a	n/a	n/a	n/a
57	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
58	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
59	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	-2.0%	n/a	n/a	n/a	n/a
60	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
61	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
62	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
63	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
64	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	n/a	n/a	n/a	n/a
65	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	n/a	n/a	n/a	n/a
66	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	n/a	n/a	n/a	n/a
67	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	n/a	n/a	n/a	n/a
68	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	n/a	n/a	n/a	n/a
69	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	n/a	n/a	n/a	n/a
70	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
71	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	n/a	n/a	n/a	n/a
72	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	n/a	n/a	n/a	n/a
73	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	n/a	n/a	n/a	n/a
74	7.7%	7.7%	7.7%	7.7%	7.7%	7.7%	n/a	n/a	n/a	n/a
75	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	n/a	n/a	n/a	n/a
76	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	n/a	n/a	n/a	n/a
77	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	n/a	n/a	n/a	n/a
78	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	n/a	n/a	n/a	n/a
79	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	n/a	n/a	n/a	n/a
80	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	n/a	n/a	n/a	n/a
81	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Indicated Change
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	20.2%	20.2%	20.2%	20.2%	20.2%	20.2%	n/a	n/a	n/a	n/a
83	22.7%	22.7%	22.7%	22.7%	22.7%	22.7%	n/a	n/a	n/a	n/a
84	22.7%	22.7%	22.7%	22.7%	22.7%	22.7%	n/a	n/a	n/a	n/a
85	25.2%	25.2%	25.2%	25.2%	25.2%	25.2%	n/a	n/a	n/a	n/a
86	25.2%	25.2%	25.2%	25.2%	25.2%	25.2%	n/a	n/a	n/a	n/a
87	25.2%	25.2%	25.2%	25.2%	25.2%	25.2%	n/a	n/a	n/a	n/a
88	26.9%	26.9%	26.9%	26.9%	26.9%	26.9%	n/a	n/a	n/a	n/a
89	26.9%	26.9%	26.9%	26.9%	26.9%	26.9%	n/a	n/a	n/a	n/a
90	28.6%	28.6%	28.6%	28.6%	28.6%	28.6%	n/a	n/a	n/a	n/a
91	28.6%	28.6%	28.6%	28.6%	28.6%	28.6%	n/a	n/a	n/a	n/a
92	29.4%	29.4%	29.4%	29.4%	29.4%	29.4%	n/a	n/a	n/a	n/a
93	31.1%	31.1%	31.1%	31.1%	31.1%	31.1%	n/a	n/a	n/a	n/a
94	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	n/a	n/a	n/a	n/a
95	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	n/a	n/a	n/a	n/a
96	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	n/a	n/a	n/a	n/a
97	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	n/a	n/a	n/a	n/a
98	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	n/a	n/a	n/a	n/a
99	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.920	0.920	0.920	0.920	0.920	0.920				
16	2.168	2.668	2.415	3.284	1.234	2.290	1.122	1.655	1.247	1.862
17	2.017	2.357	2.123	2.626	1.234	**2.135**	1.122	1.640	1.122	1.640
18	1.919	2.267	2.030	2.553	1.234	2.015	1.122	1.620	1.122	1.620
19	1.747	2.012	1.980	2.367	1.230	1.826	1.122	1.586	1.122	1.586
20	1.653	1.880	1.924	2.260	1.221	1.746	1.122	1.586	1.122	1.586
21	1.264	1.302	1.403	1.474	1.200	**1.414**	1.100	1.260	1.100	1.260
22	1.230	1.269	1.363	1.434	1.165	1.362	1.074	1.232	1.074	1.232
23	1.185	1.223	1.317	1.388	1.139	1.187	1.041	1.105	1.041	1.105
24	1.129	1.167	1.250	1.322	1.118	1.139	0.999	1.059	0.999	1.059
25	1.092	1.092	1.123	1.148	1.092	1.092	n/a	n/a	n/a	n/a
26	1.083	1.083	1.123	1.148	1.083	1.083	n/a	n/a	n/a	n/a
27	1.074	1.074	1.118	1.143	1.074	1.074	n/a	n/a	n/a	n/a
28	1.065	1.065	1.118	1.143	1.065	1.065	n/a	n/a	n/a	n/a
29	1.061	1.061	1.114	1.139	1.061	1.061	n/a	n/a	n/a	n/a
30	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
31	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
32	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
33	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
34	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
35	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
36	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
37	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
38	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
39	1.014	1.014	1.014	1.014	1.014	1.014	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
51	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
52	0.962	0.962	0.962	0.962	0.962	0.962	n/a	n/a	n/a	n/a
53	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
54	0.953	0.953	0.953	0.953	0.953	0.953	n/a	n/a	n/a	n/a
55	0.938	0.938	0.938	0.938	0.938	0.938	n/a	n/a	n/a	n/a
56	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
57	0.925	0.925	0.925	0.925	0.925	0.925	n/a	n/a	n/a	n/a
58	0.925	0.925	0.925	0.925	0.925	0.925	n/a	n/a	n/a	n/a
59	0.921	0.921	0.921	0.921	0.921	0.921	n/a	n/a	n/a	n/a
60	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
61	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
62	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
63	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
64	0.916	0.916	0.916	0.916	0.916	0.916	n/a	n/a	n/a	n/a
65	0.926	0.926	0.926	0.926	0.926	0.926	n/a	n/a	n/a	n/a
66	0.930	0.930	0.930	0.930	0.930	0.930	n/a	n/a	n/a	n/a
67	0.935	0.935	0.935	0.935	0.935	0.935	n/a	n/a	n/a	n/a
68	0.943	0.943	0.943	0.943	0.943	0.943	n/a	n/a	n/a	n/a
69	0.952	0.952	0.952	0.952	0.952	0.952	n/a	n/a	n/a	n/a
70	0.972	0.972	0.972	0.972	0.972	0.972	n/a	n/a	n/a	n/a
71	0.981	0.981	0.981	0.981	0.981	0.981	n/a	n/a	n/a	n/a
72	0.989	0.989	0.989	0.989	0.989	0.989	n/a	n/a	n/a	n/a
73	0.998	0.998	0.998	0.998	0.998	0.998	n/a	n/a	n/a	n/a
74	1.007	1.007	1.007	1.007	1.007	1.007	n/a	n/a	n/a	n/a
75	1.068	1.068	1.068	1.068	1.068	1.068	n/a	n/a	n/a	n/a
76	1.081	1.081	1.081	1.081	1.081	1.081	n/a	n/a	n/a	n/a
77	1.095	1.095	1.095	1.095	1.095	1.095	n/a	n/a	n/a	n/a
78	1.108	1.108	1.108	1.108	1.108	1.108	n/a	n/a	n/a	n/a
79	1.121	1.121	1.121	1.121	1.121	1.121	n/a	n/a	n/a	n/a
80	1.145	1.145	1.145	1.145	1.145	1.145	n/a	n/a	n/a	n/a
81	1.154	1.154	1.154	1.154	1.154	1.154	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
Selected Combined Driver Class & Driver Age Refinement Factors ("Combined factors") with GSD
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.167	1.167	1.167	1.167	1.167	1.167	n/a	n/a	n/a	n/a
83	1.180	1.180	1.180	1.180	1.180	1.180	n/a	n/a	n/a	n/a
84	1.180	1.180	1.180	1.180	1.180	1.180	n/a	n/a	n/a	n/a
85	1.194	1.194	1.194	1.194	1.194	1.194	n/a	n/a	n/a	n/a
86	1.194	1.194	1.194	1.194	1.194	1.194	n/a	n/a	n/a	n/a
87	1.194	1.194	1.194	1.194	1.194	1.194	n/a	n/a	n/a	n/a
88	1.203	1.203	1.203	1.203	1.203	1.203	n/a	n/a	n/a	n/a
89	1.203	1.203	1.203	1.203	1.203	1.203	n/a	n/a	n/a	n/a
90	1.211	1.211	1.211	1.211	1.211	1.211	n/a	n/a	n/a	n/a
91	1.211	1.211	1.211	1.211	1.211	1.211	n/a	n/a	n/a	n/a
92	1.216	1.216	1.216	1.216	1.216	1.216	n/a	n/a	n/a	n/a
93	1.225	1.225	1.225	1.225	1.225	1.225	n/a	n/a	n/a	n/a
94	1.238	1.238	1.238	1.238	1.238	1.238	n/a	n/a	n/a	n/a
95	1.238	1.238	1.238	1.238	1.238	1.238	n/a	n/a	n/a	n/a
96	1.238	1.238	1.238	1.238	1.238	1.238	n/a	n/a	n/a	n/a
97	1.238	1.238	1.238	1.238	1.238	1.238	n/a	n/a	n/a	n/a
98	1.238	1.238	1.238	1.238	1.238	1.238	n/a	n/a	n/a	n/a
99	1.238	1.238	1.238	1.238	1.238	1.238	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
16	1.076	1.109	1.070	1.073	1.164	1.106	1.058	0.800	1.176	0.900
17	1.114	1.123	1.151	1.179	1.164	1.095	1.058	0.841	1.058	0.841
18	1.060	1.080	1.100	1.146	1.164	1.033	1.058	0.831	1.058	0.831
19	1.065	1.086	1.073	1.066	1.160	1.031	1.058	0.896	1.058	0.896
20	1.008	1.015	1.043	1.018	1.152	0.986	1.058	0.896	1.058	0.896
21	1.199	1.152	1.231	1.149	1.132	1.071	1.037	0.954	1.037	0.954
22	1.167	1.122	1.196	1.118	1.099	1.032	1.014	0.933	1.014	0.933
23	1.124	1.082	1.155	1.082	1.074	1.051	0.982	0.978	0.982	0.978
24	1.071	1.032	1.097	1.030	1.055	1.008	0.942	0.937	0.942	0.937
25	1.030	1.030	1.059	1.034	1.030	1.030	n/a	n/a	n/a	n/a
26	1.022	1.022	1.059	1.034	1.022	1.022	n/a	n/a	n/a	n/a
27	1.013	1.013	1.055	1.030	1.013	1.013	n/a	n/a	n/a	n/a
28	1.005	1.005	1.055	1.030	1.005	1.005	n/a	n/a	n/a	n/a
29	1.001	1.001	1.051	1.026	1.001	1.001	n/a	n/a	n/a	n/a
30	1.016	1.016	1.016	1.016	1.016	1.016	n/a	n/a	n/a	n/a
31	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
32	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
33	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
34	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
35	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
36	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
37	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
38	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
39	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
54	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
55	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
58	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
59	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
60	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
61	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
64	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
67	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a
68	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
69	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
70	1.002	1.002	1.002	1.002	1.002	1.002	n/a	n/a	n/a	n/a
71	1.011	1.011	1.011	1.011	1.011	1.011	n/a	n/a	n/a	n/a
72	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
73	1.029	1.029	1.029	1.029	1.029	1.029	n/a	n/a	n/a	n/a
74	1.038	1.038	1.038	1.038	1.038	1.038	n/a	n/a	n/a	n/a
75	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
76	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	n/a
77	1.063	1.063	1.063	1.063	1.063	1.063	n/a	n/a	n/a	n/a
78	1.076	1.076	1.076	1.076	1.076	1.076	n/a	n/a	n/a	n/a
79	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
80	1.080	1.080	1.080	1.080	1.080	1.080	n/a	n/a	n/a	n/a
81	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DEVELOPMENT OF THE DRIVER AGE REFINEMENT FACTORS
FILED DRIVER AGE REFINEMENT FACTORS
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	1.101	1.101	1.101	1.101	1.101	1.101	n/a	n/a	n/a	n/a
83	1.114	1.114	1.114	1.114	1.114	1.114	n/a	n/a	n/a	n/a
84	1.114	1.114	1.114	1.114	1.114	1.114	n/a	n/a	n/a	n/a
85	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
86	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
87	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
88	1.134	1.134	1.134	1.134	1.134	1.134	n/a	n/a	n/a	n/a
89	1.134	1.134	1.134	1.134	1.134	1.134	n/a	n/a	n/a	n/a
90	1.143	1.143	1.143	1.143	1.143	1.143	n/a	n/a	n/a	n/a
91	1.143	1.143	1.143	1.143	1.143	1.143	n/a	n/a	n/a	n/a
92	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
93	1.155	1.155	1.155	1.155	1.155	1.155	n/a	n/a	n/a	n/a
94	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
95	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
96	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
97	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
98	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
99	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
EX	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
16	7.6%	10.9%	7.0%	7.3%	16.4%	10.6%	6%	-20%	18%	-10%
17	11.4%	12.3%	15.1%	17.9%	16.4%	9.5%	6%	-16%	6%	-16%
18	6.0%	8.0%	10.0%	14.6%	16.4%	3.3%	6%	-17%	6%	-17%
19	6.5%	8.6%	7.3%	6.6%	16.0%	3.1%	6%	-10%	6%	-10%
20	0.8%	1.5%	4.3%	1.8%	15.2%	-1.4%	6%	-10%	6%	-10%
21	19.9%	15.2%	23.1%	14.9%	13.2%	7.1%	4%	-5%	4%	-5%
22	16.7%	12.2%	19.6%	11.8%	9.9%	3.2%	1%	-7%	1%	-7%
23	12.4%	8.2%	15.5%	8.2%	7.4%	5.1%	-2%	-2%	-2%	-2%
24	7.1%	3.2%	9.7%	3.0%	5.5%	0.8%	-6%	-6%	-6%	-6%
25	3.0%	3.0%	5.9%	3.4%	3.0%	3.0%	n/a	n/a	n/a	n/a
26	2.2%	2.2%	5.9%	3.4%	2.2%	2.2%	n/a	n/a	n/a	n/a
27	1.3%	1.3%	5.5%	3.0%	1.3%	1.3%	n/a	n/a	n/a	n/a
28	0.5%	0.5%	5.5%	3.0%	0.5%	0.5%	n/a	n/a	n/a	n/a
29	0.1%	0.1%	5.1%	2.6%	0.1%	0.1%	n/a	n/a	n/a	n/a
30	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	n/a	n/a	n/a	n/a
31	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
32	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
33	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
34	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
35	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
36	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
37	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
38	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
40	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
41	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
42	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
43	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
44	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
45	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
46	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
47	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
48	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
49	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	n/a	n/a	n/a	n/a
50	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
51	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	n/a	n/a	n/a	n/a
52	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	n/a	n/a	n/a	n/a
53	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	n/a	n/a	n/a	n/a
54	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	n/a	n/a	n/a	n/a
55	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	n/a	n/a	n/a	n/a
56	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	n/a	n/a	n/a	n/a
57	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
58	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
59	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
60	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
61	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
62	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
63	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
64	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	n/a	n/a	n/a	n/a
65	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	n/a	n/a	n/a	n/a
66	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%	n/a	n/a	n/a	n/a
67	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	n/a	n/a	n/a	n/a
68	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	n/a	n/a	n/a	n/a
69	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	n/a	n/a	n/a	n/a
70	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	n/a	n/a	n/a	n/a
71	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	n/a	n/a	n/a	n/a
72	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	n/a	n/a	n/a	n/a
73	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	n/a	n/a	n/a	n/a
74	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	n/a	n/a	n/a	n/a
75	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	n/a	n/a	n/a	n/a
76	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	n/a	n/a	n/a	n/a
77	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	n/a	n/a	n/a	n/a
78	7.6%	7.6%	7.6%	7.6%	7.6%	7.6%	n/a	n/a	n/a	n/a
79	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	n/a	n/a	n/a	n/a
80	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	n/a	n/a	n/a	n/a
81	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	n/a	n/a	n/a	n/a

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS
DRIVER AGE REFINEMENT FACTORS
FILED CHANGE
COLL

							Student Away At School (ATS)			
	Single Female Occ. Op.	Single Female Princ. Op.	Single Male Occ. Op.	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
Age	**SFO**	**SFP**	**SMO**	**SMP**	**MF**	**MM**	**SF-ATS**	**SM-ATS**	**MF-ATS**	**MM-ATS**
82	10.1%	10.1%	10.1%	10.1%	10.1%	10.1%	n/a	n/a	n/a	n/a
83	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	n/a	n/a	n/a	n/a
84	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	n/a	n/a	n/a	n/a
85	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	n/a	n/a	n/a	n/a
86	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	n/a	n/a	n/a	n/a
87	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	n/a	n/a	n/a	n/a
88	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	n/a	n/a	n/a	n/a
89	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	n/a	n/a	n/a	n/a
90	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	n/a	n/a	n/a	n/a
91	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	n/a	n/a	n/a	n/a
92	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	n/a	n/a	n/a	n/a
93	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	n/a	n/a	n/a	n/a
94	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	n/a	n/a	n/a	n/a
95	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	n/a	n/a	n/a	n/a
96	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	n/a	n/a	n/a	n/a
97	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	n/a	n/a	n/a	n/a
98	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	n/a	n/a	n/a	n/a
99	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	n/a	n/a	n/a	n/a

Overall COLL **1.6%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
ARKANSAS

ANNUAL MILEAGE AND ANNUAL MILEAGE OFFSET FACTORS - BIPD

Annual Mileage		Current Annual Mileage Factor	Current Annual Mileage Factor		Filed Annual Mileage Factor	Filed Annual Mileage Offset Factor		Filed Change Annual Mileage Factor	Filed Change Annual Mileage Offset Factor	
		All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25
0	**1000**	1.000	1.000	1.000	0.780	1.000	1.000	-22.0%	0.0%	0.0%
1001	**2000**	1.000	1.000	1.000	0.790	1.000	1.000	-21.0%	0.0%	0.0%
2001	**3000**	1.000	1.000	1.000	0.799	1.000	1.000	-20.1%	0.0%	0.0%
3001	**4000**	1.000	1.000	1.000	0.817	1.000	1.000	-18.3%	0.0%	0.0%
4001	**5000**	1.000	1.000	1.000	0.833	1.000	1.000	-16.7%	0.0%	0.0%
5001	**6000**	1.000	1.000	1.000	0.847	1.000	1.000	-15.3%	0.0%	0.0%
6001	**7000**	1.000	1.000	1.000	0.873	1.000	1.000	-12.7%	0.0%	0.0%
7001	**8000**	1.000	1.000	1.000	0.899	1.000	1.000	-10.1%	0.0%	0.0%
8001	**9000**	1.000	1.000	1.000	0.925	1.000	1.000	-7.5%	0.0%	0.0%
9001	**10000**	1.000	1.000	1.000	0.950	1.000	1.000	-5.0%	0.0%	0.0%
10001	**11000**	1.000	1.000	1.000	0.976	1.000	1.000	-2.4%	0.0%	0.0%
11001	**12000**	1.000	1.000	1.000	0.988	1.000	1.000	-1.2%	0.0%	0.0%
12001	**13000**	1.000	1.000	1.000	1.000	1.000	1.000	0.0%	0.0%	0.0%
13001	**14000**	1.000	1.000	1.000	1.012	1.000	0.991	1.2%	0.0%	-0.9%
14001	**15000**	1.000	1.000	1.000	1.024	1.000	0.982	2.4%	0.0%	-1.8%
15001	**16000**	1.000	1.000	1.000	1.035	1.000	0.975	3.5%	0.0%	-2.5%
16001	**17000**	1.000	1.000	1.000	1.046	1.000	0.967	4.6%	0.0%	-3.3%
17001	**18000**	1.000	1.000	1.000	1.057	1.000	0.960	5.7%	0.0%	-4.0%
18001	**19000**	1.000	1.000	1.000	1.066	1.000	0.954	6.6%	0.0%	-4.6%
19001	**20000**	1.000	1.000	1.000	1.076	1.000	0.947	7.6%	0.0%	-5.3%
20001	**21000**	1.000	1.000	1.000	1.085	1.000	0.941	8.5%	0.0%	-5.9%
21001	**22000**	1.000	1.000	1.000	1.094	1.000	0.941	9.4%	0.0%	-5.9%
22001	**23000**	1.000	1.000	1.000	1.103	1.000	0.941	10.3%	0.0%	-5.9%
29001	**30000**	1.000	1.000	1.000	1.155	1.000	0.941	15.5%	0.0%	-5.9%
30001	**31000**	1.000	1.000	1.000	1.161	1.000	0.941	16.1%	0.0%	-5.9%
31001	**32000**	1.000	1.000	1.000	1.168	1.000	0.941	16.8%	0.0%	-5.9%
32001	**33000**	1.000	1.000	1.000	1.175	1.000	0.941	17.5%	0.0%	-5.9%
33001	**34000**	1.000	1.000	1.000	1.181	1.000	0.941	18.1%	0.0%	-5.9%
34001	**35000**	1.000	1.000	1.000	1.184	1.000	0.941	18.4%	0.0%	-5.9%
35001	**and Over**	1.000	1.000	1.000	1.188	1.000	0.941	18.8%	0.0%	-5.9%

