

State: Arkansas **Filing Company:** Safeco Insurance Company of Illinois
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Safeco Auto
Project Name/Number: Level 1/15-AR-S-AO-RR-STP-LVL1

Filing at a Glance

Company: Safeco Insurance Company of Illinois
Product Name: Safeco Auto
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0000 Personal Auto Combinations
Filing Type: Rate/Rule
Date Submitted: 02/06/2015
SERFF Tr Num: LBPM-129899620
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: 15-AR-S-AO-RR-STP-LVL1

Effective Date 05/11/2015
Requested (New):
Effective Date 06/22/2015
Requested (Renewal):
Author(s): Darren Demmon
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 02/19/2015
Disposition Status: Filed
Effective Date (New): 05/11/2015
Effective Date (Renewal): 06/22/2015

State Filing Description:

State: Arkansas **Filing Company:** Safeco Insurance Company of Illinois
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Safeco Auto
Project Name/Number: Level 1/15-AR-S-AO-RR-STP-LVL1

General Information

Project Name: Level 1	Status of Filing in Domicile: Not Filed
Project Number: 15-AR-S-AO-RR-STP-LVL1	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 02/19/2015	
State Status Changed:	Deemer Date:
Created By: Darren Demmon	Submitted By: Darren Demmon
Corresponding Filing Tracking Number:	

Filing Description:

We are pleased to introduce updates to the current Safeco auto product. This revision impacts new business effective on or after May 11, 2015 and renewal business on or after June 22, 2015. The average impact for policies at their next renewal will be +4.5%. Below is the list of the changes for this revision.

- Base Rates
- Driver Class Factors
- Model Year Factors
- Advanced Quote Discount Factors
- Minimum Driver Age by Tenure Factors

We appreciate your review of this filing and look forward to your acknowledgement. Please feel free to contact me with any questions or concerns.

Sincerely,

Darren Demmon
 Phone: (425) 943-6215
 darren.demmon@libertymutual.com

Company and Contact

Filing Contact Information

Darren Demmon, Compliance Analyst II	Darren.Demmon@LibertyMutual.com
Safeco Plaza 1001 4th Ave	425-943-6215 [Phone]
Seattle, WA 98154	

Filing Company Information

Safeco Insurance Company of Illinois	CoCode: 39012	State of Domicile: Illinois
175 Berkeley Street	Group Code: 111	Company Type: Property & Casualty
Boston, MA 02116	Group Name: Liberty Mutual Group	State ID Number:
(617) 357-9500 ext. [Phone]	FEIN Number: 91-1115311	

Filing Fees

Fee Required? Yes

State: Arkansas **Filing Company:** Safeco Insurance Company of Illinois
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Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: AR Rate filing fee is \$100 per filing
Per Company: No

Company	Amount	Date Processed	Transaction #
Safeco Insurance Company of Illinois	\$100.00	02/06/2015	92162752

SERFF Tracking #:

LBPM-129899620

State Tracking #:

Company Tracking #:

15-AR-S-AO-RR-STP-LVL1

State:

Arkansas

Filing Company:

Safeco Insurance Company of Illinois

TOI/Sub-TOI:

19.0 Personal Auto/19.0000 Personal Auto Combinations

Product Name:

Safeco Auto

Project Name/Number:

Level 1/15-AR-S-AO-RR-STP-LVL1

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/19/2015	02/19/2015

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0000 Personal Auto Combinations
Product Name: Safeco Auto
Project Name/Number: Level 1/15-AR-S-AO-RR-STP-LVL1

Filing Company: Safeco Insurance Company of Illinois

Disposition

Disposition Date: 02/19/2015
 Effective Date (New): 05/11/2015
 Effective Date (Renewal): 06/22/2015
 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):
Safeco Insurance Company of Illinois	19.900%	4.500%	\$1,758,749	27,592	\$39,323,408	20.000%	1.500%

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

SERFF Tracking #:

LBPM-129899620

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

15-AR-S-AO-RR-STP-LVL1

State:

Arkansas

Filing Company:

Safeco Insurance Company of Illinois

TOI/Sub-TOI:

19.0 Personal Auto/19.0000 Personal Auto Combinations

Product Name:

Safeco Auto

Project Name/Number:

Level 1/15-AR-S-AO-RR-STP-LVL1

Rate Information

Rate data applies to filing.

Filing Method:

File and use

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

5.500%

Effective Date of Last Rate Revision:

04/24/2014

Filing Method of Last Filing:

File and use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Safeco Insurance Company of Illinois	19.900%	4.500%	\$1,758,749	27,592	\$39,323,408	20.000%	1.500%

SERFF Tracking #:

LBPM-129899620

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

15-AR-S-AO-RR-STP-LVL1

State:

Arkansas

Filing Company:

Safeco Insurance Company of Illinois

TOI/Sub-TOI:

19.0 Personal Auto/19.0000 Personal Auto Combinations

Product Name:

Safeco Auto

Project Name/Number:

Level 1/15-AR-S-AO-RR-STP-LVL1

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 02/19/2015	Rate/Rule Manual	Exhibit 1	Replacement	LBPM-129432658	Exhibit 1_Base Rates.pdf
2	Filed 02/19/2015	Rate/Rule Manual	Exhibit 2	Replacement	LBRM-128695868	Exhibit 3_Driver Class.pdf
3	Filed 02/19/2015	Rate/Rule Manual	Exhibit 10	Replacement	LBPM-129432658	Exhibit 10_Model Year.pdf
4	Filed 02/19/2015	Rate/Rule Manual	Exhibit 16	Replacement	LBPM-129432658	Exhibit 16_AQD.pdf
5	Filed 02/19/2015	Rate/Rule Manual	Exhibit 33	Replacement	LBRM-128695868	Exhibit 33_Min Driver Age by Tenure.pdf

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 1

BASE RATES

Market	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
All Markets	42.21	34.53	5.06	1.92	0.57	6.20	1.73	3.60	62.87	105.77	4.56

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 3

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	15 and below	0 to 11 months	2.521	2.254	2.050	2.050	2.050	2.521	2.521	1.881	0.729	1.881	1.881
Married	Female	15 and below	12 to 23 months	2.521	2.254	2.050	2.050	2.050	2.521	2.521	1.881	0.729	1.881	1.881
Married	Female	15 and below	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.729	1.330	1.330
Married	Female	15.5	0 to 11 months	2.521	2.254	2.050	2.050	2.050	2.521	2.521	1.881	0.729	1.881	1.881
Married	Female	15.5	12 to 23 months	2.521	2.254	2.050	2.050	2.050	2.521	2.521	1.881	0.729	1.881	1.881
Married	Female	15.5	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.729	1.330	1.330
Married	Female	16.0	0 to 11 months	2.521	2.254	2.050	2.050	2.050	2.521	2.521	1.881	0.729	1.881	1.881
Married	Female	16.0	12 to 23 months	2.521	2.254	2.050	2.050	2.050	2.521	2.521	1.881	0.729	1.881	1.881
Married	Female	16.0	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.729	1.330	1.330
Married	Female	16.5	0 to 11 months	2.430	2.167	1.964	1.964	1.964	2.430	2.430	1.828	0.735	1.828	1.828
Married	Female	16.5	12 to 23 months	2.430	2.167	1.964	1.964	1.964	2.430	2.430	1.828	0.735	1.828	1.828
Married	Female	16.5	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.735	1.330	1.330
Married	Female	17.0	0 to 11 months	2.258	2.002	1.803	1.803	1.803	2.258	2.258	1.725	0.748	1.725	1.725
Married	Female	17.0	12 to 23 months	2.258	2.002	1.803	1.803	1.803	2.258	2.258	1.725	0.748	1.725	1.725
Married	Female	17.0	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.748	1.330	1.330
Married	Female	17.5	0 to 11 months	2.104	1.860	1.671	1.671	1.671	2.104	2.104	1.636	0.761	1.636	1.636
Married	Female	17.5	12 to 23 months	2.104	1.860	1.671	1.671	1.671	2.104	2.104	1.636	0.761	1.636	1.636
Married	Female	17.5	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.761	1.330	1.330
Married	Female	18.0	0 to 11 months	1.965	1.737	1.563	1.563	1.563	1.965	1.965	1.558	0.772	1.558	1.558
Married	Female	18.0	12 to 23 months	1.965	1.737	1.563	1.563	1.563	1.965	1.965	1.558	0.772	1.558	1.558
Married	Female	18.0	24 months and above	1.572	1.390	1.288	1.288	1.288	1.572	1.572	1.330	0.772	1.330	1.330
Married	Female	18.5	0 to 11 months	1.839	1.631	1.473	1.473	1.473	1.839	1.839	1.490	0.783	1.490	1.490
Married	Female	18.5	12 to 23 months	1.839	1.631	1.473	1.473	1.473	1.839	1.839	1.490	0.783	1.490	1.490
Married	Female	18.5	24 months and above	1.561	1.389	1.288	1.288	1.288	1.561	1.561	1.330	0.783	1.330	1.330
Married	Female	19.0	0 to 11 months	1.725	1.538	1.399	1.399	1.399	1.725	1.725	1.430	0.792	1.430	1.430
Married	Female	19.0	12 to 23 months	1.725	1.538	1.399	1.399	1.399	1.725	1.725	1.430	0.792	1.430	1.430
Married	Female	19.0	24 months and above	1.550	1.388	1.288	1.288	1.288	1.550	1.550	1.330	0.792	1.330	1.330
Married	Female	19.5	0 to 11 months	1.622	1.457	1.338	1.338	1.338	1.622	1.622	1.377	0.801	1.377	1.377
Married	Female	19.5	12 to 23 months	1.622	1.457	1.338	1.338	1.338	1.622	1.622	1.377	0.801	1.377	1.377
Married	Female	19.5	24 months and above	1.538	1.386	1.288	1.288	1.288	1.538	1.538	1.330	0.801	1.330	1.330
Married	Female	20.0	0 to 11 months	1.527	1.385	1.288	1.288	1.288	1.527	1.527	1.330	0.808	1.330	1.330
Married	Female	20.0	12 to 23 months	1.527	1.385	1.288	1.288	1.288	1.527	1.527	1.330	0.808	1.330	1.330
Married	Female	20.0	24 months and above	1.527	1.385	1.288	1.288	1.288	1.527	1.527	1.330	0.808	1.330	1.330
Married	Female	20.5	0 to 11 months	1.441	1.322	1.247	1.247	1.247	1.441	1.441	1.288	0.815	1.288	1.288
Married	Female	20.5	12 to 23 months	1.441	1.322	1.247	1.247	1.247	1.441	1.441	1.288	0.815	1.288	1.288
Married	Female	20.5	24 months and above	1.441	1.322	1.247	1.247	1.247	1.441	1.441	1.288	0.815	1.288	1.288
Married	Female	21.0	0 to 11 months	1.361	1.266	1.213	1.213	1.213	1.361	1.361	1.250	0.822	1.250	1.250
Married	Female	21.0	12 to 23 months	1.361	1.266	1.213	1.213	1.213	1.361	1.361	1.250	0.822	1.250	1.250
Married	Female	21.0	24 months and above	1.361	1.266	1.213	1.213	1.213	1.361	1.361	1.250	0.822	1.250	1.250
Married	Female	21.5	0 to 11 months	1.288	1.216	1.186	1.186	1.186	1.288	1.288	1.215	0.829	1.215	1.215
Married	Female	21.5	12 to 23 months	1.288	1.216	1.186	1.186	1.186	1.288	1.288	1.215	0.829	1.215	1.215
Married	Female	21.5	24 months and above	1.288	1.216	1.186	1.186	1.186	1.288	1.288	1.215	0.829	1.215	1.215
Married	Female	22.0	0 to 11 months	1.220	1.171	1.164	1.164	1.164	1.220	1.220	1.183	0.834	1.183	1.183
Married	Female	22.0	12 to 23 months	1.220	1.171	1.164	1.164	1.164	1.220	1.220	1.183	0.834	1.183	1.183
Married	Female	22.0	24 months and above	1.220	1.171	1.164	1.164	1.164	1.220	1.220	1.183	0.834	1.183	1.183
Married	Female	22.5	0 to 11 months	1.176	1.139	1.146	1.146	1.146	1.176	1.176	1.155	0.839	1.155	1.155
Married	Female	22.5	12 to 23 months	1.176	1.139	1.146	1.146	1.146	1.176	1.176	1.155	0.839	1.155	1.155
Married	Female	22.5	24 months and above	1.176	1.139	1.146	1.146	1.146	1.176	1.176	1.155	0.839	1.155	1.155
Married	Female	23.0	0 to 11 months	1.153	1.118	1.133	1.133	1.133	1.153	1.153	1.130	0.844	1.130	1.130
Married	Female	23.0	12 to 23 months	1.153	1.118	1.133	1.133	1.133	1.153	1.153	1.130	0.844	1.130	1.130
Married	Female	23.0	24 months and above	1.153	1.118	1.133	1.133	1.133	1.153	1.153	1.130	0.844	1.130	1.130
Married	Female	23.5	0 to 11 months	1.132	1.100	1.122	1.122	1.122	1.132	1.132	1.107	0.848	1.107	1.107
Married	Female	23.5	12 to 23 months	1.132	1.100	1.122	1.122	1.122	1.132	1.132	1.107	0.848	1.107	1.107
Married	Female	23.5	24 months and above	1.132	1.100	1.122	1.122	1.122	1.132	1.132	1.107	0.848	1.107	1.107
Married	Female	24.0	0 to 11 months	1.113	1.084	1.115	1.115	1.115	1.113	1.113	1.088	0.851	1.088	1.088
Married	Female	24.0	12 to 23 months	1.113	1.084	1.115	1.115	1.115	1.113	1.113	1.088	0.851	1.088	1.088
Married	Female	24.0	24 months and above	1.113	1.084	1.115	1.115	1.115	1.113	1.113	1.088	0.851	1.088	1.088
Married	Female	24.5	0 to 11 months	1.094	1.070	1.109	1.109	1.109	1.094	1.094	1.071	0.854	1.071	1.071
Married	Female	24.5	12 to 23 months	1.094	1.070	1.109	1.109	1.109	1.094	1.094	1.071	0.854	1.071	1.071
Married	Female	24.5	24 months and above	1.094	1.070	1.109	1.109	1.109	1.094	1.094	1.071	0.854	1.071	1.071
Married	Female	25.0	0 to 11 months	1.077	1.057	1.106	1.106	1.106	1.077	1.077	1.056	0.857	1.056	1.056
Married	Female	25.0	12 to 23 months	1.077	1.057	1.106	1.106	1.106	1.077	1.077	1.056	0.857	1.056	1.056
Married	Female	25.0	24 months and above	1.077	1.057	1.106	1.106	1.106	1.077	1.077	1.056	0.857	1.056	1.056
Married	Female	25.5	0 to 11 months	1.062	1.046	1.105	1.105	1.105	1.062	1.062	1.043	0.860	1.043	1.043
Married	Female	25.5	12 to 23 months	1.062	1.046	1.105	1.105	1.105	1.062	1.062	1.043	0.860	1.043	1.043
Married	Female	25.5	24 months and above	1.062	1.046	1.105	1.105	1.105	1.062	1.062	1.043	0.860	1.043	1.043
Married	Female	26.0	0 to 11 months	1.047	1.037	1.104	1.104	1.104	1.047	1.047	1.032	0.863	1.032	1.032
Married	Female	26.0	12 to 23 months	1.047	1.037	1.104	1.104	1.104	1.047	1.047	1.032	0.863	1.032	1.032
Married	Female	26.0	24 months and above	1.047	1.037	1.104	1.104	1.104	1.047	1.047	1.032	0.863	1.032	1.032
Married	Female	26.5	0 to 11 months	1.034	1.029	1.105	1.105	1.105	1.034	1.034	1.023	0.865	1.023	1.023
Married	Female	26.5	12 to 23 months	1.034	1.029	1.105	1.105	1.105	1.034	1.034	1.023	0.865	1.023	1.023
Married	Female	26.5	24 months and above	1.034	1.029	1.105	1.105	1.105	1.034	1.034	1.023	0.865	1.023	1.023
Married	Female	27.0	0 to 11 months	1.021	1.022	1.106	1.106	1.106	1.021	1.021	1.014	0.868	1.014	1.014
Married	Female	27.0	12 to 23 months	1.021	1.022	1.106	1.106	1.106	1.021	1.021	1.014	0.868	1.014	1.014