		BI	**PD**
Overall Change	Annual Mileage Factor	**-6.1%**	**-6.0%**
	Annual Mileage Offset Factor	**0.0%**	**-0.1%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
ARKANSAS

ANNUAL MILEAGE AND ANNUAL MILEAGE OFFSET FACTORS - MED

Annual Mileage		Current Annual Mileage Factor	Current Annual Mileage Factor		Filed Annual Mileage Factor	Filed Annual Mileage Offset Factor		Filed Change Annual Mileage Factor	Filed Change Annual Mileage Offset Factor	
		All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25
0	**1000**	1.000	1.000	1.000	0.823	1.000	1.000	-17.7%	0.0%	0.0%
1001	**2000**	1.000	1.000	1.000	0.830	1.000	1.000	-17.0%	0.0%	0.0%
2001	**3000**	1.000	1.000	1.000	0.836	1.000	1.000	-16.4%	0.0%	0.0%
3001	**4000**	1.000	1.000	1.000	0.849	1.000	1.000	-15.1%	0.0%	0.0%
4001	**5000**	1.000	1.000	1.000	0.859	1.000	1.000	-14.1%	0.0%	0.0%
5001	**6000**	1.000	1.000	1.000	0.868	1.000	1.000	-13.2%	0.0%	0.0%
6001	**7000**	1.000	1.000	1.000	0.890	1.000	1.000	-11.0%	0.0%	0.0%
7001	**8000**	1.000	1.000	1.000	0.912	1.000	1.000	-8.8%	0.0%	0.0%
8001	**9000**	1.000	1.000	1.000	0.934	1.000	1.000	-6.6%	0.0%	0.0%
9001	**10000**	1.000	1.000	1.000	0.957	1.000	1.000	-4.3%	0.0%	0.0%
10001	**11000**	1.000	1.000	1.000	0.980	1.000	1.000	-2.0%	0.0%	0.0%
11001	**12000**	1.000	1.000	1.000	0.990	1.000	1.000	-1.0%	0.0%	0.0%
12001	**13000**	1.000	1.000	1.000	1.000	1.000	1.000	0.0%	0.0%	0.0%
13001	**14000**	1.000	1.000	1.000	1.010	1.000	0.993	1.0%	0.0%	-0.7%
14001	**15000**	1.000	1.000	1.000	1.019	1.000	0.986	1.9%	0.0%	-1.4%
15001	**16000**	1.000	1.000	1.000	1.027	1.000	0.980	2.7%	0.0%	-2.0%
16001	**17000**	1.000	1.000	1.000	1.033	1.000	0.976	3.3%	0.0%	-2.4%
17001	**18000**	1.000	1.000	1.000	1.037	1.000	0.973	3.7%	0.0%	-2.7%
18001	**19000**	1.000	1.000	1.000	1.041	1.000	0.970	4.1%	0.0%	-3.0%
19001	**20000**	1.000	1.000	1.000	1.043	1.000	0.969	4.3%	0.0%	-3.1%
20001	**21000**	1.000	1.000	1.000	1.046	1.000	0.967	4.6%	0.0%	-3.3%
21001	**22000**	1.000	1.000	1.000	1.049	1.000	0.967	4.9%	0.0%	-3.3%
22001	**23000**	1.000	1.000	1.000	1.051	1.000	0.967	5.1%	0.0%	-3.3%
29001	**30000**	1.000	1.000	1.000	1.070	1.000	0.967	7.0%	0.0%	-3.3%
30001	**31000**	1.000	1.000	1.000	1.073	1.000	0.967	7.3%	0.0%	-3.3%
31001	**32000**	1.000	1.000	1.000	1.075	1.000	0.967	7.5%	0.0%	-3.3%
32001	**33000**	1.000	1.000	1.000	1.078	1.000	0.967	7.8%	0.0%	-3.3%
33001	**34000**	1.000	1.000	1.000	1.080	1.000	0.967	8.0%	0.0%	-3.3%
34001	**35000**	1.000	1.000	1.000	1.082	1.000	0.967	8.2%	0.0%	-3.3%
35001	**and Over**	1.000	1.000	1.000	1.083	1.000	0.967	8.3%	0.0%	-3.3%

		MED
Overall Change	Annual Mileage Factor	**-5.3%**
	Annual Mileage Offset Factor	**0.0%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
ARKANSAS

ANNUAL MILEAGE AND ANNUAL MILEAGE OFFSET FACTORS - COMP

Annual Mileage		Current Annual Mileage Factor	Current Annual Mileage Factor		Filed Annual Mileage Factor	Filed Annual Mileage Offset Factor		Filed Change Annual Mileage Factor	Filed Change Annual Mileage Offset Factor	
		All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25
0	**1000**	1.000	1.000	1.000	0.817	1.000	1.000	-18.3%	0.0%	0.0%
1001	**2000**	1.000	1.000	1.000	0.822	1.000	1.000	-17.8%	0.0%	0.0%
2001	**3000**	1.000	1.000	1.000	0.828	1.000	1.000	-17.2%	0.0%	0.0%
3001	**4000**	1.000	1.000	1.000	0.839	1.000	1.000	-16.1%	0.0%	0.0%
4001	**5000**	1.000	1.000	1.000	0.850	1.000	1.000	-15.0%	0.0%	0.0%
5001	**6000**	1.000	1.000	1.000	0.860	1.000	1.000	-14.0%	0.0%	0.0%
6001	**7000**	1.000	1.000	1.000	0.884	1.000	1.000	-11.6%	0.0%	0.0%
7001	**8000**	1.000	1.000	1.000	0.908	1.000	1.000	-9.2%	0.0%	0.0%
8001	**9000**	1.000	1.000	1.000	0.931	1.000	1.000	-6.9%	0.0%	0.0%
9001	**10000**	1.000	1.000	1.000	0.956	1.000	1.000	-4.4%	0.0%	0.0%
10001	**11000**	1.000	1.000	1.000	0.980	1.000	1.000	-2.0%	0.0%	0.0%
11001	**12000**	1.000	1.000	1.000	0.990	1.000	1.000	-1.0%	0.0%	0.0%
12001	**13000**	1.000	1.000	1.000	1.000	1.000	1.000	0.0%	0.0%	0.0%
13001	**14000**	1.000	1.000	1.000	1.010	1.000	0.993	1.0%	0.0%	-0.7%
14001	**15000**	1.000	1.000	1.000	1.020	1.000	0.985	2.0%	0.0%	-1.5%
15001	**16000**	1.000	1.000	1.000	1.029	1.000	0.979	2.9%	0.0%	-2.1%
16001	**17000**	1.000	1.000	1.000	1.039	1.000	0.972	3.9%	0.0%	-2.8%
17001	**18000**	1.000	1.000	1.000	1.048	1.000	0.966	4.8%	0.0%	-3.4%
18001	**19000**	1.000	1.000	1.000	1.056	1.000	0.960	5.6%	0.0%	-4.0%
19001	**20000**	1.000	1.000	1.000	1.065	1.000	0.954	6.5%	0.0%	-4.6%
20001	**21000**	1.000	1.000	1.000	1.073	1.000	0.949	7.3%	0.0%	-5.1%
21001	**22000**	1.000	1.000	1.000	1.081	1.000	0.949	8.1%	0.0%	-5.1%
22001	**23000**	1.000	1.000	1.000	1.089	1.000	0.949	8.9%	0.0%	-5.1%
29001	**30000**	1.000	1.000	1.000	1.138	1.000	0.949	13.8%	0.0%	-5.1%
30001	**31000**	1.000	1.000	1.000	1.144	1.000	0.949	14.4%	0.0%	-5.1%
31001	**32000**	1.000	1.000	1.000	1.150	1.000	0.949	15.0%	0.0%	-5.1%
32001	**33000**	1.000	1.000	1.000	1.157	1.000	0.949	15.7%	0.0%	-5.1%
33001	**34000**	1.000	1.000	1.000	1.163	1.000	0.949	16.3%	0.0%	-5.1%
34001	**35000**	1.000	1.000	1.000	1.166	1.000	0.949	16.6%	0.0%	-5.1%
35001	**and Over**	1.000	1.000	1.000	1.169	1.000	0.949	16.9%	0.0%	-5.1%

		COMP
Overall Change	Annual Mileage Factor	**-4.3%**
	Annual Mileage Offset Factor	**0.0%**

CALIFORNIA CASUALTY GROUP
PRIVATE PASSENGER AUTOMOBILE
ARKANSAS

ANNUAL MILEAGE AND ANNUAL MILEAGE OFFSET FACTORS - COLL

Annual Mileage		Current Annual Mileage Factor	Current Annual Mileage Factor		Filed Annual Mileage Factor	Filed Annual Mileage Offset Factor		Filed Change Annual Mileage Factor	Filed Change Annual Mileage Offset Factor	
		All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25	All Ages	Age >= 25	Age < 25
0	**1000**	1.000	1.000	1.000	0.851	1.000	1.000	-14.9%	0.0%	0.0%
1001	**2000**	1.000	1.000	1.000	0.855	1.000	1.000	-14.5%	0.0%	0.0%
2001	**3000**	1.000	1.000	1.000	0.860	1.000	1.000	-14.0%	0.0%	0.0%
3001	**4000**	1.000	1.000	1.000	0.868	1.000	1.000	-13.2%	0.0%	0.0%
4001	**5000**	1.000	1.000	1.000	0.875	1.000	1.000	-12.5%	0.0%	0.0%
5001	**6000**	1.000	1.000	1.000	0.882	1.000	1.000	-11.8%	0.0%	0.0%
6001	**7000**	1.000	1.000	1.000	0.902	1.000	1.000	-9.8%	0.0%	0.0%
7001	**8000**	1.000	1.000	1.000	0.922	1.000	1.000	-7.8%	0.0%	0.0%
8001	**9000**	1.000	1.000	1.000	0.943	1.000	1.000	-5.7%	0.0%	0.0%
9001	**10000**	1.000	1.000	1.000	0.964	1.000	1.000	-3.6%	0.0%	0.0%
10001	**11000**	1.000	1.000	1.000	0.986	1.000	1.000	-1.4%	0.0%	0.0%
11001	**12000**	1.000	1.000	1.000	0.993	1.000	1.000	-0.7%	0.0%	0.0%
12001	**13000**	1.000	1.000	1.000	1.000	1.000	1.000	0.0%	0.0%	0.0%
13001	**14000**	1.000	1.000	1.000	1.007	1.000	0.995	0.7%	0.0%	-0.5%
14001	**15000**	1.000	1.000	1.000	1.014	1.000	0.990	1.4%	0.0%	-1.0%
15001	**16000**	1.000	1.000	1.000	1.020	1.000	0.985	2.0%	0.0%	-1.5%
16001	**17000**	1.000	1.000	1.000	1.025	1.000	0.982	2.5%	0.0%	-1.8%
17001	**18000**	1.000	1.000	1.000	1.030	1.000	0.978	3.0%	0.0%	-2.2%
18001	**19000**	1.000	1.000	1.000	1.033	1.000	0.976	3.3%	0.0%	-2.4%
19001	**20000**	1.000	1.000	1.000	1.037	1.000	0.973	3.7%	0.0%	-2.7%
20001	**21000**	1.000	1.000	1.000	1.040	1.000	0.971	4.0%	0.0%	-2.9%
21001	**22000**	1.000	1.000	1.000	1.043	1.000	0.971	4.3%	0.0%	-2.9%
22001	**23000**	1.000	1.000	1.000	1.047	1.000	0.971	4.7%	0.0%	-2.9%
29001	**30000**	1.000	1.000	1.000	1.070	1.000	0.971	7.0%	0.0%	-2.9%
30001	**31000**	1.000	1.000	1.000	1.073	1.000	0.971	7.3%	0.0%	-2.9%
31001	**32000**	1.000	1.000	1.000	1.076	1.000	0.971	7.6%	0.0%	-2.9%
32001	**33000**	1.000	1.000	1.000	1.079	1.000	0.971	7.9%	0.0%	-2.9%
33001	**34000**	1.000	1.000	1.000	1.083	1.000	0.971	8.3%	0.0%	-2.9%
34001	**35000**	1.000	1.000	1.000	1.084	1.000	0.971	8.4%	0.0%	-2.9%
35001	**and Over**	1.000	1.000	1.000	1.086	1.000	0.971	8.6%	0.0%	-2.9%

		COLL
Overall Change	Annual Mileage Factor	**-3.6%**
	Annual Mileage Offset Factor	**0.0%**

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY INDEMNITY EXCHANGE (CCIE)
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE TYPE FACTORS - CURRENT

Motorcycle

DRIVER AGE < 25

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
0 - 100	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.45	0.49
101 - 200	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	0.75	1.10
201 - 300	0.36	0.36	2.36	2.00	2.00	2.00	2.00	2.00	1.13	1.48
301 - 450	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	1.53	1.83
451 - 600	0.61	0.61	4.03	2.00	2.00	2.00	2.00	2.00	2.03	2.97
601 - 750	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	3.04	3.64
751 - 900	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.27	4.42
901 - 1000	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	5.08
1001 +	1.00	1.00	6.73	2.00	2.00	2.00	2.00	2.00	4.74	6.12

DRIVER AGE >= 25

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
0 - 100	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.11	0.14
101 - 200	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.15	0.20
201 - 300	0.09	0.09	1.07	2.00	2.00	2.00	2.00	2.00	0.26	0.32
301 - 450	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.35	0.32
451 - 600	0.16	0.16	1.85	2.00	2.00	2.00	2.00	2.00	0.50	0.62
601 - 750	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	0.74	0.76
751 - 900	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.04	0.90
901 - 1000	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.01
1001 +	0.26	0.26	3.10	2.00	2.00	2.00	2.00	2.00	1.35	1.08

Other Vehicle Types

Vehicle Types	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
SN	0.10	0.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GO	0.10	0.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AN	0.15	0.15	0.15	1.00	1.00	0.30	0.30	0.30	0.70	0.20
MH	0.30	0.30	0.30	1.00	1.00	0.40	0.40	0.40	0.95	0.30

Combined Rate Effect from Driver Class, Driver Age Refinement Factor and Annual Mileage Factor (from Exhibit A)

	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
DRIVER CLASS FACTOR	0.885	0.884	0.882			1.000	1.000	1.000	0.892	0.889
DRIVER AGE REFINEMENT FACTOR	1.022	1.022	0.994			1.000	1.000	1.000	1.003	1.016
ANNUAL MILEAGE FACTOR	0.939	0.940	0.947			1.000	1.000	1.000	0.957	0.964
Combined	-15.1%	-15.1%	-17.0%			0.0%	0.0%	0.0%	-14.4%	-13.0%
Select Misc Veh Change	-15.0%	-15.0%	-15.0%			0.0%	0.0%	0.0%	-14.5%	-13.0%

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY INDEMNITY EXCHANGE (CCIE)
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE TYPE FACTORS - FILED

Motorcycle

DRIVER AGE < 25

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
0 - 100	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.38	0.43
101 - 200	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.64	0.96
201 - 300	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.97	1.29
301 - 450	0.52	0.52	3.43	2.00	2.00	2.00	2.00	2.00	1.31	1.59
451 - 600	0.52	0.52	3.43	2.00	2.00	2.00	2.00	2.00	1.74	2.58
601 - 750	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	2.60	3.17
751 - 900	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	3.65	3.85
901 - 1000	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	4.05	4.42
1001 +	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	4.05	5.32

DRIVER AGE >= 25

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
0 - 100	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.09	0.12
101 - 200	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.13	0.17
201 - 300	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.22	0.28
301 - 450	0.14	0.14	1.57	2.00	2.00	2.00	2.00	2.00	0.30	0.28
451 - 600	0.14	0.14	1.57	2.00	2.00	2.00	2.00	2.00	0.43	0.54
601 - 750	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	0.63	0.66
751 - 900	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	0.89	0.78
901 - 1000	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	1.15	0.88
1001 +	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	1.15	0.94

Other Vehicle Types

Vehicle Types	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
SN	0.09	0.09	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GO	0.09	0.09	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AN	0.13	0.13	0.13	1.00	1.00	0.30	0.30	0.30	0.60	0.17
MH	0.26	0.26	0.26	1.00	1.00	0.40	0.40	0.40	0.81	0.26

Note: Filed Factor = Current Factor x (1+ Selected Misc Vehicle Change)

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY INDEMNITY EXCHANGE (CCIE)
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE TYPE FACTORS - CHANGE

Motorcycle

DRIVER AGE < 25

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
0 - 100	-13.9%	-13.9%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-15.6%	-12.2%
101 - 200	-13.9%	-13.9%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.7%	-12.7%
201 - 300	-13.9%	-13.9%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.2%	-12.8%
301 - 450	-14.8%	-14.8%	-14.9%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.4%	-13.1%
451 - 600	-14.8%	-14.8%	-14.9%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.3%	-13.1%
601 - 750	-15.0%	-15.0%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.5%	-12.9%
751 - 900	-15.0%	-15.0%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.5%	-12.9%
901 - 1000	-15.0%	-15.0%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.6%	-13.0%
1001 +	-15.0%	-15.0%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.6%	-13.1%

DRIVER AGE >= 25

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
0 - 100	-11.1%	-11.1%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-18.2%	-14.3%
101 - 200	-11.1%	-11.1%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-13.3%	-15.0%
201 - 300	-11.1%	-11.1%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-15.4%	-12.5%
301 - 450	-12.5%	-12.5%	-15.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.3%	-12.5%
451 - 600	-12.5%	-12.5%	-15.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.0%	-12.9%
601 - 750	-15.4%	-15.4%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.9%	-13.2%
751 - 900	-15.4%	-15.4%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.4%	-13.3%
901 - 1000	-15.4%	-15.4%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.8%	-12.9%
1001 +	-15.4%	-15.4%	-14.8%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.8%	-13.0%