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	27.0	24 months and above	1.021	1.022	1.106	1.106	1.106	1.021	1.021	1.014	0.868	1.014	1.014
Married	Female	27.5	0 to 11 months	1.009	1.015	1.108	1.108	1.108	1.009	1.009	1.007	0.870	1.007	1.007
Married	Female	27.5	12 to 23 months	1.009	1.015	1.108	1.108	1.108	1.009	1.009	1.007	0.870	1.007	1.007
Married	Female	27.5	24 months and above	1.009	1.015	1.108	1.108	1.108	1.009	1.009	1.007	0.870	1.007	1.007
Married	Female	28.0	0 to 11 months	0.998	1.009	1.111	1.111	1.111	0.998	0.998	1.000	0.871	1.000	1.000
Married	Female	28.0	12 to 23 months	0.998	1.009	1.111	1.111	1.111	0.998	0.998	1.000	0.871	1.000	1.000
Married	Female	28.0	24 months and above	0.998	1.009	1.111	1.111	1.111	0.998	0.998	1.000	0.871	1.000	1.000
Married	Female	28.5	0 to 11 months	0.987	1.003	1.113	1.113	1.113	0.987	0.987	0.994	0.873	0.994	0.994
Married	Female	28.5	12 to 23 months	0.987	1.003	1.113	1.113	1.113	0.987	0.987	0.994	0.873	0.994	0.994
Married	Female	28.5	24 months and above	0.987	1.003	1.113	1.113	1.113	0.987	0.987	0.994	0.873	0.994	0.994
Married	Female	29.0	0 to 11 months	0.977	0.998	1.116	1.116	1.116	0.977	0.977	0.989	0.875	0.989	0.989
Married	Female	29.0	12 to 23 months	0.977	0.998	1.116	1.116	1.116	0.977	0.977	0.989	0.875	0.989	0.989
Married	Female	29.0	24 months and above	0.977	0.998	1.116	1.116	1.116	0.977	0.977	0.989	0.875	0.989	0.989
Married	Female	29.5	0 to 11 months	0.968	0.994	1.118	1.118	1.118	0.968	0.968	0.984	0.877	0.984	0.984
Married	Female	29.5	12 to 23 months	0.968	0.994	1.118	1.118	1.118	0.968	0.968	0.984	0.877	0.984	0.984
Married	Female	29.5	24 months and above	0.968	0.994	1.118	1.118	1.118	0.968	0.968	0.984	0.877	0.984	0.984
Married	Female	30.0	0 to 11 months	0.959	0.990	1.120	1.120	1.120	0.959	0.959	0.980	0.878	0.980	0.980
Married	Female	30.0	12 to 23 months	0.959	0.990	1.120	1.120	1.120	0.959	0.959	0.980	0.878	0.980	0.980
Married	Female	30.0	24 months and above	0.959	0.990	1.120	1.120	1.120	0.959	0.959	0.980	0.878	0.980	0.980
Married	Female	30.5	0 to 11 months	0.951	0.986	1.121	1.121	1.121	0.951	0.951	0.976	0.879	0.976	0.976
Married	Female	30.5	12 to 23 months	0.951	0.986	1.121	1.121	1.121	0.951	0.951	0.976	0.879	0.976	0.976
Married	Female	30.5	24 months and above	0.951	0.986	1.121	1.121	1.121	0.951	0.951	0.976	0.879	0.976	0.976
Married	Female	31.0	0 to 11 months	0.942	0.981	1.122	1.122	1.122	0.942	0.942	0.972	0.880	0.972	0.972
Married	Female	31.0	12 to 23 months	0.942	0.981	1.122	1.122	1.122	0.942	0.942	0.972	0.880	0.972	0.972
Married	Female	31.0	24 months and above	0.942	0.981	1.122	1.122	1.122	0.942	0.942	0.972	0.880	0.972	0.972
Married	Female	31.5	0 to 11 months	0.934	0.977	1.123	1.123	1.123	0.934	0.934	0.968	0.882	0.968	0.968
Married	Female	31.5	12 to 23 months	0.934	0.977	1.123	1.123	1.123	0.934	0.934	0.968	0.882	0.968	0.968
Married	Female	31.5	24 months and above	0.934	0.977	1.123	1.123	1.123	0.934	0.934	0.968	0.882	0.968	0.968
Married	Female	32.0	0 to 11 months	0.927	0.973	1.122	1.122	1.122	0.927	0.927	0.965	0.883	0.965	0.965
Married	Female	32.0	12 to 23 months	0.927	0.973	1.122	1.122	1.122	0.927	0.927	0.965	0.883	0.965	0.965
Married	Female	32.0	24 months and above	0.927	0.973	1.122	1.122	1.122	0.927	0.927	0.965	0.883	0.965	0.965
Married	Female	32.5	0 to 11 months	0.920	0.969	1.121	1.121	1.121	0.920	0.920	0.961	0.884	0.961	0.961
Married	Female	32.5	12 to 23 months	0.920	0.969	1.121	1.121	1.121	0.920	0.920	0.961	0.884	0.961	0.961
Married	Female	32.5	24 months and above	0.920	0.969	1.121	1.121	1.121	0.920	0.920	0.961	0.884	0.961	0.961
Married	Female	33.0	0 to 11 months	0.913	0.965	1.119	1.119	1.119	0.913	0.913	0.958	0.885	0.958	0.958
Married	Female	33.0	12 to 23 months	0.913	0.965	1.119	1.119	1.119	0.913	0.913	0.958	0.885	0.958	0.958
Married	Female	33.0	24 months and above	0.913	0.965	1.119	1.119	1.119	0.913	0.913	0.958	0.885	0.958	0.958
Married	Female	33.5	0 to 11 months	0.907	0.961	1.116	1.116	1.116	0.907	0.907	0.955	0.887	0.955	0.955
Married	Female	33.5	12 to 23 months	0.907	0.961	1.116	1.116	1.116	0.907	0.907	0.955	0.887	0.955	0.955
Married	Female	33.5	24 months and above	0.907	0.961	1.116	1.116	1.116	0.907	0.907	0.955	0.887	0.955	0.955
Married	Female	34.0	0 to 11 months	0.901	0.956	1.113	1.113	1.113	0.901	0.901	0.952	0.888	0.952	0.952
Married	Female	34.0	12 to 23 months	0.901	0.956	1.113	1.113	1.113	0.901	0.901	0.952	0.888	0.952	0.952
Married	Female	34.0	24 months and above	0.901	0.956	1.113	1.113	1.113	0.901	0.901	0.952	0.888	0.952	0.952
Married	Female	34.5	0 to 11 months	0.895	0.952	1.108	1.108	1.108	0.895	0.895	0.948	0.889	0.948	0.948
Married	Female	34.5	12 to 23 months	0.895	0.952	1.108	1.108	1.108	0.895	0.895	0.948	0.889	0.948	0.948
Married	Female	34.5	24 months and above	0.895	0.952	1.108	1.108	1.108	0.895	0.895	0.948	0.889	0.948	0.948
Married	Female	35.0	0 to 11 months	0.889	0.947	1.103	1.103	1.103	0.889	0.889	0.944	0.890	0.944	0.944
Married	Female	35.0	12 to 23 months	0.889	0.947	1.103	1.103	1.103	0.889	0.889	0.944	0.890	0.944	0.944
Married	Female	35.0	24 months and above	0.889	0.947	1.103	1.103	1.103	0.889	0.889	0.944	0.890	0.944	0.944
Married	Female	35.5	0 to 11 months	0.883	0.942	1.096	1.096	1.096	0.883	0.883	0.940	0.892	0.940	0.940
Married	Female	35.5	12 to 23 months	0.883	0.942	1.096	1.096	1.096	0.883	0.883	0.940	0.892	0.940	0.940
Married	Female	35.5	24 months and above	0.883	0.942	1.096	1.096	1.096	0.883	0.883	0.940	0.892	0.940	0.940
Married	Female	36.0	0 to 11 months	0.878	0.937	1.089	1.089	1.089	0.878	0.878	0.936	0.893	0.936	0.936
Married	Female	36.0	12 to 23 months	0.878	0.937	1.089	1.089	1.089	0.878	0.878	0.936	0.893	0.936	0.936
Married	Female	36.0	24 months and above	0.878	0.937	1.089	1.089	1.089	0.878	0.878	0.936	0.893	0.936	0.936
Married	Female	36.5	0 to 11 months	0.872	0.931	1.081	1.081	1.081	0.872	0.872	0.932	0.894	0.932	0.932
Married	Female	36.5	12 to 23 months	0.872	0.931	1.081	1.081	1.081	0.872	0.872	0.932	0.894	0.932	0.932
Married	Female	36.5	24 months and above	0.872	0.931	1.081	1.081	1.081	0.872	0.872	0.932	0.894	0.932	0.932
Married	Female	37.0	0 to 11 months	0.867	0.926	1.072	1.072	1.072	0.867	0.867	0.927	0.895	0.927	0.927
Married	Female	37.0	12 to 23 months	0.867	0.926	1.072	1.072	1.072	0.867	0.867	0.927	0.895	0.927	0.927
Married	Female	37.0	24 months and above	0.867	0.926	1.072	1.072	1.072	0.867	0.867	0.927	0.895	0.927	0.927
Married	Female	37.5	0 to 11 months	0.862	0.920	1.063	1.063	1.063	0.862	0.862	0.922	0.896	0.922	0.922
Married	Female	37.5	12 to 23 months	0.862	0.920	1.063	1.063	1.063	0.862	0.862	0.922	0.896	0.922	0.922
Married	Female	37.5	24 months and above	0.862	0.920	1.063	1.063	1.063	0.862	0.862	0.922	0.896	0.922	0.922
Married	Female	38.0	0 to 11 months	0.857	0.915	1.053	1.053	1.053	0.857	0.857	0.917	0.897	0.917	0.917
Married	Female	38.0	12 to 23 months	0.857	0.915	1.053	1.053	1.053	0.857	0.857	0.917	0.897	0.917	0.917
Married	Female	38.0	24 months and above	0.857	0.915	1.053	1.053	1.053	0.857	0.857	0.917	0.897	0.917	0.917
Married	Female	38.5	0 to 11 months	0.853	0.909	1.042	1.042	1.042	0.853	0.853	0.912	0.898	0.912	0.912
Married	Female	38.5	12 to 23 months	0.853	0.909	1.042	1.042	1.042	0.853	0.853	0.912	0.898	0.912	0.912
Married	Female	38.5	24 months and above	0.853	0.909	1.042	1.042	1.042	0.853	0.853	0.912	0.898	0.912	0.912
Married	Female	39.0	0 to 11 months	0.848	0.903	1.031	1.031	1.031	0.848	0.848	0.907	0.899	0.907	0.907
Married	Female	39.0	12 to 23 months	0.848	0.903	1.031	1.031	1.031	0.848	0.848	0.907	0.899	0.907	0.907
Married	Female	39.0	24 months and above	0.848	0.903	1.031	1.031	1.031	0.848	0.848	0.907	0.899	0.907	0.907
Married	Female	39.5	0 to 11 months	0.844	0.897	1.019	1.019	1.019	0.844	0.844	0.902	0.900	0.902	0.902