Other Vehicle Types

Vehicle Types	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
SN	-10.0%	-10.0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GO	-10.0%	-10.0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AN	-13.3%	-13.3%	-13.3%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.3%	-15.0%
MH	-13.3%	-13.3%	-13.3%	0.0%	0.0%	0.0%	0.0%	0.0%	-14.7%	-13.3%

CALIFORNIA CASUALTY GROUP
CALIFORNIA CASUALTY INDEMNITY EXCHANGE (CCIE)
PRIVATE PASSENGER AUTOMOBILE - ARKANSAS

VEHICLE TYPE FACTORS - OVERALL RATE IMPACT

Vehicle Type	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	UMPD	COMP	COLL
MC	0.0%	0.0%	N/A	N/A	N/A	0.0%	0.0%	0.0%	0.0%	0.0%
SN	0.0%	0.0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GO	0.0%	0.0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AN	0.0%	0.0%	N/A	N/A	N/A	0.0%	0.0%	0.0%	0.0%	0.0%
MH	0.0%	0.0%	N/A	N/A	N/A	0.0%	0.0%	0.0%	0.0%	0.0%

Attachment 2

California Casualty Group
Private Passenger Auto - ARKANSAS

County Code Definition

Code	County	Code	County	Code	County
1	ARKANSAS	51	GARLAND	101	NEWTON
3	ASHLEY	53	GRANT	103	OUACHITA
5	BAXTER	55	GREENE	105	PERRY
7	BENTON	57	HEMPSTEAD	107	PHILLIPS
9	BOONE	59	HOT SPRING	109	PIKE
11	BRADLEY	61	HOWARD	111	POINSETT
13	CALHOUN	63	INDEPENDENCE	113	POLK
15	CARROLL	65	IZARD	115	POPE
17	CHICOT	67	JACKSON	117	PRAIRIE
19	CLARK	69	JEFFERSON	119	PULASKI
21	CLAY	71	JOHNSON	121	RANDOLPH
23	CLEBURNE	73	LAFAYETTE	123	SAINT FRANCIS
25	CLEVELAND	75	LAWRENCE	125	SALINE
27	COLUMBIA	77	LEE	127	SCOTT
29	CONWAY	79	LINCOLN	129	SEARCY
31	CRAIGHEAD	81	LITTLE RIVER	131	SEBASTIAN
33	CRAWFORD	83	LOGAN	133	SEVIER
35	CRITTENDEN	85	LONOKE	135	SHARP
37	CROSS	87	MADISON	137	STONE
39	DALLAS	89	MARION	139	UNION
41	DESHA	91	MILLER	141	VAN BUREN
43	DREW	93	MISSISSIPPI	143	WASHINGTON
45	FAULKNER	95	MONROE	145	WHITE
47	FRANKLIN	97	MONTGOMERY	147	WOODRUFF
49	FULTON	99	NEVADA	149	YELL

Attachment 1

California Casualty Group
Private Passenger Auto - ARKANSAS

Zone Definition

one	Definition
1	East Pulaski County
2	West Pulaski County
3	Counties of Crawford and Sebastian
4	Remainder of Saline County
5	South Faulkner County and Northwest Saline County
6	Counties of Grant and Lonoke, Remainder of Faulkner County, and Traskwood in Saline County
7	Miller County
8	Union County
9	Counties of Benton and Washington
10	Hot Springs - Lake Hamilton Area in Garland County
11	Remainder of Garland County
12	West Memphis - Crawfordsville Area in Crittenden County
13	Counties of Lee, Mississippi, Saint Francis and Remainder of Crittenden County
14	Remainder of Jefferson County
15	Jefferson - Redfield - Tucker Area in Jefferson County
16	Phillips County and North Desha County
17	Counties of Ashley and Drew and Remainder of Desha County
18	Counties of Izard, Sharp, and Stone, and West Lawrence County
19	Monroe County
20	White County
21	Counties of Craighead, Greene, and Poinsett
22	Counties of Arkansas, Clay, Cleburne, Cross, Fulton, Independence, Jackson, Prairie, Randolph, and Woodruff, and Remainder of Lawrence County
23	Northwest Arkansas (excluding Counties of Benton, Crawford, Sebastian, and Washington
24	Counties of Bradley, Calhoun, Chicot, Cleveland, Columbia, Lafayette, and Lincoln
25	Counties of Clark, Hot Springs, and Pike
26	Counties of Dallas, Hempstead, Howard, Little River, Montgomery, Nevada, Ouachita, Polk, and Sevier

CALIFORNIA CASUALTY INDEMNITY EXCHANGE
PRIVATE PASSENGER AUTOMOBILE PROGRAM - ARKANSAS
RATE AND RULE FILING NO.: AR-14-A-FR-216
EFFECTIVE DATE: 11/1/2014
AMENDED EXPLANATORY MEMORANDUM 7-30-14

PURPOSE OF THE AMENDMENT - 7-30-14

It was discovered that there were some editorial changes needed to the submitted UW Manual to be consistent with the Filing as submitted.
Below is a summary of the changes. Please note that there is no rate impact on the changes made as they are merely editorial corrections.

UPDATED FILED MANUAL CHANGES

The revised Manual pages are attached and show the updated changes only (italics provided). All other changes as originally submitted remain the same. These changes are indicated by a "+" sign and underlines for additions, "*" for revisions, and a "--" and strikes-through for deletions.

Section	Rev/Rev. Date	Page	Description
3Rating	**9(11/01/14)**	**3AR.8**	**Worksheet 8 - Vehicle Type: NN (Named Non-Owner)** • Add footnote 2 to Zone Factor • *Add Driver Age Refinement Factor* • *Add Annual Mileage Factor* • *Add Annual Mileage Youth Offset Factor with footnote 2* • Add Renewal Cap Factor with footnote 2 • Add footnote 2 description • Update note that the Renewal Cap Factor applies to determine the total premium.
	9(11/01/14)	**3AR.50**	**Table 8B: GSD and DTD – MED** Editorial change - There is no change on DTD factors in this filing. The DTD factors were different than previously published. This clarification is to correct that. *Additionally, the correction is also made to reflect "BOTH"(GSD &DTD)discount factors (0.81and 0.72 instead of 0.84 and 0.74, respectively)as indicated in the Actuarial Filing Support Exhibit H , Page 2 (for each coverage).*

Section	Rev/Rev. Date	Page	Description
	9(11/01/14)	**3AR.52**	**Table 8B: GSD and DTD – CMP** Editorial change - There is no change on DTD factors in this filing. The DTD factors were different than previously published. This clarification is to correct that. *Additionally, the correction is also made to reflect "BOTH"(GSD &DTD)discount factors (0.81and 0.72 instead of 0.84 and 0.74, respectively)as indicated in the Actuarial Filing Support Exhibit H , Page 2 (for each coverage).*
	9(11/01/14)	**3AR.82**	**Table 37: Renewal Cap Factor** Update this table to state that for premium change of >20%, renewal cap factor is 20%, not 25% to be consistent with the originally submitted supporting exhibits.

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/07/2014	Filed 08/12/2014	Rate	AR Auto Underwriting Manual - Section 3	07/30/2014	AR Auto Underwriting Manual - Section 3 - Revised Pages Only.pdf (Superceded)
06/27/2014	Filed 08/12/2014	Supporting Document	NAIC loss cost data entry document	07/24/2014	NAIC Loss Cost Data Entry Document - AR-14-A-FR-216.pdf (Superceded)

RATING

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

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	Symbol/Ded Factor	3	x													
	Model Year Factor	4	x													
	Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
	Vehicle Age Factor	31	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Auto/Home Discount	7	x													
	Driver Class Factor	8A														
	x GSD/DTD [1]	8B														
	+ Driving Record Surcharge 1 [3]	9A														
	= Combined Factor		x													
	Driving Record Surcharge 2 [3]	9B	x													
	CGR Discount Factor	8C	x													
	Persistency Factor	10	x													
	Multi Car Discount	11	x													
	Mature Driver Discount	12	x													
	Utility Vehicle Factor	14	x													
	Passive Restraint Discount	26	x													
	ABS Discount	27	x													
	Anti-Theft Discount															
	Loan/Lease Factor [2]	30	x													
	Package Discount	16	x													
	SR-22 Filing Surcharge	29	x													
*	Zone Factor[6]	25	x													
*	Towing – Group Rating Factor[6]	33	x													
+	Driver Age Refinement Factor	34	x													
+	Annual Mileage Factor	35	x													
+	Annual Mileage Youth Offset Factor[6]	36	x													
+	Renewal Cap Factor[6]	37	x													
	PREMIUM[4,5]		=													
										TOTAL PREMIUM:						

[1] Round to two decimals
[2] Does not apply to PH vehicle type
[3] Does not apply to Excess Vehicles
[4] Towing Premium is capped at $50 for PP, PU, VN
[5] Towing Premium is capped at $75 for PH
+ [6] Round to Dollar

WORKSHEET 2 - VEHICLE TYPE: CL, DB

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[2]	COL[2]	T&L[2]	OPT TE[2]	EEE[2]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Ded Factor	3	x									#	#			
Model Year Factor	4	x									##	##			
Liability and PIP/MED Pay Vehicle Rating Factor[2]	32	x													
Vehicle Age Factor	31	x													
CL/DB Veh. Type Factor	20	x													
Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge1[3]	9A														
= Combined Factor		x													
Driving Record Surcharge 2[3]	9B														
CGR Discount Factor	8C	x													
Persistency Factor	10	x													
Multi Car Discount	11	x													
Mature Driver Discount	12	x													
Utility Vehicle Factor	14	x													
Passive Restraint Discount	26	x													
ABS Discount[2]	27	x													
Anti-Theft Discount															
SR-22 Filing Surcharge	29	x													
Zone Factor[5]	25	x													
* Towing – Group Rating Factor[5]	33	x													
+ Driver Age Refinement Factor	34	x													
+ Annual Mileage Factor	35	x													
+ Annual Mileage Youth Offset Factor[5]	36	x													
+ Renewal Cap Factor[5]	37	x													
PREMIUM[4]		=													

TOTAL PREMIUM

[1] Round to two decimals
[2] Does not apply to DB vehicle type
[3] Does not apply to Excess Vehicles
[4] Towing Premium is capped at $50
+ [5] Round to Dollar

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

WORKSHEET 3 - VEHICLE TYPE: MC

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	MC Deductible Factor	17B	x													
	Model Year Factor	4	x													
	Vehicle Age Factor	31	x													
	MC Veh. Type Factor	17A	x													
	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
*	Zone Factor[1]	25	x													
+	Renewal Cap Factor[1]	37	x													
	PREMIUM		=													

TOTAL PREMIUM

+ [1] Round to Dollar

WORKSHEET 4 - VEHICLE TYPE: AN

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP[1]	COL[1]	T&L[1]	OPT TE[1]	EEE[1]
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
Symbol/Deductible Factor	3	x													
Model Year Factor[1]	4	x													
AN Veh. Type Factor	20	x													
Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Passive Restraint Discount	26	x													
Anti- Theft Discount															
* Zone Factor[2]	25	x													
+ Renewal Cap Factor[2]	37	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Use the earliest Model Year Table (Table 4)
+ [2] Round to Dollar

WORKSHEET 5 - VEHICLE TYPE: SN, GO

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Insurance Amt (in 00's)		x													
*	Base Rate	1	x													
*	Physical Damage Base Rate	18B/ 19B	x													
*	Increased Limit Factor	2	x													
*	SN/GO Veh. Type Factor	18A/ 19A	x													
	Gold Star Factor	5A/5B	x													
*	Sales Code Factor[1]	6	x													
+	Renewal Cap Factor[1]	37	x													
	PREMIUM		=													

TOTAL PREMIUM

+ [1] Round to Dollar

WORKSHEET 6 - VEHICLE TYPE: MH

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

		TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
						MED	Work Loss	Acc. Death								
	Base Rate	1	x													
	Increased Limit Factor	2	x													
	Symbol/Deductible Factor	3	x													
	Model Year Factor	4	x													
	Vehicle Age Factor	31	x													
	MH Veh. Type Factor	20	x													
*	Gold Star Factor	5A/5B	x													
	Sales Code Factor	6	x													
	Mature Driver Discount	12	x													
	Passive Restraint Discount	26	x													
	Anti- Theft Discount															
	Package Discount	16	x													
	Zone Factor	25	x													
*	Towing – Group Rating Factor[2]	33	x													
+	Renewal Cap Factor[2]	37	x													
	PREMIUM[1]		=													

TOTAL PREMIUM

[1] Towing Premium is capped at $75

\+ [2] Round to Dollar

WORKSHEET 7 - VEHICLE TYPE: TR, CP

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Insurance Amt (in 00's)		x													
Base Rate	21/22	x													
Gold Star Factor	5A/5B	x													
* Sales Code Factor[1]	6	x													
+ Renewal Cap Factor[1]	37	x													
PREMIUM		=													

TOTAL PREMIUM

+

[1] Round to Dollar

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

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

	TABLE		BI	PD	PIP			UM	UIM	PDUM	CMP	COL	T&L	OPT TE	EEE
					MED	Work Loss	Acc. Death								
Base Rate	1	x													
Increased Limit Factor	2	x													
NN Coverage Factor	23	x													
Gold Star Factor	5A/5B	x													
Sales Code Factor	6	x													
Auto/Home Discount	7	x													
Driver Class Factor	8A														
x GSD/DTD [1]	8B														
+ Driving Record Surcharge 1	9A														
= Combined Factor		x													
Driving Record Surcharge 2	9B	x													
CGR Discount Factor	8C	x													
Mature Driver Discount	12	x													
* Zone Factor[2]	25	x													
+ Renewal Cap Factor[2]	37	x													
PREMIUM		=													

TOTAL PREMIUM

[1] Round to two decimals
+ [2] Round to Dollar

* Note: For Vehicle Type GV, refer to Table 28 for rates. Renewal Cap Factor applies to determine the total premium.

RULE 3 – EXPLANATION OF RATING FACTORS/DISCOUNTS

+ A. Annual Mileage Factor

This factor is based on miles driven annually per vehicle and applies to BI, PD, MED, UM, UIM, CMP and COL premiums. See **Table 35**.

+ B. Annual Mileage Youth Offset Factor

This factor is based in the miles driven annually per vehicle and a youthful operator's driver class and applies to BI, PD, MED, UM, UIM, CMP and COL premiums. See **Table 36**.

C. Anti-Lock Brake Discount

To qualify for this discount, the private passenger automobile must be equipped with a factory-installed antilock braking system on all 4 wheels. See **Table 27**.

D. Antique (AN), Classic (CL), Dune Buggies (DB), Motor Home (MH) Vehicle Type Factors

These factors are applied to the BI, PD, MED, Work Loss, Accidental Death, UM, UIM, PDUM, CMP and COL premiums, and are determined by vehicle type for Antiques (AN), Classics (CL), Dune Buggies (DB), and Motor Homes (MH). See **Table 20**.

E. Anti-Theft Discount (Reserved for future use)

F. Auto/Home Discount

This factor applies to BI, PD, MED, CMP and COL premiums of private passenger Auto, Pickup, Van, Classic Vehicle, Dune Buggy and commute-use Motor Home (PP, PU, VN, CL, DB, PH) vehicle types and varies when the insured has an active HO-3, DP-3, HO-3 MH, HO-4 or HO-6 homeowners policy with California Casualty. If an insured has multiple home policies, refer to the following table to determine which form to base the discount.

Form	Ranking
HO-3	1
DP-3	2
HO-3 MH	3
HO-6 primary residence	4
HO-4	5
HO-6 secondary residence	6

Use the lowest rank number from among the qualifying policies to choose the form on which to base the discount. Only one factor is applied for this discount and a policyholder with several home policies does not derive a discount factor from more than one of them.

Binder premium policies are not considered active policies and do not qualify for the discount. See **Table 7**.

G. Base Rates

The Base Rate is the rate for each policy coverage before any factors or discounts are applied. See **Table 1**.

H. Camper (CP) Base Rate

These factors are determined by the deductible amount chosen for each of the coverages of Collision (COL) and Other Than Collision (CMP) for Camper (CP) vehicle types. See **Table 22.**

I. Class Factors

This factor encompasses marital status, principal/part-time operator, years licensed, academic standing, driver training course discount, and the use of vehicle (pleasure, commute, business). See **Tables 8A and 8B**.

1. Good Student Discount:

   This discount varies in percentage, depending on driver's age and principal/part-time operator. See **Table 8B**.

   a. To qualify, the student must be attending an accredited high school or college full-time (12+ academic units for undergraduates; 9+ academic units for graduate students).
   b. Must also have achieved one of the following scholastic standings in the most recent grading period:
      1) Upper 20% of class
      2) Grade average of "B" or better
      3) Numerical GPA of 3.0 or better
      4) "Dean's List" or "Honor Roll"
   c. If the student's cumulative GPA at the current institution meets qualification 2 or 3 above, the discount may be applied even if the most recent grades do not qualify.
   d. Must provide Good Student Discount application or grade transcript from the most recent grading period.

2. Driver Training Discount (See **Table 8B**)

   This discount applies to each youthful operator under age 21 when sufficient evidence is provided of the successful completion of an acceptable driver education course meeting the following:

a. The course must be conducted by a licensed or certified driver training instructor; and
b. The course must include classroom instruction in basic traffic and safety laws, and a driving experience under actual road conditions or in a driving simulator.

J. College Graduate Scholastic Achievement Discount

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

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

\+ **K. Driver Age Refinement Factors**

This factor encompasses marital status, gender, age, principal/part-time operator, and student away at school discount. See **Table 34**.

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

1. Major Convictions

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

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

M. Extended Non-Owner (GV) Coverage Rates

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

N. Financial Responsibility Filing (SR-22) Surcharge

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

O. Gold Star Factors

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

<u>Rate Levels</u>

1. Platinum:
   a. At least one Named Insured must have a minimum of 5 years U.S. or Canadian driving experience.
   b. All drivers in the household must have a minimum of 3 years state driving experience.
   c. There must not have been any non-chargeable claim per household in the past 3 years for New Accounts.
   d. All drivers in the household must not be younger than 25 years of age.
   e. All drivers in the household must not be older than 70 years of age (not applicable to renewals).
   f. At least one named insured must have been employed continuously with the same employer for the past year (not applicable to renewals).
   g. At least one named insured must have resided continuously at the same address for the past year (not applicable to renewals).
2. Gold Star:
   a. At least one Named Insured must have a minimum of 3 years U.S. or Canadian driving experience.
   b. At least one Named Insured must have a minimum of 1 year state driving experience.
   c. There must not have been more than 3 non-chargeable claims per household in the past 3 years for New Accounts.
3. Standard: No Requirements.