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	39.5	12 to 23 months	0.844	0.897	1.019	1.019	1.019	0.844	0.844	0.902	0.900	0.902	0.902
Married	Female	39.5	24 months and above	0.844	0.897	1.019	1.019	1.019	0.844	0.844	0.902	0.900	0.902	0.902
Married	Female	40.0	0 to 11 months	0.839	0.890	1.007	1.007	1.007	0.839	0.839	0.896	0.901	0.896	0.896
Married	Female	40.0	12 to 23 months	0.839	0.890	1.007	1.007	1.007	0.839	0.839	0.896	0.901	0.896	0.896
Married	Female	40.0	24 months and above	0.839	0.890	1.007	1.007	1.007	0.839	0.839	0.896	0.901	0.896	0.896
Married	Female	40.5	0 to 11 months	0.835	0.884	0.995	0.995	0.995	0.835	0.835	0.890	0.901	0.890	0.890
Married	Female	40.5	12 to 23 months	0.835	0.884	0.995	0.995	0.995	0.835	0.835	0.890	0.901	0.890	0.890
Married	Female	40.5	24 months and above	0.835	0.884	0.995	0.995	0.995	0.835	0.835	0.890	0.901	0.890	0.890
Married	Female	41.0	0 to 11 months	0.831	0.877	0.982	0.982	0.982	0.831	0.831	0.885	0.902	0.885	0.885
Married	Female	41.0	12 to 23 months	0.831	0.877	0.982	0.982	0.982	0.831	0.831	0.885	0.902	0.885	0.885
Married	Female	41.0	24 months and above	0.831	0.877	0.982	0.982	0.982	0.831	0.831	0.885	0.902	0.885	0.885
Married	Female	41.5	0 to 11 months	0.827	0.871	0.969	0.969	0.969	0.827	0.827	0.879	0.903	0.879	0.879
Married	Female	41.5	12 to 23 months	0.827	0.871	0.969	0.969	0.969	0.827	0.827	0.879	0.903	0.879	0.879
Married	Female	41.5	24 months and above	0.827	0.871	0.969	0.969	0.969	0.827	0.827	0.879	0.903	0.879	0.879
Married	Female	42.0	0 to 11 months	0.824	0.864	0.956	0.956	0.956	0.824	0.824	0.872	0.904	0.872	0.872
Married	Female	42.0	12 to 23 months	0.824	0.864	0.956	0.956	0.956	0.824	0.824	0.872	0.904	0.872	0.872
Married	Female	42.0	24 months and above	0.824	0.864	0.956	0.956	0.956	0.824	0.824	0.872	0.904	0.872	0.872
Married	Female	42.5	0 to 11 months	0.820	0.858	0.943	0.943	0.943	0.820	0.820	0.866	0.904	0.866	0.866
Married	Female	42.5	12 to 23 months	0.820	0.858	0.943	0.943	0.943	0.820	0.820	0.866	0.904	0.866	0.866
Married	Female	42.5	24 months and above	0.820	0.858	0.943	0.943	0.943	0.820	0.820	0.866	0.904	0.866	0.866
Married	Female	43.0	0 to 11 months	0.816	0.851	0.930	0.930	0.930	0.816	0.816	0.860	0.905	0.860	0.860
Married	Female	43.0	12 to 23 months	0.816	0.851	0.930	0.930	0.930	0.816	0.816	0.860	0.905	0.860	0.860
Married	Female	43.0	24 months and above	0.816	0.851	0.930	0.930	0.930	0.816	0.816	0.860	0.905	0.860	0.860
Married	Female	43.5	0 to 11 months	0.812	0.845	0.918	0.918	0.918	0.812	0.812	0.854	0.905	0.854	0.854
Married	Female	43.5	12 to 23 months	0.812	0.845	0.918	0.918	0.918	0.812	0.812	0.854	0.905	0.854	0.854
Married	Female	43.5	24 months and above	0.812	0.845	0.918	0.918	0.918	0.812	0.812	0.854	0.905	0.854	0.854
Married	Female	44.0	0 to 11 months	0.809	0.838	0.905	0.905	0.905	0.809	0.809	0.847	0.905	0.847	0.847
Married	Female	44.0	12 to 23 months	0.809	0.838	0.905	0.905	0.905	0.809	0.809	0.847	0.905	0.847	0.847
Married	Female	44.0	24 months and above	0.809	0.838	0.905	0.905	0.905	0.809	0.809	0.847	0.905	0.847	0.847
Married	Female	44.5	0 to 11 months	0.805	0.832	0.893	0.893	0.893	0.805	0.805	0.841	0.905	0.841	0.841
Married	Female	44.5	12 to 23 months	0.805	0.832	0.893	0.893	0.893	0.805	0.805	0.841	0.905	0.841	0.841
Married	Female	44.5	24 months and above	0.805	0.832	0.893	0.893	0.893	0.805	0.805	0.841	0.905	0.841	0.841
Married	Female	45.0	0 to 11 months	0.802	0.825	0.880	0.880	0.880	0.802	0.802	0.835	0.905	0.835	0.835
Married	Female	45.0	12 to 23 months	0.802	0.825	0.880	0.880	0.880	0.802	0.802	0.835	0.905	0.835	0.835
Married	Female	45.0	24 months and above	0.802	0.825	0.880	0.880	0.880	0.802	0.802	0.835	0.905	0.835	0.835
Married	Female	45.5	0 to 11 months	0.799	0.819	0.868	0.868	0.868	0.799	0.799	0.829	0.905	0.829	0.829
Married	Female	45.5	12 to 23 months	0.799	0.819	0.868	0.868	0.868	0.799	0.799	0.829	0.905	0.829	0.829
Married	Female	45.5	24 months and above	0.799	0.819	0.868	0.868	0.868	0.799	0.799	0.829	0.905	0.829	0.829
Married	Female	46.0	0 to 11 months	0.796	0.813	0.856	0.856	0.856	0.796	0.796	0.822	0.904	0.822	0.822
Married	Female	46.0	12 to 23 months	0.796	0.813	0.856	0.856	0.856	0.796	0.796	0.822	0.904	0.822	0.822
Married	Female	46.0	24 months and above	0.796	0.813	0.856	0.856	0.856	0.796	0.796	0.822	0.904	0.822	0.822
Married	Female	46.5	0 to 11 months	0.793	0.807	0.844	0.844	0.844	0.793	0.793	0.816	0.904	0.816	0.816
Married	Female	46.5	12 to 23 months	0.793	0.807	0.844	0.844	0.844	0.793	0.793	0.816	0.904	0.816	0.816
Married	Female	46.5	24 months and above	0.793	0.807	0.844	0.844	0.844	0.793	0.793	0.816	0.904	0.816	0.816
Married	Female	47.0	0 to 11 months	0.790	0.802	0.833	0.833	0.833	0.790	0.790	0.810	0.903	0.810	0.810
Married	Female	47.0	12 to 23 months	0.790	0.802	0.833	0.833	0.833	0.790	0.790	0.810	0.903	0.810	0.810
Married	Female	47.0	24 months and above	0.790	0.802	0.833	0.833	0.833	0.790	0.790	0.810	0.903	0.810	0.810
Married	Female	47.5	0 to 11 months	0.788	0.796	0.822	0.822	0.822	0.788	0.788	0.804	0.902	0.804	0.804
Married	Female	47.5	12 to 23 months	0.788	0.796	0.822	0.822	0.822	0.788	0.788	0.804	0.902	0.804	0.804
Married	Female	47.5	24 months and above	0.788	0.796	0.822	0.822	0.822	0.788	0.788	0.804	0.902	0.804	0.804
Married	Female	48.0	0 to 11 months	0.785	0.791	0.811	0.811	0.811	0.785	0.785	0.798	0.901	0.798	0.798
Married	Female	48.0	12 to 23 months	0.785	0.791	0.811	0.811	0.811	0.785	0.785	0.798	0.901	0.798	0.798
Married	Female	48.0	24 months and above	0.785	0.791	0.811	0.811	0.811	0.785	0.785	0.798	0.901	0.798	0.798
Married	Female	48.5	0 to 11 months	0.783	0.786	0.801	0.801	0.801	0.783	0.783	0.792	0.900	0.792	0.792
Married	Female	48.5	12 to 23 months	0.783	0.786	0.801	0.801	0.801	0.783	0.783	0.792	0.900	0.792	0.792
Married	Female	48.5	24 months and above	0.783	0.786	0.801	0.801	0.801	0.783	0.783	0.792	0.900	0.792	0.792
Married	Female	49.0	0 to 11 months	0.780	0.781	0.792	0.792	0.792	0.780	0.780	0.786	0.899	0.786	0.786
Married	Female	49.0	12 to 23 months	0.780	0.781	0.792	0.792	0.792	0.780	0.780	0.786	0.899	0.786	0.786
Married	Female	49.0	24 months and above	0.780	0.781	0.792	0.792	0.792	0.780	0.780	0.786	0.899	0.786	0.786
Married	Female	49.5	0 to 11 months	0.778	0.777	0.782	0.782	0.782	0.778	0.778	0.780	0.898	0.780	0.780
Married	Female	49.5	12 to 23 months	0.778	0.777	0.782	0.782	0.782	0.778	0.778	0.780	0.898	0.780	0.780
Married	Female	49.5	24 months and above	0.778	0.777	0.782	0.782	0.782	0.778	0.778	0.780	0.898	0.780	0.780
Married	Female	50.0	0 to 11 months	0.776	0.772	0.773	0.773	0.773	0.776	0.776	0.775	0.897	0.775	0.775
Married	Female	50.0	12 to 23 months	0.776	0.772	0.773	0.773	0.773	0.776	0.776	0.775	0.897	0.775	0.775
Married	Female	50.0	24 months and above	0.776	0.772	0.773	0.773	0.773	0.776	0.776	0.775	0.897	0.775	0.775
Married	Female	50.5	0 to 11 months	0.774	0.768	0.765	0.765	0.765	0.774	0.774	0.770	0.895	0.770	0.770
Married	Female	50.5	12 to 23 months	0.774	0.768	0.765	0.765	0.765	0.774	0.774	0.770	0.895	0.770	0.770
Married	Female	50.5	24 months and above	0.774	0.768	0.765	0.765	0.765	0.774	0.774	0.770	0.895	0.770	0.770
Married	Female	51.0	0 to 11 months	0.772	0.764	0.757	0.757	0.757	0.772	0.772	0.765	0.894	0.765	0.765
Married	Female	51.0	12 to 23 months	0.772	0.764	0.757	0.757	0.757	0.772	0.772	0.765	0.894	0.765	0.765
Married	Female	51.0	24 months and above	0.772	0.764	0.757	0.757	0.757	0.772	0.772	0.765	0.894	0.765	0.765
Married	Female	51.5	0 to 11 months	0.770	0.760	0.749	0.749	0.749	0.770	0.770	0.760	0.892	0.760	0.760
Married	Female	51.5	12 to 23 months	0.770	0.760	0.749	0.749	0.749	0.770	0.770	0.760	0.892	0.760	0.760
Married	Female	51.5	24 months and above	0.770	0.760	0.749	0.749	0.749	0.770	0.770	0.760	0.892	0.760	0.760