P. Golf Cart (GO) Physical Damage Base Rates

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

Q. Golf Cart (GO) Vehicle Type Factors

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

R. Increased Limit Factors

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

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

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

T. Loan/Lease Factor

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

U. Mature Driver Discount

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

1. be at least 55 years of age, and
2. complete an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles, and
3. present a certificate certifying the approved course was successfully completed within the three years prior to the inception or renewal of the policy,

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

V. Model Year Factors

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

W. Motorcycle (MC) Deductible Factors

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

X. Motorcycle (MC) Vehicle Type Factors

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

Y. Multi Car Discount (see Table 10)

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

Z. Named Non-Owner (NN) Coverage Factors

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

AA. Package Discount (See Table 16)

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

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

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

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

BB. Passive Restraint Discount

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

CC. (Reserved for Future Use)

DD. Persistency Factor

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

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

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

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

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

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

EE. Renewal Cap Factor

This factor will apply at policy level on policy renewal. See **Table 37**.

FF. Sales Code Factors

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

GG. Snowmobile (SN) Physical Damage Base Rates

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

HH. Snowmobile (SN) Vehicle Type Factors

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

II. Symbol/Deductible Factors

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

The vehicle symbol is determined as follows:

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

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

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

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

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

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

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

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

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

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

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

CMP = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.022]}
COL = (Symbol 20 Factor) * {1 + [(Original Cost (in 000's) – 65) * 0.020]}

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

CMP = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.036]}
COL = (Symbol 13 Factor) * {1 + [(Original Cost (in 000's) – 20) * 0.030]}

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

CMP = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.084]}
COL = (Symbol 7 Factor) * {1 + [(Original Cost (in 000's) – 10) * 0.058]}

Note: round to the nearest hundredth

JJ. Towing – Group Rating Factors

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

KK. Trailer (TR) Base Rate

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

LL. Utility Vehicle Factors (Reserved for future use)

MM. Vehicle Age Factor

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

NN. Zone Factors

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

* **TABLE 1: BASE RATES**

		Miscellaneous Coverages:	
BI	327.8	T&L 1[1]	9.9
PD	232.1	T&L 2[2]	18.2
MED	97.1	OPT TE	9.2
Work Loss	4.4	EEE - Excess Electronic Equipment	36.0
Acc. Death	6.0		
UM	21.2		
UIM	67.2		
PDUM^	19.9		
CMP	130.8		
COL	386.3		

Notes:

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

Key:

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

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

Model Year 2011 and Subsequent

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.48	0.37	0.32	0.26	0.19	0.13	0.10	0.07
2	0.61	0.54	0.49	0.36	0.26	0.19	0.12	0.08
3	0.81	0.74	0.67	0.51	0.35	0.25	0.18	0.12
4	0.99	0.92	0.85	0.68	0.46	0.32	0.22	0.15
5	1.10	1.02	0.95	0.76	0.53	0.38	0.25	0.17
6	1.20	1.12	1.05	0.84	0.61	0.43	0.27	0.17
7	1.29	1.21	1.14	0.93	0.67	0.48	0.31	0.23
8	1.38	1.29	1.21	1.01	0.74	0.52	0.33	0.23
10	1.47	1.38	1.30	1.08	0.81	0.57	0.37	0.25
11	1.56	1.46	1.38	1.15	0.86	0.62	0.41	0.27
12	1.62	1.52	1.44	1.21	0.91	0.66	0.44	0.29
13	1.66	1.57	1.48	1.24	0.95	0.69	0.46	0.31
14	1.70	1.61	1.52	1.28	0.98	0.71	0.48	0.32
15	1.75	1.65	1.56	1.32	1.01	0.74	0.50	0.34
16	1.79	1.69	1.60	1.36	1.05	0.76	0.51	0.35
17	1.84	1.74	1.64	1.39	1.08	0.79	0.53	0.36
18	1.88	1.78	1.68	1.43	1.11	0.82	0.55	0.38
19	1.92	1.82	1.72	1.47	1.14	0.84	0.57	0.39
20	1.97	1.86	1.77	1.51	1.17	0.87	0.59	0.41
21	2.01	1.90	1.80	1.55	1.20	0.90	0.61	0.42
22	2.05	1.94	1.84	1.58	1.23	0.92	0.63	0.43
23	2.09	1.97	1.88	1.62	1.26	0.94	0.64	0.44
24	2.13	2.01	1.92	1.65	1.28	0.97	0.65	0.45
25	2.17	2.05	1.96	1.69	1.31	0.99	0.67	0.46
26	2.21	2.10	2.00	1.73	1.34	1.02	0.69	0.48
27	2.25	2.14	2.04	1.77	1.37	1.04	0.71	0.49
28	2.30	2.19	2.08	1.80	1.40	1.06	0.73	0.51
29	2.33	2.22	2.12	1.84	1.43	1.08	0.75	0.52
30	2.37	2.26	2.15	1.85	1.45	1.10	0.76	0.53
31	2.41	2.28	2.18	1.88	1.48	1.12	0.78	0.55
32	2.45	2.33	2.22	1.92	1.51	1.15	0.80	0.56
33	2.49	2.37	2.26	1.95	1.54	1.17	0.81	0.57
34	2.53	2.41	2.30	1.98	1.57	1.20	0.83	0.58
35	2.56	2.44	2.33	2.01	1.59	1.22	0.85	0.60
36	2.61	2.49	2.37	2.06	1.62	1.25	0.88	0.62
37	2.67	2.54	2.42	2.11	1.66	1.28	0.90	0.64
38	2.72	2.59	2.47	2.15	1.70	1.31	0.92	0.66
39	2.77	2.64	2.52	2.20	1.74	1.33	0.94	0.68
40	2.83	2.70	2.58	2.24	1.78	1.36	0.97	0.70
41	2.89	2.76	2.63	2.30	1.82	1.40	0.99	0.71
42	2.95	2.81	2.69	2.35	1.86	1.44	1.02	0.73
43	3.01	2.87	2.75	2.40	1.90	1.47	1.04	0.74
44	3.06	2.92	2.80	2.44	1.93	1.51	1.07	0.76
45	3.12	2.97	2.84	2.48	1.96	1.54	1.09	0.78
46	3.17	3.03	2.89	2.52	2.00	1.58	1.12	0.80
47	3.23	3.09	2.95	2.56	2.04	1.61	1.15	0.82
48	3.30	3.15	3.00	2.61	2.07	1.65	1.18	0.84
49	3.37	3.20	3.06	2.66	2.10	1.68	1.20	0.86
50	3.44	3.26	3.10	2.69	2.13	1.71	1.22	0.87
51	3.50	3.31	3.15	2.73	2.16	1.75	1.24	0.89
52	3.57	3.36	3.21	2.78	2.20	1.78	1.27	0.90
53	3.62	3.41	3.26	2.83	2.24	1.82	1.29	0.92
54	3.79	3.57	3.41	2.95	2.33	1.91	1.36	0.97
55	3.86	3.64	3.47	3.01	2.38	1.95	1.38	0.99
56	3.94	3.71	3.55	3.07	2.42	1.98	1.41	1.01
57	4.02	3.78	3.60	3.13	2.47	2.02	1.44	1.03
58	4.24	3.98	3.80	3.29	2.59	2.14	1.53	1.10
59	4.51	4.21	4.02	3.48	2.78	2.25	1.63	1.18
60	4.79	4.43	4.23	3.67	2.93	2.36	1.71	1.25
61	5.11	4.68	4.46	3.85	3.08	2.48	1.82	1.35
62	5.46	4.96	4.71	4.06	3.22	2.62	1.91	1.40
63	5.81	5.23	4.96	4.25	3.37	2.74	2.01	1.48
64	6.17	5.54	5.23	4.46	3.54	2.85	2.10	1.54
65	6.53	5.86	5.52	4.67	3.69	2.98	2.19	1.61
66	7.05	6.33	5.96	4.91	3.87	3.13	2.28	1.69
67	7.76	6.97	6.56	5.39	4.12	3.41	2.47	1.80
68	8.47	7.60	7.16	5.88	4.50	3.73	2.69	1.95
69	9.17	8.23	7.75	6.37	4.87	4.03	2.92	2.09
70	9.88	8.87	8.36	6.87	5.25	4.34	3.14	2.26
71	10.59	9.51	8.96	7.36	5.63	4.66	3.36	2.42
72	11.30	10.15	9.56	7.86	6.00	4.98	3.59	2.59
73	12.02	10.79	10.17	8.35	6.38	5.29	3.82	2.75
74	12.73	11.43	10.76	8.86	6.77	5.60	4.04	2.91
75	13.44	12.07	11.38	9.35	7.15	5.91	4.28	3.07
98			-- Refer to High Value Vehicle Symbol/Deductible Factors --					

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

Model Year 1990 to 2010

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.57	0.47	0.42	0.31	0.23	0.17	0.12	0.08
2	0.93	0.81	0.73	0.56	0.39	0.28	0.21	0.15
3	1.07	0.94	0.86	0.68	0.48	0.34	0.25	0.19
4	1.19	1.05	0.97	0.77	0.56	0.40	0.29	0.22
5	1.30	1.16	1.08	0.87	0.63	0.45	0.33	0.25
6	1.44	1.28	1.19	0.97	0.73	0.52	0.37	0.28
7	1.51	1.35	1.26	1.04	0.79	0.56	0.38	0.30
8	1.64	1.48	1.38	1.15	0.87	0.64	0.44	0.32
10	1.70	1.54	1.44	1.20	0.92	0.67	0.47	0.33
11	1.82	1.65	1.55	1.29	1.00	0.74	0.51	0.36
12	1.91	1.73	1.63	1.36	1.06	0.79	0.55	0.39
13	1.97	1.79	1.68	1.41	1.10	0.83	0.57	0.41
14	2.10	1.91	1.79	1.51	1.20	0.90	0.63	0.45
15	2.23	2.03	1.92	1.63	1.28	0.97	0.68	0.48
16	2.36	2.17	2.04	1.73	1.37	1.05	0.74	0.52
17	2.49	2.28	2.15	1.82	1.46	1.11	0.79	0.56
18	2.61	2.40	2.27	1.93	1.54	1.20	0.85	0.60
19	2.77	2.54	2.40	2.05	1.64	1.28	0.92	0.67
20	2.93	2.69	2.54	2.18	1.75	1.37	0.99	0.72
21	3.14	2.91	2.74	2.34	1.89	1.51	1.08	0.79
22	3.39	3.16	2.95	2.54	2.04	1.65	1.20	0.88
23	3.67	3.41	3.18	2.74	2.19	1.79	1.30	0.95
24	3.96	3.69	3.45	2.97	2.37	1.96	1.42	1.05
25	4.35	4.06	3.80	3.27	2.62	2.17	1.59	1.17
26	4.78	4.46	4.16	3.59	2.90	2.37	1.76	1.32
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.41	0.30	0.26	0.20	0.15	0.11	0.08	0.06
2	0.41	0.30	0.26	0.20	0.15	0.11	0.08	0.06
3	0.47	0.37	0.32	0.24	0.17	0.13	0.09	0.06
4	0.55	0.47	0.42	0.29	0.21	0.15	0.10	0.07
5	0.62	0.53	0.48	0.33	0.25	0.19	0.12	0.09
6	0.78	0.67	0.61	0.45	0.31	0.23	0.16	0.11
[1]7	0.93	0.81	0.73	0.56	0.39	0.28	0.21	0.15
8	1.13	1.00	0.92	0.73	0.52	0.37	0.27	0.20
10	1.37	1.22	1.13	0.92	0.68	0.49	0.35	0.27
11	1.58	1.42	1.32	1.09	0.83	0.60	0.41	0.31
12	1.77	1.59	1.49	1.24	0.96	0.71	0.49	0.35
[2]13	1.94	1.76	1.65	1.38	1.08	0.81	0.56	0.40
14	2.16	1.97	1.86	1.57	1.24	0.94	0.66	0.46
15	2.43	2.22	2.09	1.78	1.41	1.08	0.76	0.54
16	2.70	2.49	2.35	2.00	1.60	1.25	0.89	0.64
17	3.03	2.80	2.63	2.26	1.82	1.44	1.04	0.76
18	3.39	3.16	2.95	2.54	2.04	1.65	1.20	0.87
19	3.78	3.51	3.28	2.82	2.25	1.85	1.35	0.99
[3]20	4.16	3.88	3.62	3.11	2.48	2.06	1.50	1.11
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

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

* TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – COLLISION

Model Year 2011 and Subsequent

Symbol	100	150	200	250	500	1000	2000	3000
1	0.47	0.45	0.44	0.43	0.38	0.31	0.17	0.11
2	0.56	0.54	0.52	0.51	0.45	0.33	0.21	0.14
3	0.67	0.65	0.63	0.61	0.55	0.44	0.30	0.20
4	0.74	0.72	0.70	0.68	0.61	0.50	0.36	0.26
5	0.78	0.77	0.75	0.73	0.66	0.55	0.39	0.28
6	0.84	0.82	0.80	0.78	0.70	0.59	0.43	0.31
7	0.90	0.87	0.85	0.83	0.76	0.64	0.46	0.33
8	0.95	0.93	0.91	0.89	0.80	0.69	0.50	0.36
10	1.00	0.98	0.96	0.94	0.85	0.73	0.54	0.40
11	1.05	1.03	1.01	0.99	0.90	0.78	0.59	0.44
12	1.09	1.07	1.05	1.03	0.94	0.81	0.61	0.46
13	1.11	1.09	1.07	1.05	0.96	0.83	0.63	0.48
14	1.14	1.11	1.09	1.07	0.98	0.85	0.65	0.49
15	1.16	1.13	1.11	1.09	1.00	0.87	0.67	0.50
16	1.19	1.16	1.14	1.12	1.03	0.90	0.69	0.52
17	1.22	1.19	1.17	1.15	1.05	0.92	0.71	0.54
18	1.24	1.21	1.19	1.17	1.08	0.94	0.73	0.55
19	1.27	1.24	1.22	1.20	1.11	0.97	0.74	0.57
20	1.30	1.27	1.24	1.22	1.12	0.99	0.76	0.58
21	1.32	1.29	1.26	1.24	1.15	1.01	0.77	0.59
22	1.34	1.31	1.28	1.26	1.17	1.03	0.79	0.61
23	1.36	1.33	1.30	1.28	1.19	1.05	0.81	0.62
24	1.38	1.35	1.32	1.30	1.20	1.07	0.83	0.64
25	1.40	1.37	1.35	1.33	1.23	1.09	0.85	0.66
26	1.43	1.40	1.37	1.34	1.25	1.10	0.86	0.67
27	1.45	1.42	1.39	1.36	1.27	1.12	0.88	0.68
28	1.47	1.44	1.41	1.38	1.29	1.15	0.89	0.70
29	1.49	1.46	1.43	1.41	1.31	1.17	0.91	0.71
30	1.52	1.49	1.46	1.43	1.33	1.18	0.93	0.72
31	1.55	1.51	1.48	1.45	1.35	1.20	0.94	0.73
32	1.57	1.53	1.50	1.47	1.37	1.22	0.96	0.75
33	1.59	1.56	1.53	1.50	1.39	1.24	0.98	0.76
34	1.62	1.58	1.55	1.52	1.41	1.26	0.99	0.78
35	1.64	1.60	1.57	1.54	1.43	1.28	1.01	0.79
36	1.66	1.62	1.59	1.56	1.46	1.30	1.03	0.81
37	1.70	1.66	1.63	1.60	1.49	1.33	1.06	0.84
38	1.73	1.69	1.66	1.63	1.52	1.36	1.09	0.86
39	1.77	1.73	1.70	1.67	1.56	1.39	1.11	0.88
40	1.81	1.77	1.73	1.70	1.59	1.42	1.14	0.90
41	1.83	1.80	1.77	1.74	1.62	1.46	1.17	0.92
42	1.87	1.84	1.81	1.78	1.66	1.49	1.19	0.95
43	1.90	1.87	1.84	1.81	1.69	1.53	1.22	0.97
44	1.94	1.91	1.88	1.85	1.72	1.56	1.25	0.99
45	1.97	1.94	1.91	1.88	1.75	1.59	1.27	1.02
46	2.01	1.98	1.95	1.92	1.79	1.62	1.30	1.04
47	2.06	2.02	1.99	1.96	1.83	1.66	1.34	1.07
48	2.09	2.05	2.02	1.99	1.87	1.69	1.38	1.11
49	2.13	2.09	2.05	2.02	1.90	1.73	1.43	1.16
50	2.15	2.12	2.09	2.06	1.93	1.76	1.47	1.23
51	2.19	2.15	2.11	2.08	1.96	1.79	1.51	1.30
52	2.22	2.18	2.14	2.11	1.99	1.83	1.55	1.36
53	2.25	2.21	2.17	2.14	2.01	1.85	1.57	1.37
54	2.32	2.28	2.24	2.21	2.08	1.91	1.63	1.42
55	2.35	2.31	2.27	2.24	2.11	1.94	1.65	1.44
56	2.38	2.34	2.31	2.28	2.14	1.97	1.68	1.48
57	2.42	2.38	2.34	2.31	2.17	2.00	1.71	1.51
58	2.54	2.49	2.45	2.41	2.27	2.11	1.79	1.57
59	2.65	2.60	2.56	2.52	2.38	2.20	1.88	1.66
60	2.76	2.71	2.67	2.63	2.48	2.30	1.96	1.74
61	2.88	2.83	2.78	2.74	2.59	2.40	2.06	1.83
62	3.01	2.96	2.91	2.87	2.71	2.52	2.17	1.96
63	3.15	3.10	3.05	3.00	2.84	2.64	2.28	2.07
64	3.28	3.23	3.18	3.13	2.96	2.76	2.39	2.18
65	3.41	3.36	3.31	3.26	3.08	2.87	2.49	2.29
66	3.55	3.49	3.44	3.39	3.20	2.98	2.66	2.47
67	3.73	3.67	3.61	3.56	3.36	3.16	2.91	2.69
68	4.00	3.92	3.84	3.78	3.57	3.41	3.17	2.93
69	4.29	4.20	4.12	4.05	3.83	3.66	3.41	3.16
70	4.58	4.48	4.40	4.33	4.10	3.91	3.66	3.42
71	4.89	4.79	4.70	4.63	4.37	4.18	3.90	3.62
72	5.20	5.09	5.00	4.92	4.65	4.45	4.15	3.85
73	5.52	5.40	5.30	5.21	4.93	4.72	4.40	4.11
74	5.82	5.71	5.61	5.51	5.21	4.99	4.65	4.35
75	6.14	6.02	5.90	5.81	5.49	5.26	4.90	4.54
98	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

*

TABLE 3: SYMBOL/DEDUCTIBLE FACTORS – COLLISION

Model Year 1990 to 2010

Symbol	100	150	200	250	500	1000	2000	3000
1	0.54	0.52	0.50	0.49	0.43	0.31	0.21	0.14
2	0.70	0.67	0.65	0.63	0.56	0.46	0.32	0.23
3	0.77	0.74	0.71	0.69	0.62	0.51	0.37	0.27
4	0.82	0.79	0.76	0.74	0.66	0.55	0.40	0.30
5	0.88	0.85	0.82	0.80	0.72	0.60	0.44	0.33
6	0.96	0.93	0.90	0.88	0.79	0.67	0.49	0.37
7	1.01	0.98	0.95	0.92	0.84	0.71	0.53	0.40
8	1.09	1.06	1.03	1.01	0.91	0.78	0.59	0.45
10	1.13	1.09	1.06	1.04	0.94	0.80	0.62	0.48
11	1.19	1.15	1.12	1.09	1.00	0.85	0.66	0.51
12	1.24	1.20	1.17	1.14	1.04	0.90	0.70	0.54
13	1.28	1.24	1.20	1.17	1.07	0.93	0.73	0.57
14	1.36	1.32	1.28	1.25	1.15	0.99	0.77	0.60
15	1.43	1.39	1.35	1.32	1.21	1.05	0.83	0.65
16	1.50	1.46	1.42	1.38	1.27	1.11	0.88	0.70
17	1.57	1.52	1.48	1.45	1.33	1.17	0.92	0.73
18	1.65	1.60	1.56	1.52	1.40	1.23	0.98	0.79
19	1.75	1.70	1.65	1.61	1.49	1.30	1.05	0.84
20	1.86	1.81	1.76	1.72	1.59	1.41	1.13	0.90
21	1.99	1.94	1.89	1.86	1.71	1.52	1.23	0.99
22	2.15	2.09	2.04	2.00	1.86	1.65	1.34	1.09
23	2.29	2.23	2.17	2.12	1.97	1.76	1.43	1.17
24	2.46	2.39	2.33	2.28	2.13	1.91	1.56	1.27
25	2.70	2.63	2.57	2.51	2.34	2.10	1.72	1.40
26	2.96	2.88	2.81	2.75	2.56	2.30	1.89	1.55
27	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

Model Year 1989 and Prior

Symbol	ACV	50	100	250	500	1000	2000	3000
1	0.46	0.44	0.42	0.40	0.35	0.25	0.16	0.11
2	0.46	0.44	0.42	0.40	0.35	0.25	0.16	0.11
3	0.49	0.47	0.45	0.44	0.39	0.29	0.17	0.11
4	0.51	0.49	0.47	0.46	0.41	0.31	0.18	0.12
5	0.56	0.54	0.52	0.50	0.44	0.33	0.21	0.14
6	0.63	0.61	0.59	0.57	0.51	0.40	0.27	0.18
[1]7	0.70	0.68	0.66	0.64	0.57	0.46	0.32	0.23
8	0.79	0.77	0.75	0.73	0.64	0.53	0.38	0.29
10	0.92	0.89	0.86	0.84	0.76	0.63	0.47	0.35
11	1.05	1.02	0.99	0.96	0.87	0.74	0.56	0.42
12	1.16	1.12	1.09	1.07	0.97	0.83	0.64	0.50
[2]13	1.26	1.22	1.19	1.16	1.06	0.92	0.71	0.55
14	1.40	1.35	1.32	1.29	1.18	1.02	0.80	0.63
15	1.53	1.49	1.45	1.42	1.30	1.13	0.90	0.72
16	1.71	1.66	1.61	1.57	1.45	1.27	1.02	0.82
17	1.93	1.88	1.83	1.79	1.65	1.46	1.18	0.94
18	2.15	2.09	2.03	2.00	1.85	1.65	1.34	1.08
19	2.35	2.28	2.23	2.18	2.03	1.81	1.48	1.21
20	2.58	2.51	2.45	2.40	2.23	2.00	1.63	1.34
21	-- Refer to High Value Vehicle Symbol/Deductible Factors --							

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

* TABLE 4: MODEL YEAR FACTORS

Model Year	CMP	COL
2017+	*	*
2016	1.78	2.25
2015	1.72	2.16
2014	1.66	2.07
2013	1.60	1.98
2012	1.54	1.90
2011	1.50	1.81
2010	1.45	1.73
2009	1.40	1.64
2008	1.35	1.57
2007	1.30	1.49
2006	1.25	1.41
2005	1.20	1.34
2004	1.16	1.26
2003	1.12	1.19
2002	1.08	1.13
2001	1.04	1.06
2000	1.00	1.00
1999	0.97	0.96
1998	0.95	0.91
1997	0.92	0.88
1996	0.89	0.85
1995	0.87	0.82
1994	0.85	0.80
1993	0.84	0.78
1992	0.83	0.78
1991	0.83	0.78
1990	0.83	0.78
1989 & prior	0.83	0.78

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

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

Note: Round the factors to the nearest hundredth.

TABLE 5A: RATE LEVEL FACTORS

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

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

* **TABLE 5B: FINANCIAL RESPONSIBILITY (FR) FACTORS**

FR Level	FR Score	Factor[1]
A001		0.72
A002		0.72
A003		0.72
A004		0.72
A005		0.72
A006		0.72
A007		0.72
A008		0.72
A009		0.72
A010		0.72
A011		0.72
A012		0.72
A013		0.72
A014		0.72
A015		0.72
A016		0.72
A017		0.72
A018		0.72
A019		0.72
A020		0.72
A021		0.72
A022		0.72
A023		0.72
A024		0.72
A025		0.72
A026		0.72
A027		0.72
A028		0.72
A029		0.72
A030		0.72
A031		0.72
A032		0.72
A033		0.72

FR Level	FR Score	Factor[1]
A034		0.72
A035		0.72
A036		0.72
A037		0.72
A038		0.72
A039		0.72
A040		0.72
A041		0.72
A042		0.72
A043		0.72
A044		0.72
A045		0.72
A046		0.72
A047		0.72
A048		0.72
A049		0.72
A050		0.72
A051		0.72
A052		0.72
A053		0.72
A054		0.72
A055		0.72
A056		0.72
A057		0.72
A058		0.72
A059		0.72
A060		0.72
A061		0.72
A062		0.72
A063		0.72
A064		0.72
A065		0.72
A066		0.72

FR Level	FR Score	Factor[1]
A067		0.72
A068		0.72
A069		0.72
A070		0.72
A071		0.72
A072		0.72
A073		0.72
A074		0.72
A075		0.72
A076		0.72
A077		0.72
A078		0.72
A079		0.72
A080		0.72
A081		0.72
A082		0.72
A083		0.72
A084		0.72
A085		0.72
A086		0.72
A087		0.72
A088		0.72
A089		0.72
A090		0.72
A091		0.72
A092		0.72
A093		0.72
A094		0.72
A095		0.72
A096		0.72
A097		0.72
A098		0.72
A099		0.72

FR Level	FR Score	Factor[1]
A100		0.72
A101		0.72
A102		0.72
A103		0.72
A104		0.72
A105		0.72
A106		0.72
A107		0.72
A108		0.72
A109		0.72
A110		0.72
A111		0.72
A112		0.72
A113		0.72
A114		0.72
A115		0.72
A116		0.72
A117		0.72
A118		0.72
A119		0.72
A120		0.73
A121		0.73
A122		0.73
A123		0.73
A124		0.73
A125		0.73
A126		0.73
A127		0.74
A128		0.74
A129		0.74
A130		0.74
A131		0.74
A132		0.74
A133		0.74
A134		0.74
A135		0.74
A136		0.75
A137		0.75
A138		0.75
A139		0.75
A140		0.75
A141		0.75
A142		0.75
A143		0.75

FR Level	FR Score	Factor[1]
A144		0.76
A145		0.76
A146		0.76
A147		0.76
A148		0.76
A149		0.76
A150		0.76
A151		0.76
A152		0.76
A153		0.77
A154		0.77
A155		0.77
A156		0.77
A157		0.77
A158		0.77
A159		0.77
A160		0.78
A161		0.78
A162		0.78
A163		0.78
A164		0.78
A165		0.78
A166		0.79
A167		0.79
A168		0.79
A169		0.79
B001		0.80
B002		0.80
B003		0.80
B004		0.80
B005		0.80
B006		0.80
B007		0.80
B008		0.81
B009		0.81
B010		0.81
B011		0.81
B012		0.81
B013		0.81
B014		0.81
B015		0.82
B016		0.82
B017		0.82
B018		0.82

FR Level	FR Score	Factor[1]
B019		0.82
B020		0.82
B021		0.82
B022		0.82
B023		0.82
B024		0.83
B025		0.83
B026		0.83
B027		0.83
B028		0.83
B029		0.83
B030		0.84
B031		0.84
B032		0.84
B033		0.84
B034		0.84
B035		0.84
B036		0.85
B037		0.85
B038		0.85
B039		0.85
B040		0.85
B041		0.85
B042		0.85
B043		0.85
B044		0.86
B045		0.86
B046		0.86
B047		0.86
B048		0.86
B049		0.86
B050		0.86
B051		0.87
B052		0.87
B053		0.87
B054		0.87
B055		0.87
B056		0.87
B057		0.87
B058		0.87
B059		0.88
B060		0.88
B061		0.88
B062		0.88

FR Level	FR Score	Factor[1]
B063		0.88
B064		0.88
B065		0.89
B066		0.89
B067		0.89
B068		0.89
B069		0.89
B070		0.89
B071		0.89
B072		0.90
B073		0.90
B074		0.90
B075		0.90
C001		0.92
C002		0.92
C003		0.92
C004		0.92
C005		0.93
C006		0.93
C007		0.93
C008		0.93
C009		0.93
C010		0.93
C011		0.93
C012		0.93
C013		0.94
C014		0.94
C015		0.94
C016		0.94
C017		0.94
C018		0.95
C019		0.95
C020		0.95
C021		0.95
C022		0.95
C023		0.95
C024		0.95
C025		0.95
C026		0.96
C027		0.96
C028		0.96
C029		0.96
C030		0.96
C031		0.97

FR Level	FR Score	Factor[1]
C032		0.97
C033		0.97
C034		0.97
C035		0.97
C036		0.97
C037		0.98
C038		0.98
C039		0.98
C040		0.98
C041		0.98
C042		0.98
C043		0.98
C044		0.99
C045		0.99
C046		0.99
C047		0.99
C048		0.99
C049		1.00
C050		1.00
C051		1.00
C052		1.00
C053		1.00
C054		1.00
C055		1.00
C056		1.01
C057		1.01
C058		1.01
C059		1.01
C060		1.01
C061		1.02
C062		1.02
C063		1.02
C064		1.02
C065		1.02
C066		1.02
C067		1.02
C068		1.03
C069		1.03
C070		1.03
C071		1.03
C072		1.03
C073		1.04
C074		1.04
C075		1.04

FR Level	FR Score	Factor[1]
C076		1.04
C077		1.04
C078		1.05
C079		1.05
C080		1.05
C081		1.05
C082		1.05
C083		1.05
C084		1.05
C085		1.06
C086		1.06
C087		1.06
C088		1.06
C089		1.06
C090		1.07
C091		1.07
C092		1.07
C093		1.07
C094		1.07
C095		1.07
C096		1.08
C097		1.08
C098		1.08
C099		1.08
C100		1.08
C101		1.09
C102		1.09
C103		1.09
C104		1.09
C105		1.09
D001		1.12
D002		1.13
D003		1.13
D004		1.13
D005		1.13
D006		1.13
D007		1.14
D008		1.14
D009		1.14
D010		1.14
D011		1.15
D012		1.15
D013		1.15
D014		1.15

FR Level	FR Score	Factor[1]
D015		1.15
D016		1.15
D017		1.15
D018		1.16
D019		1.16
D020		1.16
D021		1.16
D022		1.17
D023		1.17
D024		1.17
D025		1.17
D026		1.17
D027		1.17
D028		1.18
D029		1.18
D030		1.18
D031		1.18
D032		1.18
D033		1.19
D034		1.19
D035		1.19
D036		1.19
D037		1.19
D038		1.19
D039		1.20
D040		1.20
D041		1.20
D042		1.20
D043		1.21
D044		1.21
D045		1.21
D046		1.21
D047		1.22
D048		1.22
D049		1.22
D050		1.22
D051		1.22
D052		1.22
D053		1.23
D054		1.23
D055		1.23
D056		1.23
D057		1.24
D058		1.24

FR Level	FR Score	Factor[1]
D059		1.24
D060		1.24
D061		1.24
D062		1.24
D063		1.25
D064		1.25
D065		1.25
D066		1.25
D067		1.26
D068		1.26
D069		1.26
D070		1.26
D071		1.26
D072		1.26
D073		1.27
D074		1.27
D075		1.27
E001		1.31
E002		1.31
E003		1.31
E004		1.32
E005		1.32
E006		1.32
E007		1.32
E008		1.32
E009		1.33
E010		1.33
E011		1.33
E012		1.33
E013		1.33
E014		1.34
E015		1.34
E016		1.34
E017		1.34
E018		1.35
E019		1.35
E020		1.35
E021		1.35
E022		1.36
E023		1.36
E024		1.36
E025		1.36
E026		1.36
E027		1.37

FR Level	FR Score	Factor[1]
E028		1.37
E029		1.37
E030		1.37
E031		1.38
E032		1.38
E033		1.38
E034		1.38
E035		1.38
E036		1.39
E037		1.39
E038		1.39
E039		1.39
E040		1.40
E041		1.40
E042		1.40
E043		1.40
E044		1.40
E045		1.41
E046		1.41
E047		1.41
E048		1.41
E049		1.42
E050		1.42
E051		1.42
E052		1.43
E053		1.43
E054		1.43
E055		1.43
E056		1.43
E057		1.44
E058		1.44
E059		1.44
E060		1.44
E061		1.45
E062		1.45
E063		1.45
E064		1.45
E065		1.45
E066		1.46
E067		1.46
E068		1.46
E069		1.47
E070		1.47
E071		1.47

FR Level	FR Score	Factor[1]
E072		1.47
E073		1.47
E074		1.48
E075		1.48
E076		1.48
E077		1.48
E078		1.49
E079		1.49
E080		1.49
E081		1.50
E082		1.50
E083		1.50
E084		1.50
E085		1.50
E086		1.51
E087		1.51
E088		1.51
E089		1.52
E090		1.52
E091		1.52
E092		1.52
E093		1.52
E094		1.53
E095		1.53
E096		1.53
E097		1.54
E098		1.54
E099		1.54
E100		1.54
E101		1.54
E102		1.55
E103		1.55
E104		1.55
E105		1.56
E106		1.56
E107		1.56
E108		1.56
E109		1.57
E110		1.57
E111		1.57
E112		1.57
E113		1.58
E114		1.58
E115		1.58

FR Level	FR Score	Factor[1]
E116		1.59
E117		1.59
E118		1.59
E119		1.59
E120		1.59
E121		1.60
E122		1.60
E123		1.60
E124		1.61
E125		1.61
E126		1.61
E127		1.61
E128		1.62
E129		1.62
E130		1.62
E131		1.63
E132		1.63
E133		1.63
E134		1.63
E135		1.64
E136		1.64
E137		1.64
E138		1.64
E139		1.65
E140		1.65
E141		1.65
E142		1.66
E143		1.66
E144		1.66
E145		1.66
E146		1.67
E147		1.67
E148		1.67
E149		1.68
E150		1.68
E151		1.68
E152		1.68
E153		1.69
E154		1.69
E155		1.69
E156		1.70
E157		1.70
E158		1.70
E159		1.71

FR Level	FR Score	Factor[1]
E160		1.71
E161		1.71
E162		1.71
E163		1.72
E164		1.72
E165		1.72
E166		1.72
E167		1.72
E168		1.72
E169		1.72
E170		1.72
E171		1.72
E172		1.72
E173		1.72
E174		1.72
E175		1.72
E176		1.72
E177		1.72
E178		1.72
E179		1.72
E180		1.72
E181		1.72
E182		1.72
E183		1.72
E184		1.72
E185		1.72
E186		1.72
E187		1.72
E188		1.72
E189		1.72
E190		1.72
E191		1.72
E192		1.72
E193		1.72
E194		1.72
E195		1.72
E196		1.72
E197		1.72
E198		1.72
E199		1.72
E200		1.72
E201		1.72
E202		1.72
E203		1.72

FR Level	FR Score	Factor[1]
E204		1.72
E205		1.72
E206		1.72
E207		1.72
E208		1.72
E209		1.72
E210		1.72
E211		1.72
E212		1.72
E213		1.72
E214		1.72
E215		1.72
E216		1.72
E217		1.72
E218		1.72
E219		1.72
E220		1.72
E221		1.72
E222		1.72
E223		1.72
E224		1.72
E225		1.72
E226		1.72
E227		1.72
E228		1.72
E229		1.72
E230		1.72
E231		1.72
E232		1.72
E233		1.72
E234		1.72
E235		1.72
E236		1.72
E237		1.72
E238		1.72
E239		1.72
E240		1.72
E241		1.72
E242		1.72
E243		1.72
E244		1.72
E245		1.72
E246		1.72
E247		1.72

FR Level	FR Score	Factor[1]
E248		1.72
E249		1.72
E250		1.72
E251		1.72
E252		1.72
E253		1.72
E254		1.72
E255		1.72
E256		1.72
E257		1.72
E258		1.72
E259		1.72
E260		1.72
E261		1.72
E262		1.72
E263		1.72
E264		1.72
E265		1.72
E266		1.72
E267		1.72
E268		1.72
E269		1.72
E270		1.72
E271		1.72
E272		1.72
E273		1.72
E274		1.72
E275		1.72
E276		1.72
E277		1.72
E278		1.72
E279		1.72
E280		1.72
E281		1.72
E282		1.72
E283		1.72
E284		1.72
E285		1.72
E286		1.72
E287		1.72
E288		1.72
E289		1.72
E290		1.72
E291		1.72

FR Level	FR Score	Factor[1]
E292		1.72
E293		1.72
E294		1.72
E295		1.72
E296		1.72
E297		1.72
E298		1.72
E299		1.72
E300		1.72
E301		1.72
E302		1.72
E303		1.72
E304		1.72
E305		1.72
E306		1.72
E307		1.72
E308		1.72
E309		1.72
E310		1.72
E311		1.72
E312		1.72
E313		1.72
E314		1.72
E315		1.72
E316		1.72
E317		1.72
E318		1.72
E319		1.72
E320		1.72
E321		1.72
E322		1.72
E323		1.72
E324		1.72
E325		1.72
E326		1.72
E327		1.72
E328		1.72
E329		1.72
E330		1.72
E331		1.72
E332		1.72
E333		1.72
E334		1.72
E335		1.72

FR Level	FR Score	Factor[1]
E336		1.72
E337		1.72
E338		1.72
E339		1.72
E340		1.72
E341		1.72
E342		1.72
E343		1.72

FR Level	FR Score	Factor[1]
E344		1.72
E345		1.72
E346		1.72
E347		1.72
E348		1.72
E349		1.72
E350		1.72
E351		1.72