SAFECO INSURANCE COMPANY OF ILLINOIS
 MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	52.0	0 to 11 months	0.768	0.757	0.742	0.742	0.742	0.768	0.768	0.755	0.890	0.755	0.755
Married	Female	52.0	12 to 23 months	0.768	0.757	0.742	0.742	0.742	0.768	0.768	0.755	0.890	0.755	0.755
Married	Female	52.0	24 months and above	0.768	0.757	0.742	0.742	0.742	0.768	0.768	0.755	0.890	0.755	0.755
Married	Female	52.5	0 to 11 months	0.766	0.754	0.736	0.736	0.736	0.766	0.766	0.751	0.888	0.751	0.751
Married	Female	52.5	12 to 23 months	0.766	0.754	0.736	0.736	0.736	0.766	0.766	0.751	0.888	0.751	0.751
Married	Female	52.5	24 months and above	0.766	0.754	0.736	0.736	0.736	0.766	0.766	0.751	0.888	0.751	0.751
Married	Female	53.0	0 to 11 months	0.764	0.751	0.730	0.730	0.730	0.764	0.764	0.747	0.886	0.747	0.747
Married	Female	53.0	12 to 23 months	0.764	0.751	0.730	0.730	0.730	0.764	0.764	0.747	0.886	0.747	0.747
Married	Female	53.0	24 months and above	0.764	0.751	0.730	0.730	0.730	0.764	0.764	0.747	0.886	0.747	0.747
Married	Female	53.5	0 to 11 months	0.762	0.749	0.724	0.724	0.724	0.762	0.762	0.743	0.884	0.743	0.743
Married	Female	53.5	12 to 23 months	0.762	0.749	0.724	0.724	0.724	0.762	0.762	0.743	0.884	0.743	0.743
Married	Female	53.5	24 months and above	0.762	0.749	0.724	0.724	0.724	0.762	0.762	0.743	0.884	0.743	0.743
Married	Female	54.0	0 to 11 months	0.761	0.747	0.719	0.719	0.719	0.761	0.761	0.739	0.881	0.739	0.739
Married	Female	54.0	12 to 23 months	0.761	0.747	0.719	0.719	0.719	0.761	0.761	0.739	0.881	0.739	0.739
Married	Female	54.0	24 months and above	0.761	0.747	0.719	0.719	0.719	0.761	0.761	0.739	0.881	0.739	0.739
Married	Female	54.5	0 to 11 months	0.759	0.745	0.714	0.714	0.714	0.759	0.759	0.735	0.879	0.735	0.735
Married	Female	54.5	12 to 23 months	0.759	0.745	0.714	0.714	0.714	0.759	0.759	0.735	0.879	0.735	0.735
Married	Female	54.5	24 months and above	0.759	0.745	0.714	0.714	0.714	0.759	0.759	0.735	0.879	0.735	0.735
Married	Female	55.0	0 to 11 months	0.758	0.744	0.709	0.709	0.709	0.758	0.758	0.732	0.876	0.732	0.732
Married	Female	55.0	12 to 23 months	0.758	0.744	0.709	0.709	0.709	0.758	0.758	0.732	0.876	0.732	0.732
Married	Female	55.0	24 months and above	0.758	0.744	0.709	0.709	0.709	0.758	0.758	0.732	0.876	0.732	0.732
Married	Female	55.5	0 to 11 months	0.757	0.742	0.705	0.705	0.705	0.757	0.757	0.728	0.874	0.728	0.728
Married	Female	55.5	12 to 23 months	0.757	0.742	0.705	0.705	0.705	0.757	0.757	0.728	0.874	0.728	0.728
Married	Female	55.5	24 months and above	0.757	0.742	0.705	0.705	0.705	0.757	0.757	0.728	0.874	0.728	0.728
Married	Female	56.0	0 to 11 months	0.756	0.741	0.702	0.702	0.702	0.756	0.756	0.725	0.871	0.725	0.725
Married	Female	56.0	12 to 23 months	0.756	0.741	0.702	0.702	0.702	0.756	0.756	0.725	0.871	0.725	0.725
Married	Female	56.0	24 months and above	0.756	0.741	0.702	0.702	0.702	0.756	0.756	0.725	0.871	0.725	0.725
Married	Female	56.5	0 to 11 months	0.754	0.741	0.698	0.698	0.698	0.754	0.754	0.722	0.868	0.722	0.722
Married	Female	56.5	12 to 23 months	0.754	0.741	0.698	0.698	0.698	0.754	0.754	0.722	0.868	0.722	0.722
Married	Female	56.5	24 months and above	0.754	0.741	0.698	0.698	0.698	0.754	0.754	0.722	0.868	0.722	0.722
Married	Female	57.0	0 to 11 months	0.753	0.740	0.695	0.695	0.695	0.753	0.753	0.719	0.865	0.719	0.719
Married	Female	57.0	12 to 23 months	0.753	0.740	0.695	0.695	0.695	0.753	0.753	0.719	0.865	0.719	0.719
Married	Female	57.0	24 months and above	0.753	0.740	0.695	0.695	0.695	0.753	0.753	0.719	0.865	0.719	0.719
Married	Female	57.5	0 to 11 months	0.752	0.740	0.692	0.692	0.692	0.752	0.752	0.717	0.862	0.717	0.717
Married	Female	57.5	12 to 23 months	0.752	0.740	0.692	0.692	0.692	0.752	0.752	0.717	0.862	0.717	0.717
Married	Female	57.5	24 months and above	0.752	0.740	0.692	0.692	0.692	0.752	0.752	0.717	0.862	0.717	0.717
Married	Female	58.0	0 to 11 months	0.751	0.740	0.689	0.689	0.689	0.751	0.751	0.714	0.859	0.714	0.714
Married	Female	58.0	12 to 23 months	0.751	0.740	0.689	0.689	0.689	0.751	0.751	0.714	0.859	0.714	0.714
Married	Female	58.0	24 months and above	0.751	0.740	0.689	0.689	0.689	0.751	0.751	0.714	0.859	0.714	0.714
Married	Female	58.5	0 to 11 months	0.750	0.740	0.687	0.687	0.687	0.750	0.750	0.712	0.855	0.712	0.712
Married	Female	58.5	12 to 23 months	0.750	0.740	0.687	0.687	0.687	0.750	0.750	0.712	0.855	0.712	0.712
Married	Female	58.5	24 months and above	0.750	0.740	0.687	0.687	0.687	0.750	0.750	0.712	0.855	0.712	0.712
Married	Female	59.0	0 to 11 months	0.749	0.741	0.685	0.685	0.685	0.749	0.749	0.710	0.852	0.710	0.710
Married	Female	59.0	12 to 23 months	0.749	0.741	0.685	0.685	0.685	0.749	0.749	0.710	0.852	0.710	0.710
Married	Female	59.0	24 months and above	0.749	0.741	0.685	0.685	0.685	0.749	0.749	0.710	0.852	0.710	0.710
Married	Female	59.5	0 to 11 months	0.749	0.742	0.683	0.683	0.683	0.749	0.749	0.708	0.849	0.708	0.708
Married	Female	59.5	12 to 23 months	0.749	0.742	0.683	0.683	0.683	0.749	0.749	0.708	0.849	0.708	0.708
Married	Female	59.5	24 months and above	0.749	0.742	0.683	0.683	0.683	0.749	0.749	0.708	0.849	0.708	0.708
Married	Female	60.0	0 to 11 months	0.748	0.743	0.681	0.681	0.681	0.748	0.748	0.707	0.846	0.707	0.707
Married	Female	60.0	12 to 23 months	0.748	0.743	0.681	0.681	0.681	0.748	0.748	0.707	0.846	0.707	0.707
Married	Female	60.0	24 months and above	0.748	0.743	0.681	0.681	0.681	0.748	0.748	0.707	0.846	0.707	0.707
Married	Female	60.5	0 to 11 months	0.747	0.745	0.679	0.679	0.679	0.747	0.747	0.705	0.842	0.705	0.705
Married	Female	60.5	12 to 23 months	0.747	0.745	0.679	0.679	0.679	0.747	0.747	0.705	0.842	0.705	0.705
Married	Female	60.5	24 months and above	0.747	0.745	0.679	0.679	0.679	0.747	0.747	0.705	0.842	0.705	0.705
Married	Female	61.0	0 to 11 months	0.746	0.746	0.677	0.677	0.677	0.746	0.746	0.704	0.839	0.704	0.704
Married	Female	61.0	12 to 23 months	0.746	0.746	0.677	0.677	0.677	0.746	0.746	0.704	0.839	0.704	0.704
Married	Female	61.0	24 months and above	0.746	0.746	0.677	0.677	0.677	0.746	0.746	0.704	0.839	0.704	0.704
Married	Female	61.5	0 to 11 months	0.746	0.748	0.675	0.675	0.675	0.746	0.746	0.702	0.835	0.702	0.702
Married	Female	61.5	12 to 23 months	0.746	0.748	0.675	0.675	0.675	0.746	0.746	0.702	0.835	0.702	0.702
Married	Female	61.5	24 months and above	0.746	0.748	0.675	0.675	0.675	0.746	0.746	0.702	0.835	0.702	0.702
Married	Female	62.0	0 to 11 months	0.745	0.750	0.674	0.674	0.674	0.745	0.745	0.701	0.832	0.701	0.701
Married	Female	62.0	12 to 23 months	0.745	0.750	0.674	0.674	0.674	0.745	0.745	0.701	0.832	0.701	0.701
Married	Female	62.0	24 months and above	0.745	0.750	0.674	0.674	0.674	0.745	0.745	0.701	0.832	0.701	0.701
Married	Female	62.5	0 to 11 months	0.744	0.752	0.672	0.672	0.672	0.744	0.744	0.700	0.828	0.700	0.700
Married	Female	62.5	12 to 23 months	0.744	0.752	0.672	0.672	0.672	0.744	0.744	0.700	0.828	0.700	0.700
Married	Female	62.5	24 months and above	0.744	0.752	0.672	0.672	0.672	0.744	0.744	0.700	0.828	0.700	0.700
Married	Female	63.0	0 to 11 months	0.743	0.755	0.670	0.670	0.670	0.743	0.743	0.699	0.825	0.699	0.699
Married	Female	63.0	12 to 23 months	0.743	0.755	0.670	0.670	0.670	0.743	0.743	0.699	0.825	0.699	0.699
Married	Female	63.0	24 months and above	0.743	0.755	0.670	0.670	0.670	0.743	0.743	0.699	0.825	0.699	0.699
Married	Female	63.5	0 to 11 months	0.743	0.757	0.668	0.668	0.668	0.743	0.743	0.698	0.821	0.698	0.698
Married	Female	63.5	12 to 23 months	0.743	0.757	0.668	0.668	0.668	0.743	0.743	0.698	0.821	0.698	0.698
Married	Female	63.5	24 months and above	0.743	0.757	0.668	0.668	0.668	0.743	0.743	0.698	0.821	0.698	0.698
Married	Female	64.0	0 to 11 months	0.742	0.760	0.665	0.665	0.665	0.742	0.742	0.697	0.818	0.697	0.697
Married	Female	64.0	12 to 23 months	0.742	0.760	0.665	0.665	0.665	0.742	0.742	0.697	0.818	0.697	0.697