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

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

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

* **TABLE 6: SALES CODE FACTORS**

Higher Education Group Type		
Name	**Sales Code**	**Factor**
Higher Education Sales Codes – all not listed below		1.00
Non-Endorsed College Faculty	062	1.05
NEA Alabama Extended Family	826	1.05
NEA Arizona Extended Family	604	1.05
NEA Arkansas Extended Family	871	1.05
NEA Colorado Extended Family	247	1.05
NEA Connecticut Extended Family	736	1.05
NEA Delaware Extended Family	831	1.05
NEA District of Columbia Extended Family	881	1.05
NEA Florida Extended Family	836	1.05
NEA Georgia Extended Family	816	1.05
NEA Idaho Extended Family	079	1.05
NEA Illinois Extended Family	731	1.05
NEA Indiana Extended Family	741	1.05
NEA Iowa Extended Family	781	1.05
NEA Kansas Extended Family	211	1.05
NEA Kentucky Extended Family	245	1.05
NEA Louisiana Extended Family	841	1.05
NEA Maine Extended Family	746	1.05
NEA Maryland Extended Family	751	1.05
NEA Minnesota Extended Family	756	1.05
NEA Mississippi Extended Family	891	1.05
NEA Missouri Extended Family	222	1.05
NEA Montana Extended Family	791	1.05
NEA Nebraska Extended Family	796	1.05
NEA Nevada Extended Family	761	1.05
NEA New Jersey Extended Family	912	1.05
NEA New Mexico Extended Family	651	1.05
NEA North Carolina Extended Family	876	1.05
NEA North Dakota Extended Family	861	1.05
NEA Ohio Extended Family	723	1.05
NEA Oklahoma Extended Family	766	1.05
NEA Oregon Extended Family	019	1.05
NEA Pennsylvania Extended Family	821	1.05
NEA Rhode Island Extended Family	802	1.05
NEA South Carolina Extended Family	896	1.05
NEA South Dakota Extended Family	866	1.05
NEA Tennessee Extended Family	776	1.05
NEA Texas Extended Family	886	1.05
NEA Utah Extended Family	771	1.05
NEA Vermont Extended Family	856	1.05
NEA Virginia Extended Family	806	1.05
NEA Washington Extended Family	786	1.05
NEA West Virginia Extended Family	846	1.05
NEA Wisconson Extended Family	811	1.05
NEA Wyoming Extended Family	244	1.05
Utah School EE Assn Extended Family	773	1.05
Non-Member Educator	800	1.10

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

TABLE 7: AUTO / HOME DISCOUNT

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

* TABLE 8A: CLASS FACTORS – BI / PD

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.38	2.38	2.38	2.38	2.38	2.38	2.48	2.48
12	Age 17-18	2.10	2.10	2.10	2.10	2.10	2.10	2.14	2.14
13	Age 19-20	1.93	1.93	1.93	1.93	1.93	1.93	2.02	2.02
14	Age 21-24	1.23	1.23	1.23	1.23	1.23	1.23	1.29	1.29
	Single Female Princ. Op.								
21	Age Under 17	2.81	2.81	2.81	2.81	2.81	2.81	3.18	3.18
22	Age 17-18	2.43	2.43	2.43	2.43	2.43	2.43	2.83	2.83
23	Age 19-20	2.09	2.09	2.09	2.09	2.09	2.09	2.44	2.44
24	Age 21-24	1.31	1.31	1.31	1.31	1.31	1.31	1.50	1.50
	Single Male Occ. Op.								
41	Age Under 17	3.08	3.08	3.08	3.08	3.08	3.08	3.25	3.25
42	Age 17-18	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48
43	Age 19-20	2.46	2.46	2.46	2.46	2.46	2.46	2.48	2.48
44	Age 21-24	1.47	1.47	1.47	1.47	1.47	1.47	1.52	1.52
	Single Male Princ. Op.								
51	Age Under 17	4.08	4.08	4.08	4.08	4.08	4.08	4.75	4.75
52	Age 17-18	3.04	3.04	3.04	3.04	3.04	3.04	3.44	3.44
53	Age 19-20	2.84	2.84	2.84	2.84	2.84	2.84	3.31	3.31
54	Age 21-24	1.64	1.64	1.64	1.64	1.64	1.64	1.91	1.91
5H	Age 25-29	1.08	1.08	1.08	1.08	1.08	1.08	1.29	1.29
	Married Male Princ. or Occ.								
31	Age Under 17	2.03	2.03	2.03	2.03	2.03	2.03	2.29	2.29
32	Age 17-18	1.89	1.89	1.89	1.89	1.89	1.89	2.22	2.22
33	Age 19-20	1.75	1.75	1.75	1.75	1.75	1.75	1.98	1.98
38	Age 21-22	1.29	1.29	1.29	1.29	1.29	1.29	1.51	1.51
39	Age 23-24	1.08	1.08	1.08	1.08	1.08	1.08	1.26	1.26
	All Other classes								
7I	General - Age 29 & Under	1.06	1.06	1.06	1.06	1.06	1.06	1.27	1.27
7J	General - Age 30-34	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.22
7K	General - Age 35-39	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.22
7L	General - Age 40-44	1.00	1.00	1.00	1.00	1.00	1.00	1.21	1.21
7M	General - Age 45-49	1.00	1.00	1.00	1.00	1.00	1.00	1.22	1.22
7N	General - Age 50-54	0.95	0.95	0.95	0.95	0.95	0.95	1.16	1.16
7O	General - Age 55-59	0.93	0.93	0.93	0.93	0.93	0.93	1.15	1.15
7P	General - Age 60-64	0.92	0.92	0.92	0.92	0.92	0.92	1.14	1.14
7Q	General - Age 65-69	0.94	0.94	0.94	0.94	0.94	0.94	1.16	1.16
7R	General - Age 70-74	0.98	0.98	0.98	0.98	0.98	0.98	1.18	1.18
7S	General - Age 75-79	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
7T	General - Age 80 & Up	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
8N	Special - Age 50-54 [1]	0.92	0.92	0.92	0.92	0.92	0.92	1.12	1.12
8O	Special - Age 55-59 [1]	0.90	0.90	0.90	0.90	0.90	0.90	1.11	1.11
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	1.10	1.10
8Q	Special - Age 65-69 [1]	0.90	0.90	0.90	0.90	0.90	0.90	1.11	1.11
8R	Special - Age 70 - 74[1]	0.94	0.94	0.94	0.94	0.94	0.94	1.14	1.14

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

* **TABLE 8A: CLASS FACTORS – MED**

	Driver	Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.28	2.28	2.32	2.32	2.33	2.33	2.37	2.37
12	Age 17-18	1.94	1.94	1.98	1.98	1.98	1.98	2.02	2.02
13	Age 19-20	1.76	1.76	1.80	1.80	1.81	1.81	1.85	1.85
14	Age 21-24	1.18	1.18	1.21	1.21	1.26	1.26	1.28	1.28
	Single Female Princ. Op.								
21	Age Under 17	2.47	2.47	2.52	2.52	2.57	2.57	2.63	2.63
22	Age 17-18	2.10	2.10	2.15	2.15	2.19	2.19	2.23	2.23
23	Age 19-20	1.93	1.93	1.97	1.97	2.01	2.01	2.06	2.06
24	Age 21-24	1.24	1.24	1.28	1.28	1.31	1.31	1.35	1.35
	Single Male Occ. Op.								
41	Age Under 17	2.65	2.65	2.70	2.70	2.70	2.70	2.75	2.75
42	Age 17-18	2.13	2.13	2.17	2.17	2.17	2.17	2.21	2.21
43	Age 19-20	2.12	2.12	2.18	2.18	2.18	2.18	2.22	2.22
44	Age 21-24	1.37	1.37	1.42	1.42	1.44	1.44	1.47	1.47
	Single Male Princ. Op.								
51	Age Under 17	3.53	3.53	3.60	3.60	3.66	3.66	3.74	3.74
52	Age 17-18	2.60	2.60	2.64	2.64	2.70	2.70	2.76	2.76
53	Age 19-20	2.50	2.50	2.56	2.56	2.62	2.62	2.68	2.68
54	Age 21-24	1.53	1.53	1.58	1.58	1.60	1.60	1.65	1.65
5H	Age 25-29	1.07	1.07	1.08	1.08	1.13	1.13	1.18	1.18
	Married Male Princ. or Occ.								
31	Age Under 17	1.99	1.99	2.03	2.03	2.06	2.06	2.11	2.11
32	Age 17-18	1.86	1.86	1.89	1.89	1.93	1.93	1.97	1.97
33	Age 19-20	1.72	1.72	1.76	1.76	1.79	1.79	1.84	1.84
38	Age 21-22	1.21	1.21	1.23	1.23	1.25	1.25	1.29	1.29
39	Age 23-24	1.07	1.07	1.09	1.09	1.11	1.11	1.15	1.15
	All Other classes								
7I	General - Age 29 & Under	1.05	1.05	1.06	1.06	1.11	1.11	1.16	1.16
7J	General - Age 30-34	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7K	General - Age 35-39	1.01	1.01	1.02	1.02	1.07	1.07	1.11	1.11
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.94	0.94	0.96	0.96	1.00	1.00	1.05	1.05
7O	General - Age 55-59	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7P	General - Age 60-64	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.95	0.95	0.97	0.97	1.01	1.01	1.05	1.05
7S	General - Age 75-79	0.98	0.98	1.00	1.00	1.04	1.04	1.09	1.09
7T	General - Age 80 & Up	1.04	1.04	1.06	1.06	1.11	1.11	1.15	1.15
8N	Special - Age 50-54 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8O	Special - Age 55-59 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q	Special - Age 65-69 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8R	Special - Age 70 – 74 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91

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

TABLE 8A: CLASS FACTORS – UM AND UIM

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

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

* **TABLE 8A: CLASS FACTORS – CMP**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.03	2.03	2.07	2.07	2.07	2.07	2.11	2.11
12	Age 17-18	1.79	1.79	1.82	1.82	1.83	1.83	1.86	1.86
13	Age 19-20	1.75	1.75	1.79	1.79	1.79	1.79	1.83	1.83
14	Age 21-24	1.19	1.19	1.23	1.23	1.25	1.25	1.27	1.27
	Single Female Princ. Op.								
21	Age Under 17	2.36	2.36	2.40	2.40	2.45	2.45	2.50	2.50
22	Age 17-18	2.05	2.05	2.09	2.09	2.13	2.13	2.18	2.18
23	Age 19-20	1.96	1.96	2.01	2.01	2.05	2.05	2.10	2.10
24	Age 21-24	1.22	1.22	1.26	1.26	1.29	1.29	1.35	1.35
	Single Male Occ. Op.								
41	Age Under 17	2.69	2.69	2.74	2.74	2.74	2.74	2.79	2.79
42	Age 17-18	2.16	2.16	2.20	2.20	2.20	2.20	2.24	2.24
43	Age 19-20	2.14	2.14	2.19	2.19	2.19	2.19	2.25	2.25
44	Age 21-24	1.38	1.38	1.43	1.43	1.46	1.46	1.49	1.49
	Single Male Princ. Op.								
51	Age Under 17	3.58	3.58	3.65	3.65	3.72	3.72	3.80	3.80
52	Age 17-18	2.62	2.62	2.67	2.67	2.72	2.72	2.80	2.80
53	Age 19-20	2.55	2.55	2.61	2.61	2.68	2.68	2.75	2.75
54	Age 21-24	1.55	1.55	1.60	1.60	1.63	1.63	1.68	1.68
5H	Age 25-29	1.10	1.10	1.11	1.11	1.17	1.17	1.21	1.21
	Married Male Princ. or Occ.								
31	Age Under 17	2.03	2.03	2.07	2.07	2.11	2.11	2.15	2.15
32	Age 17-18	1.89	1.89	1.92	1.92	1.96	1.96	1.99	1.99
33	Age 19-20	1.75	1.75	1.79	1.79	1.83	1.83	1.87	1.87
38	Age 21-22	1.25	1.25	1.27	1.27	1.30	1.30	1.33	1.33
39	Age 23-24	1.11	1.11	1.13	1.13	1.16	1.16	1.19	1.19
	All Other classes								
7I	General - Age 29 & Under	1.07	1.07	1.08	1.08	1.13	1.13	1.18	1.18
7J	General - Age 30-34	1.04	1.04	1.05	1.05	1.10	1.10	1.14	1.14
7K	General - Age 35-39	1.03	1.03	1.04	1.04	1.09	1.09	1.13	1.13
7L	General - Age 40-44	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.95	0.95	0.97	0.97	1.01	1.01	1.06	1.06
7O	General - Age 55-59	0.94	0.94	0.96	0.96	1.00	1.00	1.05	1.05
7P	General - Age 60-64	0.92	0.92	0.94	0.94	0.98	0.98	1.02	1.02
7Q	General - Age 65-69	0.93	0.93	0.95	0.95	0.99	0.99	1.03	1.03
7R	General - Age 70-74	0.94	0.94	0.96	0.96	1.00	1.00	1.04	1.04
7S	General - Age 75-79	0.95	0.95	0.97	0.97	1.01	1.01	1.05	1.05
7T	General - Age 80 & Up	0.99	0.99	1.01	1.01	1.05	1.05	1.10	1.10
8N	Special - Age 50-54 [1]	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
8O	Special - Age 55-59 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q	Special - Age 65-69 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8R	Special - Age 70 & Up [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91

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

* **TABLE 8A: CLASS FACTORS – COL**

Driver		Pleasure		To and From Work 30 – 149 Mi/Wk		To and From Work 150 + Mi/Wk		Business Use	
		Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over
		1	4	6	2	7	5	3	8
	Single Female Occ. Op.								
11	Age Under 17	2.37	2.37	2.41	2.41	2.42	2.42	2.47	2.47
12	Age 17-18	2.13	2.13	2.18	2.18	2.18	2.18	2.22	2.22
13	Age 19-20	1.93	1.93	1.97	1.97	1.98	1.98	2.02	2.02
14	Age 21-24	1.24	1.24	1.28	1.28	1.28	1.28	1.32	1.32
	Single Female Princ. Op.								
21	Age Under 17	2.83	2.83	2.88	2.88	2.94	2.94	3.01	3.01
22	Age 17-18	2.47	2.47	2.51	2.51	2.56	2.56	2.62	2.62
23	Age 19-20	2.18	2.18	2.23	2.23	2.28	2.28	2.34	2.34
24	Age 21-24	1.33	1.33	1.37	1.37	1.42	1.42	1.46	1.46
	Single Male Occ. Op.								
41	Age Under 17	3.01	3.01	3.07	3.07	3.08	3.08	3.13	3.13
42	Age 17-18	2.46	2.46	2.50	2.50	2.51	2.51	2.56	2.56
43	Age 19-20	2.46	2.46	2.51	2.51	2.52	2.52	2.57	2.57
44	Age 21-24	1.52	1.52	1.57	1.57	1.57	1.57	1.61	1.61
	Single Male Princ. Op.								
51	Age Under 17	4.08	4.08	4.16	4.16	4.23	4.23	4.32	4.32
52	Age 17-18	2.97	2.97	3.02	3.02	3.08	3.08	3.15	3.15
53	Age 19-20	2.96	2.96	3.03	3.03	3.09	3.09	3.17	3.17
54	Age 21-24	1.71	1.71	1.76	1.76	1.82	1.82	1.87	1.87
5H	Age 25-29	1.11	1.11	1.12	1.12	1.18	1.18	1.22	1.22
	Married Male Princ. or Occ.								
31	Age Under 17	2.07	2.07	2.11	2.11	2.15	2.15	2.20	2.20
32	Age 17-18	1.95	1.95	1.98	1.98	2.02	2.02	2.07	2.07
33	Age 19-20	1.77	1.77	1.82	1.82	1.85	1.85	1.90	1.90
38	Age 21-22	1.32	1.32	1.34	1.34	1.37	1.37	1.41	1.41
39	Age 23-24	1.13	1.13	1.15	1.15	1.18	1.18	1.21	1.21
	All Other classes								
7I	General - Age 29 & Under	1.06	1.06	1.07	1.07	1.12	1.12	1.17	1.17
7J	General - Age 30-34	1.02	1.02	1.03	1.03	1.08	1.08	1.12	1.12
7K	General - Age 35-39	1.01	1.01	1.02	1.02	1.07	1.07	1.11	1.11
7L	General - Age 40-44	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7M	General - Age 45-49	1.00	1.00	1.01	1.01	1.06	1.06	1.10	1.10
7N	General - Age 50-54	0.95	0.95	0.97	0.97	1.01	1.01	1.06	1.06
7O	General - Age 55-59	0.93	0.93	0.95	0.95	0.99	0.99	1.04	1.04
7P	General - Age 60-64	0.92	0.92	0.94	0.94	0.98	0.98	1.02	1.02
7Q	General - Age 65-69	0.94	0.94	0.96	0.96	1.00	1.00	1.04	1.04
7R	General - Age 70-74	0.97	0.97	0.99	0.99	1.03	1.03	1.07	1.07
7S	General - Age 75-79	1.03	1.03	1.05	1.05	1.10	1.10	1.14	1.14
7T	General - Age 80 & Up	1.06	1.06	1.08	1.08	1.13	1.13	1.17	1.17
8N	Special - Age 50-54 [1]	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
8O	Special - Age 55-59 [1]	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
8P	Special - Age 60-64 [1]	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89
8Q	Special - Age 65-69 [1]	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
8R	Special - Age 70 & Up [1]	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93

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

TABLE 8A: CLASS FACTORS – TOW

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

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

* **TABLE 8B: GSD AND DTD – BI / PD**

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

*

TABLE 8B: GSD AND DTD – MED

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.84	1B
Age 17-18	0.90	16	0.90	1C	0.84	1D
Age 19-20	0.90	17	0.90	1E	0.84	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.84	2B
Age 17-18	0.90	26	0.90	2C	0.84	2D
Age 19-20	0.90	27	0.90	2E	0.84	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.80	45	0.90	4A	0.74	4B
Age 17-18	0.80	46	0.90	4C	0.74	4D
Age 19-20	0.80	47	0.90	4E	0.74	4F
Age 21-24	0.80	4G				
Single Male Princ. Op.						
Age Under 17	0.80	55	0.90	5A	0.74	5B
Age 17-18	0.80	56	0.90	5C	0.74	5D
Age 19-20	0.80	57	0.90	5E	0.74	5F
Age 21-24	0.80	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

TABLE 8B: GSD AND DTD – UM AND UIM

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

* **TABLE 8B: GSD AND DTD – CMP**

DRIVER	GSD	Class code	DTD	Class code	BOTH	Class code
Single Female Occ. Op.						
Age Under 17	0.90	15	0.90	1A	0.84	1B
Age 17-18	0.90	16	0.90	1C	0.84	1D
Age 19-20	0.90	17	0.90	1E	0.84	1F
Age 21-24	0.90	1G				
Single Female Princ. Op.						
Age Under 17	0.90	25	0.90	2A	0.84	2B
Age 17-18	0.90	26	0.90	2C	0.84	2D
Age 19-20	0.90	27	0.90	2E	0.84	2F
Age 21-24	0.90	2G				
Single Male Occ. Op.						
Age Under 17	0.80	45	0.90	4A	0.74	4B
Age 17-18	0.80	46	0.90	4C	0.74	4D
Age 19-20	0.80	47	0.90	4E	0.74	4F
Age 21-24	0.80	4G				
Single Male Princ. Op.						
Age Under 17	0.80	55	0.90	5A	0.74	5B
Age 17-18	0.80	56	0.90	5C	0.74	5D
Age 19-20	0.80	57	0.90	5E	0.74	5F
Age 21-24	0.80	5G				
Married Male Princ. or Occ.						
Age Under 17			0.90	3A		
Age 17-18			0.90	3C		
Age 19-20			0.90	3E		