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	64.0	24 months and above	0.742	0.760	0.665	0.665	0.665	0.742	0.742	0.697	0.818	0.697	0.697
Married	Female	64.5	0 to 11 months	0.741	0.762	0.663	0.663	0.663	0.741	0.741	0.697	0.814	0.697	0.697
Married	Female	64.5	12 to 23 months	0.741	0.762	0.663	0.663	0.663	0.741	0.741	0.697	0.814	0.697	0.697
Married	Female	64.5	24 months and above	0.741	0.762	0.663	0.663	0.663	0.741	0.741	0.697	0.814	0.697	0.697
Married	Female	65.0	0 to 11 months	0.740	0.765	0.660	0.660	0.660	0.740	0.740	0.696	0.810	0.696	0.696
Married	Female	65.0	12 to 23 months	0.740	0.765	0.660	0.660	0.660	0.740	0.740	0.696	0.810	0.696	0.696
Married	Female	65.0	24 months and above	0.740	0.765	0.660	0.660	0.660	0.740	0.740	0.696	0.810	0.696	0.696
Married	Female	65.5	0 to 11 months	0.740	0.768	0.657	0.657	0.657	0.740	0.740	0.696	0.806	0.696	0.696
Married	Female	65.5	12 to 23 months	0.740	0.768	0.657	0.657	0.657	0.740	0.740	0.696	0.806	0.696	0.696
Married	Female	65.5	24 months and above	0.740	0.768	0.657	0.657	0.657	0.740	0.740	0.696	0.806	0.696	0.696
Married	Female	66.0	0 to 11 months	0.739	0.771	0.654	0.654	0.654	0.739	0.739	0.695	0.803	0.695	0.695
Married	Female	66.0	12 to 23 months	0.739	0.771	0.654	0.654	0.654	0.739	0.739	0.695	0.803	0.695	0.695
Married	Female	66.0	24 months and above	0.739	0.771	0.654	0.654	0.654	0.739	0.739	0.695	0.803	0.695	0.695
Married	Female	66.5	0 to 11 months	0.738	0.775	0.650	0.650	0.650	0.738	0.738	0.695	0.799	0.695	0.695
Married	Female	66.5	12 to 23 months	0.738	0.775	0.650	0.650	0.650	0.738	0.738	0.695	0.799	0.695	0.695
Married	Female	66.5	24 months and above	0.738	0.775	0.650	0.650	0.650	0.738	0.738	0.695	0.799	0.695	0.695
Married	Female	67.0	0 to 11 months	0.737	0.778	0.646	0.646	0.646	0.737	0.737	0.694	0.795	0.694	0.694
Married	Female	67.0	12 to 23 months	0.737	0.778	0.646	0.646	0.646	0.737	0.737	0.694	0.795	0.694	0.694
Married	Female	67.0	24 months and above	0.737	0.778	0.646	0.646	0.646	0.737	0.737	0.694	0.795	0.694	0.694
Married	Female	67.5	0 to 11 months	0.736	0.781	0.641	0.641	0.641	0.736	0.736	0.693	0.791	0.693	0.693
Married	Female	67.5	12 to 23 months	0.736	0.781	0.641	0.641	0.641	0.736	0.736	0.693	0.791	0.693	0.693
Married	Female	67.5	24 months and above	0.736	0.781	0.641	0.641	0.641	0.736	0.736	0.693	0.791	0.693	0.693
Married	Female	68.0	0 to 11 months	0.735	0.784	0.636	0.636	0.636	0.735	0.735	0.692	0.787	0.692	0.692
Married	Female	68.0	12 to 23 months	0.735	0.784	0.636	0.636	0.636	0.735	0.735	0.692	0.787	0.692	0.692
Married	Female	68.0	24 months and above	0.735	0.784	0.636	0.636	0.636	0.735	0.735	0.692	0.787	0.692	0.692
Married	Female	68.5	0 to 11 months	0.734	0.788	0.631	0.631	0.631	0.734	0.734	0.692	0.783	0.692	0.692
Married	Female	68.5	12 to 23 months	0.734	0.788	0.631	0.631	0.631	0.734	0.734	0.692	0.783	0.692	0.692
Married	Female	68.5	24 months and above	0.734	0.788	0.631	0.631	0.631	0.734	0.734	0.692	0.783	0.692	0.692
Married	Female	69.0	0 to 11 months	0.733	0.791	0.625	0.625	0.625	0.733	0.733	0.691	0.779	0.691	0.691
Married	Female	69.0	12 to 23 months	0.733	0.791	0.625	0.625	0.625	0.733	0.733	0.691	0.779	0.691	0.691
Married	Female	69.0	24 months and above	0.733	0.791	0.625	0.625	0.625	0.733	0.733	0.691	0.779	0.691	0.691
Married	Female	69.5	0 to 11 months	0.732	0.794	0.618	0.618	0.618	0.732	0.732	0.691	0.775	0.691	0.691
Married	Female	69.5	12 to 23 months	0.732	0.794	0.618	0.618	0.618	0.732	0.732	0.691	0.775	0.691	0.691
Married	Female	69.5	24 months and above	0.732	0.794	0.618	0.618	0.618	0.732	0.732	0.691	0.775	0.691	0.691
Married	Female	70.0	0 to 11 months	0.731	0.797	0.611	0.611	0.611	0.731	0.731	0.690	0.770	0.690	0.690
Married	Female	70.0	12 to 23 months	0.731	0.797	0.611	0.611	0.611	0.731	0.731	0.690	0.770	0.690	0.690
Married	Female	70.0	24 months and above	0.731	0.797	0.611	0.611	0.611	0.731	0.731	0.690	0.770	0.690	0.690
Married	Female	70.5	0 to 11 months	0.730	0.800	0.604	0.604	0.604	0.730	0.730	0.689	0.766	0.689	0.689
Married	Female	70.5	12 to 23 months	0.730	0.800	0.604	0.604	0.604	0.730	0.730	0.689	0.766	0.689	0.689
Married	Female	70.5	24 months and above	0.730	0.800	0.604	0.604	0.604	0.730	0.730	0.689	0.766	0.689	0.689
Married	Female	71.0	0 to 11 months	0.729	0.803	0.596	0.596	0.596	0.729	0.729	0.688	0.761	0.688	0.688
Married	Female	71.0	12 to 23 months	0.729	0.803	0.596	0.596	0.596	0.729	0.729	0.688	0.761	0.688	0.688
Married	Female	71.0	24 months and above	0.729	0.803	0.596	0.596	0.596	0.729	0.729	0.688	0.761	0.688	0.688
Married	Female	71.5	0 to 11 months	0.728	0.805	0.587	0.587	0.587	0.728	0.728	0.687	0.756	0.687	0.687
Married	Female	71.5	12 to 23 months	0.728	0.805	0.587	0.587	0.587	0.728	0.728	0.687	0.756	0.687	0.687
Married	Female	71.5	24 months and above	0.728	0.805	0.587	0.587	0.587	0.728	0.728	0.687	0.756	0.687	0.687
Married	Female	72.0	0 to 11 months	0.727	0.808	0.578	0.578	0.578	0.727	0.727	0.686	0.751	0.686	0.686
Married	Female	72.0	12 to 23 months	0.727	0.808	0.578	0.578	0.578	0.727	0.727	0.686	0.751	0.686	0.686
Married	Female	72.0	24 months and above	0.727	0.808	0.578	0.578	0.578	0.727	0.727	0.686	0.751	0.686	0.686
Married	Female	72.5	0 to 11 months	0.726	0.810	0.569	0.569	0.569	0.726	0.726	0.685	0.746	0.685	0.685
Married	Female	72.5	12 to 23 months	0.726	0.810	0.569	0.569	0.569	0.726	0.726	0.685	0.746	0.685	0.685
Married	Female	72.5	24 months and above	0.726	0.810	0.569	0.569	0.569	0.726	0.726	0.685	0.746	0.685	0.685
Married	Female	73.0	0 to 11 months	0.725	0.813	0.559	0.559	0.559	0.725	0.725	0.684	0.741	0.684	0.684
Married	Female	73.0	12 to 23 months	0.725	0.813	0.559	0.559	0.559	0.725	0.725	0.684	0.741	0.684	0.684
Married	Female	73.0	24 months and above	0.725	0.813	0.559	0.559	0.559	0.725	0.725	0.684	0.741	0.684	0.684
Married	Female	73.5	0 to 11 months	0.724	0.815	0.549	0.549	0.549	0.724	0.724	0.683	0.736	0.683	0.683
Married	Female	73.5	12 to 23 months	0.724	0.815	0.549	0.549	0.549	0.724	0.724	0.683	0.736	0.683	0.683
Married	Female	73.5	24 months and above	0.724	0.815	0.549	0.549	0.549	0.724	0.724	0.683	0.736	0.683	0.683
Married	Female	74.0	0 to 11 months	0.723	0.817	0.538	0.538	0.538	0.723	0.723	0.682	0.730	0.682	0.682
Married	Female	74.0	12 to 23 months	0.723	0.817	0.538	0.538	0.538	0.723	0.723	0.682	0.730	0.682	0.682
Married	Female	74.0	24 months and above	0.723	0.817	0.538	0.538	0.538	0.723	0.723	0.682	0.730	0.682	0.682
Married	Female	74.5	0 to 11 months	0.722	0.819	0.527	0.527	0.527	0.722	0.722	0.681	0.724	0.681	0.681
Married	Female	74.5	12 to 23 months	0.722	0.819	0.527	0.527	0.527	0.722	0.722	0.681	0.724	0.681	0.681
Married	Female	74.5	24 months and above	0.722	0.819	0.527	0.527	0.527	0.722	0.722	0.681	0.724	0.681	0.681
Married	Female	75.0	0 to 11 months	0.721	0.821	0.516	0.516	0.516	0.721	0.721	0.680	0.717	0.680	0.680
Married	Female	75.0	12 to 23 months	0.721	0.821	0.516	0.516	0.516	0.721	0.721	0.680	0.717	0.680	0.680
Married	Female	75.0	24 months and above	0.721	0.821	0.516	0.516	0.516	0.721	0.721	0.680	0.717	0.680	0.680
Married	Female	75.5	0 to 11 months	0.720	0.823	0.505	0.505	0.505	0.720	0.720	0.679	0.710	0.679	0.679
Married	Female	75.5	12 to 23 months	0.720	0.823	0.505	0.505	0.505	0.720	0.720	0.679	0.710	0.679	0.679
Married	Female	75.5	24 months and above	0.720	0.823	0.505	0.505	0.505	0.720	0.720	0.679	0.710	0.679	0.679
Married	Female	76.0	0 to 11 months	0.719	0.824	0.494	0.494	0.494	0.719	0.719	0.678	0.703	0.678	0.678
Married	Female	76.0	12 to 23 months	0.719	0.824	0.494	0.494	0.494	0.719	0.719	0.678	0.703	0.678	0.678
Married	Female	76.0	24 months and above	0.719	0.824	0.494	0.494	0.494	0.719	0.719	0.678	0.703	0.678	0.678
Married	Female	76.5	0 to 11 months	0.718	0.825	0.482	0.482	0.482	0.718	0.718	0.677	0.696	0.677	0.677

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	76.5	12 to 23 months	0.718	0.825	0.482	0.482	0.482	0.718	0.718	0.677	0.696	0.677	0.677
Married	Female	76.5	24 months and above	0.718	0.825	0.482	0.482	0.482	0.718	0.718	0.677	0.696	0.677	0.677
Married	Female	77.0	0 to 11 months	0.717	0.826	0.471	0.471	0.471	0.717	0.717	0.676	0.688	0.676	0.676
Married	Female	77.0	12 to 23 months	0.717	0.826	0.471	0.471	0.471	0.717	0.717	0.676	0.688	0.676	0.676
Married	Female	77.0	24 months and above	0.717	0.826	0.471	0.471	0.471	0.717	0.717	0.676	0.688	0.676	0.676
Married	Female	77.5	0 to 11 months	0.717	0.827	0.459	0.459	0.459	0.717	0.717	0.675	0.679	0.675	0.675
Married	Female	77.5	12 to 23 months	0.717	0.827	0.459	0.459	0.459	0.717	0.717	0.675	0.679	0.675	0.675
Married	Female	77.5	24 months and above	0.717	0.827	0.459	0.459	0.459	0.717	0.717	0.675	0.679	0.675	0.675
Married	Female	78.0	0 to 11 months	0.716	0.828	0.448	0.448	0.448	0.716	0.716	0.674	0.670	0.674	0.674
Married	Female	78.0	12 to 23 months	0.716	0.828	0.448	0.448	0.448	0.716	0.716	0.674	0.670	0.674	0.674
Married	Female	78.0	24 months and above	0.716	0.828	0.448	0.448	0.448	0.716	0.716	0.674	0.670	0.674	0.674
Married	Female	78.5	0 to 11 months	0.716	0.830	0.436	0.436	0.436	0.716	0.716	0.674	0.661	0.674	0.674
Married	Female	78.5	12 to 23 months	0.716	0.830	0.436	0.436	0.436	0.716	0.716	0.674	0.661	0.674	0.674
Married	Female	78.5	24 months and above	0.716	0.830	0.436	0.436	0.436	0.716	0.716	0.674	0.661	0.674	0.674
Married	Female	79.0	0 to 11 months	0.716	0.831	0.425	0.425	0.425	0.716	0.716	0.674	0.651	0.674	0.674
Married	Female	79.0	12 to 23 months	0.716	0.831	0.425	0.425	0.425	0.716	0.716	0.674	0.651	0.674	0.674
Married	Female	79.0	24 months and above	0.716	0.831	0.425	0.425	0.425	0.716	0.716	0.674	0.651	0.674	0.674
Married	Female	79.5	0 to 11 months	0.716	0.832	0.415	0.415	0.415	0.716	0.716	0.674	0.640	0.674	0.674
Married	Female	79.5	12 to 23 months	0.716	0.832	0.415	0.415	0.415	0.716	0.716	0.674	0.640	0.674	0.674
Married	Female	79.5	24 months and above	0.716	0.832	0.415	0.415	0.415	0.716	0.716	0.674	0.640	0.674	0.674
Married	Female	80.0	0 to 11 months	0.717	0.833	0.404	0.404	0.404	0.717	0.717	0.675	0.629	0.675	0.675
Married	Female	80.0	12 to 23 months	0.717	0.833	0.404	0.404	0.404	0.717	0.717	0.675	0.629	0.675	0.675
Married	Female	80.0	24 months and above	0.717	0.833	0.404	0.404	0.404	0.717	0.717	0.675	0.629	0.675	0.675
Married	Female	80.5	0 to 11 months	0.717	0.835	0.394	0.394	0.394	0.717	0.717	0.676	0.618	0.676	0.676
Married	Female	80.5	12 to 23 months	0.717	0.835	0.394	0.394	0.394	0.717	0.717	0.676	0.618	0.676	0.676
Married	Female	80.5	24 months and above	0.717	0.835	0.394	0.394	0.394	0.717	0.717	0.676	0.618	0.676	0.676
Married	Female	81.0	0 to 11 months	0.718	0.837	0.385	0.385	0.385	0.718	0.718	0.677	0.605	0.677	0.677
Married	Female	81.0	12 to 23 months	0.718	0.837	0.385	0.385	0.385	0.718	0.718	0.677	0.605	0.677	0.677
Married	Female	81.0	24 months and above	0.718	0.837	0.385	0.385	0.385	0.718	0.718	0.677	0.605	0.677	0.677
Married	Female	81.5	0 to 11 months	0.720	0.839	0.376	0.376	0.376	0.720	0.720	0.679	0.592	0.679	0.679
Married	Female	81.5	12 to 23 months	0.720	0.839	0.376	0.376	0.376	0.720	0.720	0.679	0.592	0.679	0.679
Married	Female	81.5	24 months and above	0.720	0.839	0.376	0.376	0.376	0.720	0.720	0.679	0.592	0.679	0.679
Married	Female	82.0	0 to 11 months	0.722	0.842	0.368	0.368	0.368	0.722	0.722	0.682	0.578	0.682	0.682
Married	Female	82.0	12 to 23 months	0.722	0.842	0.368	0.368	0.368	0.722	0.722	0.682	0.578	0.682	0.682
Married	Female	82.0	24 months and above	0.722	0.842	0.368	0.368	0.368	0.722	0.722	0.682	0.578	0.682	0.682
Married	Female	82.5	0 to 11 months	0.724	0.845	0.361	0.361	0.361	0.724	0.724	0.685	0.563	0.685	0.685
Married	Female	82.5	12 to 23 months	0.724	0.845	0.361	0.361	0.361	0.724	0.724	0.685	0.563	0.685	0.685
Married	Female	82.5	24 months and above	0.724	0.845	0.361	0.361	0.361	0.724	0.724	0.685	0.563	0.685	0.685
Married	Female	83.0	0 to 11 months	0.727	0.848	0.354	0.354	0.354	0.727	0.727	0.689	0.548	0.689	0.689