*

TABLE 8B: GSD AND DTD – COL

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

* TABLE 8C: COLLEGE GRADUATE SCHOLASTIC ACHIEVEMENT DISCOUNT

DRIVER	BI	PD	MED	UM	UIM	CMP	COL
Single Female Occ. Op.							
Age Under 17	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 17-18	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 19-20	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 21-24	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Single Female Princ. Op.							
Age Under 17	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 17-18	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 19-20	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Age 21-24	0.85	0.85	0.90	1.00	1.00	0.90	0.85
Single Male Occ. Op.							
Age Under 17	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 17-18	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 19-20	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 21-24	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Single Male Princ. Op.							
Age Under 17	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 17-18	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 19-20	0.75	0.75	0.80	1.00	1.00	0.80	0.75
Age 21-24	0.75	0.75	0.80	1.00	1.00	0.80	0.75

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

Note: These are additive factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.05	0.05	0.05	0.00	0.00	0.00	0.05
2	0.20	0.20	0.21	0.00	0.00	0.00	0.21
3	0.39	0.39	0.38	0.00	0.00	0.00	0.38
4	0.93	0.93	0.93	0.00	0.00	0.00	0.94
5	1.11	1.11	1.11	0.00	0.00	0.00	1.11
6	1.33	1.33	1.33	0.00	0.00	0.00	1.33
Each Add'l Point:	0.26	0.26	0.26	0.00	0.00	0.00	0.26

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

Note: These are multiplicative factors to Class factors

Points	BI	PD	MED	UM	UIM	CMP	COL
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.11	1.11	1.11	1.00	1.00	1.00	1.11
2	1.19	1.19	1.19	1.00	1.00	1.00	1.19
3	1.27	1.27	1.27	1.00	1.00	1.00	1.27
4	1.37	1.37	1.37	1.00	1.00	1.00	1.37
5	1.54	1.54	1.54	1.00	1.00	1.00	1.54
6	1.71	1.71	1.71	1.00	1.00	1.00	1.71
Each Add'l Point[1]:	0.17	0.17	0.17	0.00	0.00	0.00	0.17

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

TABLE 10: PERSISTENCY FACTOR

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

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

* **TABLE 11: MULTI CAR DISCOUNT**

Class	BI	PD	MED	UM	UIM	PDUM	CMP	COL
7J – 7T, 8N – 8R	0.82	0.82	0.82	0.93	0.93	0.93	0.83	0.82
14, 1G, 24, 2G, 44, 4G, 54, 5G, 38, 39	0.89	0.89	0.88	0.93	0.93	0.93	0.89	0.89
7I	0.83	0.83	0.83	0.93	0.93	0.93	0.84	0.83
5H	0.93	0.93	0.92	0.93	0.93	0.93	0.93	0.93
All Other	0.93	0.93	0.92	0.93	0.93	0.93	0.92	0.93

TABLE 12: MATURE DRIVER DISCOUNT

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

TABLE 13: (Reserved for future use)

TABLE 14: UTILITY VEHICLE FACTORS

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

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

TABLE 15: (Reserved for future use)

TABLE 16: PACKAGE DISCOUNT

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

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

Engine Size (cc)	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
DRIVER AGE < 25										
0 - 100	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.38	0.43
101 - 200	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.64	0.96
201 - 300	0.31	0.31	2.01	2.00	2.00	2.00	2.00	2.00	0.97	1.29
301 - 450	0.52	0.52	3.43	2.00	2.00	2.00	2.00	2.00	1.31	1.59
451 - 600	0.52	0.52	3.43	2.00	2.00	2.00	2.00	2.00	1.74	2.58
601 - 750	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	2.60	3.17
751 - 900	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	3.65	3.85
901 - 1000	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	4.05	4.42
1000 +	0.85	0.85	5.72	2.00	2.00	2.00	2.00	2.00	4.05	5.32
DRIVER AGE >= 25										
0 - 100	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.09	0.12
101 - 200	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.13	0.17
201 - 300	0.08	0.08	0.91	2.00	2.00	2.00	2.00	2.00	0.22	0.28
301 - 450	0.14	0.14	1.57	2.00	2.00	2.00	2.00	2.00	0.30	0.28
451 - 600	0.14	0.14	1.57	2.00	2.00	2.00	2.00	2.00	0.43	0.54
601 - 750	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	0.63	0.66
751 - 900	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	0.89	0.78
901 - 1000	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	1.15	0.88
1000 +	0.22	0.22	2.64	2.00	2.00	2.00	2.00	2.00	1.15	0.94

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

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

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

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.09	0.09	-n/a-	-n/a-	n/a-	n/a

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

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

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

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

	BI	PD	MED	UM	UIM	PDUM
Factor:	0.09	0.09	-n/a-	-n/a-	n/a-	n/a

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

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

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

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

Vehicle Type	BI	PD	MED	Work Loss	Acc. Death	UM	UIM	PDUM	CMP	COL
Antique ("AN")	0.13	0.13	0.13	1.00	1.00	0.30	0.30	0.30	0.60	0.17
Classic ("CL")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Dune buggy ("DB")	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	n/a	n/a
Motorhome ("MH")	0.26	0.26	0.26	1.00	1.00	0.40	0.40	0.40	0.81	0.26

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

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

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

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

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

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

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

TABLE 24A: COST CONVERSION TABLE

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

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

TABLE 24B: COST CONVERSION TABLE

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

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

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

TABLE 25: ZONE FACTORS

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

TABLE 26: PASSIVE RESTRAINT DISCOUNT

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

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

TABLE 27: ANTI-LOCK BRAKE DISCOUNT

	BI	PD	COL
Factor:	0.95	0.95	0.95

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

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

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

TABLE 29: FINANCIAL RESPONSIBILITY (SR-22) SURCHARGE

	BI	PD
Factor:	1.10	1.10

TABLE 30: LOAN/LEASE FACTOR

	CMP	COL
Factor:	1.07	1.07

TABLE 31: VEHICLE AGE FACTORS

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

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

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

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

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

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

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

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

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

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

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

* TABLE 33: TOWING – GROUP RATING FACTORS

BI Aggregate Limit (000)	PP, PU, VN, PH, CL Factor	MH Factor
Less than or equal to 50	1.06	1.00
Greater than 50 and less than 300	1.00	1.00
Greater than or equal to 300	0.90	1.00
No BI	1.35	1.00

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

+ TABLE 34: DRIVER AGE REFINEMENT - BI / PD

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.079	1.104	1.087	1.073	1.181	1.118	1.027	0.779	1.141	0.853
17	1.102	1.126	1.163	1.163	1.181	1.116	1.027	0.814	1.027	0.814
18	1.057	1.053	1.117	1.092	1.181	1.053	1.027	0.814	1.027	0.814
19	1.061	1.058	1.068	1.048	1.181	1.040	1.027	0.870	1.027	0.870
20	1.015	0.984	1.014	0.970	1.168	0.983	1.027	0.870	1.027	0.870
21	1.416	1.331	1.490	1.349	1.136	1.163	1.027	0.959	1.027	0.942
22	1.276	1.200	1.256	1.133	1.099	1.061	1.003	0.888	1.003	0.888
23	1.136	1.069	1.140	1.025	1.075	1.119	0.949	0.921	0.949	0.921
24	1.101	1.036	1.023	0.917	1.050	1.012	0.936	0.879	0.936	0.879
25	1.045	1.045	1.026	1.016	1.045	1.045	n/a	n/a	n/a	n/a
26	1.033	1.033	1.026	1.016	1.033	1.033	n/a	n/a	n/a	n/a
27	1.020	1.020	1.020	1.008	1.020	1.020	n/a	n/a	n/a	n/a
28	1.008	1.008	1.020	1.008	1.008	1.008	n/a	n/a	n/a	n/a
29	0.995	0.995	1.014	1.000	0.995	0.995	n/a	n/a	n/a	n/a
30	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
31	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
32	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
33	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
34	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
35	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
36	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
37	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
38	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
39	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
54	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
55	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
58	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
59	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
60	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
61	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
64	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
67	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
68	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
69	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
70	1.006	1.006	1.006	1.006	1.006	1.006	n/a	n/a	n/a	n/a
71	1.015	1.015	1.015	1.015	1.015	1.015	n/a	n/a	n/a	n/a
72	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
73	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
74	1.051	1.051	1.051	1.051	1.051	1.051	n/a	n/a	n/a	n/a
75	1.049	1.049	1.049	1.049	1.049	1.049	n/a	n/a	n/a	n/a
76	1.062	1.062	1.062	1.062	1.062	1.062	n/a	n/a	n/a	n/a
77	1.074	1.074	1.074	1.074	1.074	1.074	n/a	n/a	n/a	n/a
78	1.083	1.083	1.083	1.083	1.083	1.083	n/a	n/a	n/a	n/a
79	1.096	1.096	1.096	1.096	1.096	1.096	n/a	n/a	n/a	n/a
80	1.101	1.101	1.101	1.101	1.101	1.101	n/a	n/a	n/a	n/a
81	1.105	1.105	1.105	1.105	1.105	1.105	n/a	n/a	n/a	n/a
82	1.109	1.109	1.109	1.109	1.109	1.109	n/a	n/a	n/a	n/a
83	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a
84	1.122	1.122	1.122	1.122	1.122	1.122	n/a	n/a	n/a	n/a
85	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
86	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
87	1.151	1.151	1.151	1.151	1.151	1.151	n/a	n/a	n/a	n/a
88	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
89	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
90	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
91	1.160	1.160	1.160	1.160	1.160	1.160	n/a	n/a	n/a	n/a
92	1.164	1.164	1.164	1.164	1.164	1.164	n/a	n/a	n/a	n/a
93	1.172	1.172	1.172	1.172	1.172	1.172	n/a	n/a	n/a	n/a
94	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
95	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
96	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
97	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
98	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a
99+	1.185	1.185	1.185	1.185	1.185	1.185	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ **TABLE 34: DRIVER AGE REFINEMENT - MED**

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.020	0.980	0.941	0.882	1.171	0.976	1.096	0.809	1.098	0.854
17	1.026	0.986	0.962	1.012	1.171	0.888	1.096	0.784	1.096	0.784
18	0.963	0.927	0.934	0.929	1.155	0.875	1.096	0.784	1.095	0.784
19	0.963	0.922	0.899	0.909	1.147	0.869	1.096	0.814	1.095	0.814
20	0.917	0.880	0.897	0.860	1.143	0.853	1.058	0.814	1.058	0.814
21	1.052	1.037	1.054	1.023	1.128	0.995	1.042	0.995	1.038	0.967
22	1.019	1.006	1.050	1.019	1.109	0.988	0.984	0.988	0.984	0.967
23	1.008	0.996	0.983	0.959	1.084	1.010	0.966	0.933	0.966	0.933
24	1.000	0.988	0.982	0.957	1.059	1.001	0.951	0.930	0.951	0.930
25	1.011	1.019	1.019	1.014	1.019	1.019	n/a	n/a	n/a	n/a
26	1.011	1.011	1.013	1.008	1.011	1.011	n/a	n/a	n/a	n/a
27	1.005	1.005	1.009	1.004	1.005	1.005	n/a	n/a	n/a	n/a
28	1.001	1.001	1.005	1.000	1.001	1.001	n/a	n/a	n/a	n/a
29	0.998	0.998	1.003	0.998	0.998	0.998	n/a	n/a	n/a	n/a
30	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
31	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
32	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
33	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
34	1.007	1.007	1.007	1.007	1.007	1.007	n/a	n/a	n/a	n/a
35	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
36	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
37	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
38	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
39	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
40	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
41	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
42	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
43	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
44	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
45	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
51	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
52	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
53	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
57	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
58	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
59	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
60	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
61	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
62	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
63	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
64	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
65	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
66	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
67	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
68	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
69	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
70	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
71	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
72	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
73	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
74	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
75	1.006	1.006	1.006	1.006	1.006	1.006	n/a	n/a	n/a	n/a
76	1.015	1.015	1.015	1.015	1.015	1.015	n/a	n/a	n/a	n/a
77	1.024	1.024	1.024	1.024	1.024	1.024	n/a	n/a	n/a	n/a
78	1.032	1.032	1.032	1.032	1.032	1.032	n/a	n/a	n/a	n/a
79	1.046	1.046	1.046	1.046	1.046	1.046	n/a	n/a	n/a	n/a
80	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
81	1.039	1.039	1.039	1.039	1.039	1.039	n/a	n/a	n/a	n/a
82	1.052	1.052	1.052	1.052	1.052	1.052	n/a	n/a	n/a	n/a
83	1.064	1.064	1.064	1.064	1.064	1.064	n/a	n/a	n/a	n/a
84	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
85	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
86	1.102	1.102	1.102	1.102	1.102	1.102	n/a	n/a	n/a	n/a
87	1.106	1.106	1.106	1.106	1.106	1.106	n/a	n/a	n/a	n/a
88	1.115	1.115	1.115	1.115	1.115	1.115	n/a	n/a	n/a	n/a
89	1.119	1.119	1.119	1.119	1.119	1.119	n/a	n/a	n/a	n/a
90	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
91	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
92	1.144	1.144	1.144	1.144	1.144	1.144	n/a	n/a	n/a	n/a
93	1.152	1.152	1.152	1.152	1.152	1.152	n/a	n/a	n/a	n/a
94	1.161	1.161	1.161	1.161	1.161	1.161	n/a	n/a	n/a	n/a
95	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
96	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
97	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
98	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a
99+	1.173	1.173	1.173	1.173	1.173	1.173	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ TABLE 34: DRIVER AGE REFINEMENT - CMP

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	0.913	0.935	0.897	0.883	1.142	0.975	0.992	0.779	1.095	0.853
17	0.942	0.950	0.955	1.017	1.118	0.916	0.992	0.779	0.992	0.779
18	0.910	0.923	0.935	0.933	1.101	0.886	0.992	0.779	0.992	0.779
19	0.898	0.885	0.903	0.906	1.081	0.899	0.992	0.816	0.992	0.816
20	0.881	0.857	0.901	0.885	1.070	0.885	0.992	0.816	0.992	0.816
21	1.056	1.042	1.095	1.015	1.054	1.020	0.992	0.937	0.992	0.937
22	1.035	1.022	1.086	1.011	1.046	1.004	0.992	0.931	0.992	0.931
23	1.014	1.015	0.996	0.971	1.042	1.057	0.946	0.912	0.946	0.912
24	1.014	1.015	0.995	0.964	1.042	1.046	0.946	0.900	0.946	0.900
25	1.015	1.015	1.025	1.024	1.015	1.015	n/a	n/a	n/a	n/a
26	1.015	1.015	1.022	1.020	1.015	1.015	n/a	n/a	n/a	n/a
27	1.013	1.013	1.018	1.015	1.013	1.013	n/a	n/a	n/a	n/a
28	1.013	1.013	1.015	1.011	1.013	1.013	n/a	n/a	n/a	n/a
29	1.012	1.012	1.012	1.007	1.012	1.012	n/a	n/a	n/a	n/a
30	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
31	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
32	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
33	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
34	1.036	1.036	1.036	1.036	1.036	1.036	n/a	n/a	n/a	n/a
35	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
36	1.033	1.033	1.033	1.033	1.033	1.033	n/a	n/a	n/a	n/a
37	1.028	1.028	1.028	1.028	1.028	1.028	n/a	n/a	n/a	n/a
38	1.024	1.024	1.024	1.024	1.024	1.024	n/a	n/a	n/a	n/a
39	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
40	1.021	1.021	1.021	1.021	1.021	1.021	n/a	n/a	n/a	n/a
41	1.016	1.016	1.016	1.016	1.016	1.016	n/a	n/a	n/a	n/a
42	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
43	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
44	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
45	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
46	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
54	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
55	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a
56	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
57	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
58	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
59	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a
60	1.005	1.005	1.005	1.005	1.005	1.005	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
64	0.991	0.991	0.991	0.991	0.991	0.991	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
67	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
68	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
69	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
70	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
71	0.999	0.999	0.999	0.999	0.999	0.999	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
72	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
74	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
75	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
76	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
77	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
78	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
79	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
80	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
81	1.018	1.018	1.018	1.018	1.018	1.018	n/a	n/a	n/a	n/a
82	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
83	1.023	1.023	1.023	1.023	1.023	1.023	n/a	n/a	n/a	n/a
84	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
85	1.027	1.027	1.027	1.027	1.027	1.027	n/a	n/a	n/a	n/a
86	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
87	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
88	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
89	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
90	1.054	1.054	1.054	1.054	1.054	1.054	n/a	n/a	n/a	n/a
91	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
92	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
93	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
94	1.072	1.072	1.072	1.072	1.072	1.072	n/a	n/a	n/a	n/a
95	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
96	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
97	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
98	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a
99+	1.077	1.077	1.077	1.077	1.077	1.077	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ TABLE 34: DRIVER AGE REFINEMENT - COL

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.076	1.109	1.070	1.073	1.164	1.106	1.058	0.800	1.176	0.900
17	1.114	1.123	1.151	1.179	1.164	1.095	1.058	0.841	1.058	0.841
18	1.060	1.080	1.100	1.146	1.164	1.033	1.058	0.831	1.058	0.831
19	1.065	1.086	1.073	1.066	1.160	1.031	1.058	0.896	1.058	0.896
20	1.008	1.015	1.043	1.018	1.152	0.986	1.058	0.896	1.058	0.896
21	1.199	1.152	1.231	1.149	1.132	1.071	1.037	0.954	1.037	0.954
22	1.167	1.122	1.196	1.118	1.099	1.032	1.014	0.933	1.014	0.933
23	1.124	1.082	1.155	1.082	1.074	1.051	0.982	0.978	0.982	0.978
24	1.071	1.032	1.097	1.030	1.055	1.008	0.942	0.937	0.942	0.937
25	1.030	1.030	1.059	1.034	1.030	1.030	n/a	n/a	n/a	n/a
26	1.022	1.022	1.059	1.034	1.022	1.022	n/a	n/a	n/a	n/a
27	1.013	1.013	1.055	1.030	1.013	1.013	n/a	n/a	n/a	n/a
28	1.005	1.005	1.055	1.030	1.005	1.005	n/a	n/a	n/a	n/a
29	1.001	1.001	1.051	1.026	1.001	1.001	n/a	n/a	n/a	n/a
30	1.016	1.016	1.016	1.016	1.016	1.016	n/a	n/a	n/a	n/a
31	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
32	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
33	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
34	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
35	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
36	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
37	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
38	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
39	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
40	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
41	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
42	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
43	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
49	0.996	0.996	0.996	0.996	0.996	0.996	n/a	n/a	n/a	n/a
50	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
51	1.017	1.017	1.017	1.017	1.017	1.017	n/a	n/a	n/a	n/a
52	1.012	1.012	1.012	1.012	1.012	1.012	n/a	n/a	n/a	n/a
53	1.008	1.008	1.008	1.008	1.008	1.008	n/a	n/a	n/a	n/a
54	1.003	1.003	1.003	1.003	1.003	1.003	n/a	n/a	n/a	n/a
55	1.009	1.009	1.009	1.009	1.009	1.009	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
58	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
59	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
60	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
61	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
62	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
63	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
64	0.995	0.995	0.995	0.995	0.995	0.995	n/a	n/a	n/a	n/a
65	0.985	0.985	0.985	0.985	0.985	0.985	n/a	n/a	n/a	n/a
66	0.990	0.990	0.990	0.990	0.990	0.990	n/a	n/a	n/a	n/a
67	0.994	0.994	0.994	0.994	0.994	0.994	n/a	n/a	n/a	n/a
68	1.004	1.004	1.004	1.004	1.004	1.004	n/a	n/a	n/a	n/a
69	1.013	1.013	1.013	1.013	1.013	1.013	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
70	1.002	1.002	1.002	1.002	1.002	1.002	n/a	n/a	n/a	n/a
71	1.011	1.011	1.011	1.011	1.011	1.011	n/a	n/a	n/a	n/a
72	1.020	1.020	1.020	1.020	1.020	1.020	n/a	n/a	n/a	n/a
73	1.029	1.029	1.029	1.029	1.029	1.029	n/a	n/a	n/a	n/a
74	1.038	1.038	1.038	1.038	1.038	1.038	n/a	n/a	n/a	n/a
75	1.037	1.037	1.037	1.037	1.037	1.037	n/a	n/a	n/a	n/a
76	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	n/a
77	1.063	1.063	1.063	1.063	1.063	1.063	n/a	n/a	n/a	n/a
78	1.076	1.076	1.076	1.076	1.076	1.076	n/a	n/a	n/a	n/a
79	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
80	1.080	1.080	1.080	1.080	1.080	1.080	n/a	n/a	n/a	n/a
81	1.089	1.089	1.089	1.089	1.089	1.089	n/a	n/a	n/a	n/a
82	1.101	1.101	1.101	1.101	1.101	1.101	n/a	n/a	n/a	n/a
83	1.114	1.114	1.114	1.114	1.114	1.114	n/a	n/a	n/a	n/a
84	1.114	1.114	1.114	1.114	1.114	1.114	n/a	n/a	n/a	n/a
85	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
86	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
87	1.126	1.126	1.126	1.126	1.126	1.126	n/a	n/a	n/a	n/a
88	1.134	1.134	1.134	1.134	1.134	1.134	n/a	n/a	n/a	n/a
89	1.134	1.134	1.134	1.134	1.134	1.134	n/a	n/a	n/a	n/a
90	1.143	1.143	1.143	1.143	1.143	1.143	n/a	n/a	n/a	n/a
91	1.143	1.143	1.143	1.143	1.143	1.143	n/a	n/a	n/a	n/a
92	1.147	1.147	1.147	1.147	1.147	1.147	n/a	n/a	n/a	n/a
93	1.155	1.155	1.155	1.155	1.155	1.155	n/a	n/a	n/a	n/a
94	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
95	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
96	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
97	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
98	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a
99+	1.168	1.168	1.168	1.168	1.168	1.168	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ TABLE 34: DRIVER AGE REFINEMENT - UM/UIM

							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
26	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
27	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
28	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
29	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
30	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
31	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
32	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
33	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
34	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
35	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
36	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
37	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
38	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
39	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
40	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
41	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
42	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
43	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
44	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
45	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
46	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
47	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
48	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
49	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
50	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
51	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
52	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
53	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
54	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
55	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
56	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
57	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
58	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
59	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
60	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
61	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
62	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
63	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
64	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
65	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
66	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
67	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
68	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
69	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

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							Student Away At School (ATS)			
Age	Single Female Occ. Op	Single Female Princ. Op.	Single Male Occ. Op	Single Male Princ. Op.	Married Female	Married Male	Single Female	Single Male	Married Female	Married Male
70	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
71	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
72	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
73	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
74	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
75	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
76	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
77	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
78	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
79	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
80	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
81	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
82	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
83	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
84	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
85	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
86	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
87	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
88	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
89	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
90	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
91	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
92	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
93	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
94	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
95	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
96	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
97	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
98	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
99+	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

Notes: 1) Driver Age is the age of the “Rated Driver”
2) Factor for Excess Vehicle is 1.000

+ **TABLE 35: ANNUAL MILEAGE FACTOR**

Annual Mileage	BI	PD	MED	UM	UIM	CMP	COL
0- 1,000	0.780	0.780	0.823	1.000	1.000	0.817	0.851
1,001- 2,000	0.790	0.790	0.830	1.000	1.000	0.822	0.855
2,001- 3,000	0.799	0.799	0.836	1.000	1.000	0.828	0.860
3,001- 4,000	0.817	0.817	0.849	1.000	1.000	0.839	0.868
4,001- 5,000	0.833	0.833	0.859	1.000	1.000	0.850	0.875
5,001- 6,000	0.847	0.847	0.868	1.000	1.000	0.860	0.882
6,001- 7,000	0.873	0.873	0.890	1.000	1.000	0.884	0.902
7,001- 8,000	0.899	0.899	0.912	1.000	1.000	0.908	0.922
8,001- 9,000	0.925	0.925	0.934	1.000	1.000	0.931	0.943
9,001- 10,000	0.950	0.950	0.957	1.000	1.000	0.956	0.964
10,001- 11,000	0.976	0.976	0.980	1.000	1.000	0.980	0.986
11,001- 12,000	0.988	0.988	0.990	1.000	1.000	0.990	0.993
12,001- 13,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13,001- 14,000	1.012	1.012	1.010	1.000	1.000	1.010	1.007
14,001- 15,000	1.024	1.024	1.019	1.000	1.000	1.020	1.014
15,001- 16,000	1.035	1.035	1.027	1.000	1.000	1.029	1.020
16,001- 17,000	1.046	1.046	1.033	1.000	1.000	1.039	1.025
17,001- 18,000	1.057	1.057	1.037	1.000	1.000	1.048	1.030
18,001- 19,000	1.066	1.066	1.041	1.000	1.000	1.056	1.033
19,001- 20,000	1.076	1.076	1.043	1.000	1.000	1.065	1.037
20,001- 21,000	1.085	1.085	1.046	1.000	1.000	1.073	1.040
21,001- 22,000	1.094	1.094	1.049	1.000	1.000	1.081	1.043
22,001- 23,000	1.103	1.103	1.051	1.000	1.000	1.089	1.047
23,001- 24,000	1.112	1.112	1.054	1.000	1.000	1.097	1.050
24,001- 25,000	1.120	1.120	1.057	1.000	1.000	1.105	1.053
25,001- 26,000	1.128	1.128	1.059	1.000	1.000	1.111	1.056
26,001- 27,000	1.135	1.135	1.062	1.000	1.000	1.118	1.060
27,001- 28,000	1.142	1.142	1.065	1.000	1.000	1.125	1.063
28,001- 29,000	1.148	1.148	1.067	1.000	1.000	1.131	1.066
29,001- 30,000	1.155	1.155	1.070	1.000	1.000	1.138	1.070
30,001- 31,000	1.161	1.161	1.073	1.000	1.000	1.144	1.073
31,001- 32,000	1.168	1.168	1.075	1.000	1.000	1.150	1.076
32,001- 33,000	1.175	1.175	1.078	1.000	1.000	1.157	1.079
33,001- 34,000	1.181	1.181	1.080	1.000	1.000	1.163	1.083
34,001- 35,000	1.184	1.184	1.082	1.000	1.000	1.166	1.084
35,001 and Over	1.188	1.188	1.083	1.000	1.000	1.169	1.086

+ **TABLE 36: ANNUAL MILEAGE YOUTH OFFSET FACTOR**

	"Driver Class" Age 24 & Younger						
Annual Mileage	BI	PD	MED	UM	UIM	CMP	COL
0- 1,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1,001- 2,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2,001- 3,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3,001- 4,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4,001- 5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5,001- 6,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6,001- 7,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7,001- 8,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8,001- 9,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9,001- 10,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10,001- 11,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11,001- 12,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12,001- 13,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13,001- 14,000	0.991	0.991	0.993	1.000	1.000	0.993	0.995
14,001- 15,000	0.982	0.982	0.986	1.000	1.000	0.985	0.990
15,001- 16,000	0.975	0.975	0.980	1.000	1.000	0.979	0.985
16,001- 17,000	0.967	0.967	0.976	1.000	1.000	0.972	0.982
17,001- 18,000	0.960	0.960	0.973	1.000	1.000	0.966	0.978
18,001- 19,000	0.954	0.954	0.970	1.000	1.000	0.960	0.976
19,001- 20,000	0.947	0.947	0.969	1.000	1.000	0.954	0.973
20,001- 21,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
21,001- 22,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
22,001- 23,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
23,001- 24,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
24,001- 25,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
25,001- 26,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
26,001- 27,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
27,001- 28,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
28,001- 29,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
29,001- 30,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
30,001- 31,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
31,001- 32,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
32,001- 33,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
33,001- 34,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
34,001- 35,000	0.941	0.941	0.967	1.000	1.000	0.949	0.971
35,001 and Over	0.941	0.941	0.967	1.000	1.000	0.949	0.971

Note: "Driver Class" Age 24 & Younger is classes other than "7I" to "7T", "8N" to "8R" and "5H".

+ TABLE 36: ANNUAL MILEAGE YOUTH OFFSET FACTOR

	"Driver Class" Age 25 & Older					
Annual Mileage	BI	PD	MED	UM	CMP	COLL
0- 1,000	1.000	1.000	1.000	1.000	1.000	1.000
1,001- 2,000	1.000	1.000	1.000	1.000	1.000	1.000
2,001- 3,000	1.000	1.000	1.000	1.000	1.000	1.000
3,001- 4,000	1.000	1.000	1.000	1.000	1.000	1.000
4,001- 5,000	1.000	1.000	1.000	1.000	1.000	1.000
5,001- 6,000	1.000	1.000	1.000	1.000	1.000	1.000
6,001- 7,000	1.000	1.000	1.000	1.000	1.000	1.000
7,001- 8,000	1.000	1.000	1.000	1.000	1.000	1.000
8,001- 9,000	1.000	1.000	1.000	1.000	1.000	1.000
9,001- 10,000	1.000	1.000	1.000	1.000	1.000	1.000
10,001- 11,000	1.000	1.000	1.000	1.000	1.000	1.000
11,001- 12,000	1.000	1.000	1.000	1.000	1.000	1.000
12,001- 13,000	1.000	1.000	1.000	1.000	1.000	1.000
13,001- 14,000	1.000	1.000	1.000	1.000	1.000	1.000
14,001- 15,000	1.000	1.000	1.000	1.000	1.000	1.000
15,001- 16,000	1.000	1.000	1.000	1.000	1.000	1.000
16,001- 17,000	1.000	1.000	1.000	1.000	1.000	1.000
17,001- 18,000	1.000	1.000	1.000	1.000	1.000	1.000
18,001- 19,000	1.000	1.000	1.000	1.000	1.000	1.000
19,001- 20,000	1.000	1.000	1.000	1.000	1.000	1.000
20,001- 21,000	1.000	1.000	1.000	1.000	1.000	1.000
21,001- 22,000	1.000	1.000	1.000	1.000	1.000	1.000
22,001- 23,000	1.000	1.000	1.000	1.000	1.000	1.000
23,001- 24,000	1.000	1.000	1.000	1.000	1.000	1.000
24,001- 25,000	1.000	1.000	1.000	1.000	1.000	1.000
25,001- 26,000	1.000	1.000	1.000	1.000	1.000	1.000
26,001- 27,000	1.000	1.000	1.000	1.000	1.000	1.000
27,001- 28,000	1.000	1.000	1.000	1.000	1.000	1.000
28,001- 29,000	1.000	1.000	1.000	1.000	1.000	1.000
29,001- 30,000	1.000	1.000	1.000	1.000	1.000	1.000
30,001- 31,000	1.000	1.000	1.000	1.000	1.000	1.000
31,001- 32,000	1.000	1.000	1.000	1.000	1.000	1.000
32,001- 33,000	1.000	1.000	1.000	1.000	1.000	1.000
33,001- 34,000	1.000	1.000	1.000	1.000	1.000	1.000
34,001- 35,000	1.000	1.000	1.000	1.000	1.000	1.000
35,001 and Over	1.000	1.000	1.000	1.000	1.000	1.000

+ **TABLE 37: RENEWAL CAP FACTOR**

Premium Change	Cap
>25%	25%

ZONES

A. Vehicles Garaged Out of State

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

Zip Code	Zone
99955	2

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

Zip Code	Zone
99977	23

B. Zips Not Shown

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

*

Zip Code	Zone	County Code
71601	14	69
71602	14	69
71603	14	69
71630	17	41
71631	24	11
71635	17	3
71638	24	17
71639	16	41
71640	24	17
71642	17	3
71643	24	79
71644	24	79
71646	17	3
71647	24	11
71651	24	11
71652	24	25
71653	24	17
71654	17	41
71655	17	43
71658	17	3
71659	14	69
71660	24	25
71661	17	3
71662	17	41
71663	17	3
71665	24	25
71666	17	41
71667	24	79
71670	17	41
71671	24	11
71674	16	41
71675	17	43
71676	17	3
71677	17	43
71678	24	79
71701	26	103
71720	26	103
71721	25	19
71722	26	99
71724	8	139
71725	26	39
71726	26	103
71728	25	19
71730	8	139
71740	24	27

Zip Code	Zone	County Code
71742	26	39
71743	25	19
71744	24	13
71745	24	13
71747	8	139
71748	26	39
71749	8	139
71750	8	139
71751	26	103
71752	24	27
71753	24	27
71758	8	139
71759	8	139
71762	8	139
71763	26	39
71764	26	103
71765	8	139
71766	24	13
71770	24	27
71772	25	19
71801	26	57
71820	26	81
71822	26	81
71823	26	133
71825	26	57
71826	24	73
71827	24	73
71828	26	99
71831	26	57
71832	26	133
71833	26	61
71834	7	91
71835	26	99
71836	26	81
71837	7	91
71838	26	57
71839	7	91
71840	7	91
71841	26	133
71842	26	133
71845	24	73
71846	26	133
71847	26	57
71851	26	61
71852	26	61

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

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

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

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

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

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

Zip Code	Zone	County Code
72424	22	21
72425	21	55
72426	13	93
72427	21	31
72428	13	93
72429	21	111
72430	22	21
72431	22	67
72432	21	111
72433	22	75
72434	22	75
72435	22	21
72436	21	55
72437	21	31
72438	13	93
72440	22	75
72441	22	21
72442	13	93
72443	21	55
72444	22	121
72445	22	75
72447	21	31
72449	22	121
72450	21	55
72453	22	21
72454	22	21
72455	22	121
72456	22	21
72457	22	75
72458	22	75
72459	18	75
72460	22	121
72461	22	21
72462	22	121
72464	22	21
72465	22	75
72466	18	75
72467	21	31
72469	18	75
72470	22	21
72471	22	67
72472	21	111
72473	22	67
72474	21	55
72475	21	111

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Zip Code	Zone	County Code
72476	22	75
72478	22	121
72479	21	111
72482	18	135
72501	22	63
72512	18	65
72513	18	135
72515	22	49
72517	18	65
72519	18	65
72520	22	49
72521	18	135
72522	22	63
72523	22	23
72524	22	63
72526	22	63
72527	22	63
72528	18	65
72529	18	135
72530	22	23
72531	22	49
72532	18	135
72533	18	137
72534	22	63
72536	18	65
72537	23	5
72538	22	49
72539	22	49
72540	18	65
72542	18	135
72543	22	23
72544	23	5
72546	22	23
72550	22	63
72553	22	63
72554	22	49
72555	18	137
72556	18	65
72560	18	137
72561	18	65
72562	22	63
72564	22	63
72565	18	65
72566	18	65
72567	18	137

Zip Code	Zone	County Code
72568	22	63
72569	18	135
72571	22	63
72572	18	75
72573	18	65
72575	22	63
72576	22	49
72577	18	135
72578	22	49
72579	22	63
72581	22	23
72583	22	49
72584	18	65
72585	18	65
72587	18	65
72601	23	9
72611	23	9
72613	23	15
72615	23	9
72616	23	15
72617	23	5
72619	23	89
72623	23	5
72624	23	101
72626	23	5
72628	23	101
72629	23	141
72630	23	9
72631	23	15
72632	23	15
72633	23	9
72634	23	89
72635	23	5
72636	23	129
72638	23	15
72639	23	129
72640	23	101
72641	23	101
72642	23	5
72644	23	9
72645	23	129
72648	23	101
72650	23	129
72651	23	5
72653	23	5

Zip Code	Zone	County Code
72655	23	101
72657	18	137
72658	23	5
72659	23	5
72660	23	15
72661	23	89
72662	23	9
72663	18	137
72666	23	101
72668	23	89
72669	23	129
72670	23	101
72672	23	89
72675	23	129
72677	23	89
72679	23	115
72680	18	137
72682	23	9
72683	23	101
72685	23	101
72686	23	129
72687	23	89
72701	9	143
72703	9	143
72704	9	143
72711	9	7
72712	9	7
72714	9	7
72715	9	7
72717	9	143
72718	9	7
72719	9	7
72721	23	87
72722	9	7
72727	9	143
72728	9	143
72729	9	143
72730	9	143
72732	9	7
72733	9	7
72734	9	7
72735	9	143
72736	9	7
72737	9	143
72738	23	87

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Zip Code	Zone	County Code
72739	9	7
72740	23	87
72741	9	143
72742	23	87
72744	9	143
72745	9	7
72747	9	7
72749	9	143
72751	9	7
72752	23	87
72753	9	143
72756	9	7
72758	9	7
72760	23	87
72761	9	7
72762	9	143
72764	9	143
72768	9	7
72769	9	143
72770	9	143
72773	23	87
72774	9	143
72776	23	87
72801	23	115
72802	23	115
72820	23	47
72821	23	47
72823	23	115
72824	23	149
72826	23	83
72827	23	149
72828	23	149
72829	23	149

Zip Code	Zone	County Code
72830	23	71
72832	23	71
72833	23	149
72834	23	149
72835	23	83
72837	23	115
72838	23	149
72839	23	71
72840	23	71
72841	23	127
72842	23	149
72843	23	115
72845	23	71
72846	23	71
72847	23	115
72851	23	83
72852	23	71
72853	23	149
72854	23	71
72855	23	83
72856	23	101
72857	23	149
72858	23	115
72860	23	149
72863	23	83
72865	23	83
72901	3	131
72903	3	131
72904	3	131
72908	3	131
72916	3	131
72921	3	33
72923	3	131

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

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-14-A-FR-216

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-10.3	-5.0					
Property Damage	51.9	20.0					
Medical Payments	48.6	10.0					
Uninsured Motorist BI	29.5	9.8					
Underins. Motorist BI	29.5	10.1					
Uninsured Motorist PD	29.5	10.1					
Comprehensive	5.0	0.0					
Collision	12.0	7.0					
Towing & Labor	167.1	19.9					
TOTAL OVERALL EFFECT	15.5	5.0					

6. 5 Year History Rate Change History

Year	Policy Count (Earned Exposures Used)	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	427	n/a	n/a	392	288	73.5%	63.6%
2010	534	0.0%	8/1/2010	499	311	62.3%	63.2%
2011	669	n/a	n/a	610	499	81.8%	65.3%
2012	720	n/a	n/a	675	484	71.7%	65.5%
2013	796	5.0%	9/1/2013	742	521	70.2%	62.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.4%
B. General Expense	6.1%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	2.3%
E. Other (Adjusting & Other)	13.6%
F. TOTAL	44.5%

8. **n/a** Apply Lost Cost Factors to Future filings? (Y or N)

9. **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): (no zone change in this filing)

10. **-11.4%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): (no zone change in this filing)

PC RLC