Married	Female	83.0	12 to 23 months	0.727	0.848	0.354	0.354	0.354	0.727	0.727	0.689	0.548	0.689	0.689
Married	Female	83.0	24 months and above	0.727	0.848	0.354	0.354	0.354	0.727	0.727	0.689	0.548	0.689	0.689
Married	Female	83.5	0 to 11 months	0.730	0.852	0.348	0.348	0.348	0.730	0.730	0.694	0.531	0.694	0.694
Married	Female	83.5	12 to 23 months	0.730	0.852	0.348	0.348	0.348	0.730	0.730	0.694	0.531	0.694	0.694
Married	Female	83.5	24 months and above	0.730	0.852	0.348	0.348	0.348	0.730	0.730	0.694	0.531	0.694	0.694
Married	Female	84.0	0 to 11 months	0.734	0.857	0.343	0.343	0.343	0.734	0.734	0.700	0.514	0.700	0.700
Married	Female	84.0	12 to 23 months	0.734	0.857	0.343	0.343	0.343	0.734	0.734	0.700	0.514	0.700	0.700
Married	Female	84.0	24 months and above	0.734	0.857	0.343	0.343	0.343	0.734	0.734	0.700	0.514	0.700	0.700
Married	Female	84.5	0 to 11 months	0.739	0.862	0.340	0.340	0.340	0.739	0.739	0.707	0.497	0.707	0.707
Married	Female	84.5	12 to 23 months	0.739	0.862	0.340	0.340	0.340	0.739	0.739	0.707	0.497	0.707	0.707
Married	Female	84.5	24 months and above	0.739	0.862	0.340	0.340	0.340	0.739	0.739	0.707	0.497	0.707	0.707
Married	Female	85.0	0 to 11 months	0.744	0.869	0.337	0.337	0.337	0.744	0.744	0.716	0.479	0.716	0.716
Married	Female	85.0	12 to 23 months	0.744	0.869	0.337	0.337	0.337	0.744	0.744	0.716	0.479	0.716	0.716
Married	Female	85.0	24 months and above	0.744	0.869	0.337	0.337	0.337	0.744	0.744	0.716	0.479	0.716	0.716
Married	Female	85.5	0 to 11 months	0.747	0.873	0.336	0.336	0.336	0.747	0.747	0.721	0.470	0.721	0.721
Married	Female	85.5	12 to 23 months	0.747	0.873	0.336	0.336	0.336	0.747	0.747	0.721	0.470	0.721	0.721
Married	Female	85.5	24 months and above	0.747	0.873	0.336	0.336	0.336	0.747	0.747	0.721	0.470	0.721	0.721
Married	Female	86.0	0 to 11 months	0.748	0.875	0.336	0.336	0.336	0.748	0.748	0.722	0.470	0.722	0.722
Married	Female	86.0	12 to 23 months	0.748	0.875	0.336	0.336	0.336	0.748	0.748	0.722	0.470	0.722	0.722
Married	Female	86.0	24 months and above	0.748	0.875	0.336	0.336	0.336	0.748	0.748	0.722	0.470	0.722	0.722
Married	Female	86.5	0 to 11 months	0.750	0.876	0.336	0.336	0.336	0.750	0.750	0.724	0.470	0.724	0.724
Married	Female	86.5	12 to 23 months	0.750	0.876	0.336	0.336	0.336	0.750	0.750	0.724	0.470	0.724	0.724
Married	Female	86.5	24 months and above	0.750	0.876	0.336	0.336	0.336	0.750	0.750	0.724	0.470	0.724	0.724
Married	Female	87.0	0 to 11 months	0.751	0.878	0.336	0.336	0.336	0.751	0.751	0.725	0.470	0.725	0.725
Married	Female	87.0	12 to 23 months	0.751	0.878	0.336	0.336	0.336	0.751	0.751	0.725	0.470	0.725	0.725
Married	Female	87.0	24 months and above	0.751	0.878	0.336	0.336	0.336	0.751	0.751	0.725	0.470	0.725	0.725
Married	Female	87.5	0 to 11 months	0.753	0.880	0.336	0.336	0.336	0.753	0.753	0.727	0.470	0.727	0.727
Married	Female	87.5	12 to 23 months	0.753	0.880	0.336	0.336	0.336	0.753	0.753	0.727	0.470	0.727	0.727
Married	Female	87.5	24 months and above	0.753	0.880	0.336	0.336	0.336	0.753	0.753	0.727	0.470	0.727	0.727
Married	Female	88.0	0 to 11 months	0.754	0.882	0.336	0.336	0.336	0.754	0.754	0.728	0.470	0.728	0.728
Married	Female	88.0	12 to 23 months	0.754	0.882	0.336	0.336	0.336	0.754	0.754	0.728	0.470	0.728	0.728
Married	Female	88.0	24 months and above	0.754	0.882	0.336	0.336	0.336	0.754	0.754	0.728	0.470	0.728	0.728
Married	Female	88.5	0 to 11 months	0.756	0.884	0.336	0.336	0.336	0.756	0.756	0.730	0.470	0.730	0.730
Married	Female	88.5	12 to 23 months	0.756	0.884	0.336	0.336	0.336	0.756	0.756	0.730	0.470	0.730	0.730
Married	Female	88.5	24 months and above	0.756	0.884	0.336	0.336	0.336	0.756	0.756	0.730	0.470	0.730	0.730

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Female	89.0	0 to 11 months	0.758	0.885	0.336	0.336	0.336	0.758	0.758	0.731	0.470	0.731	0.731
Married	Female	89.0	12 to 23 months	0.758	0.885	0.336	0.336	0.336	0.758	0.758	0.731	0.470	0.731	0.731
Married	Female	89.0	24 months and above	0.758	0.885	0.336	0.336	0.336	0.758	0.758	0.731	0.470	0.731	0.731
Married	Female	89.5	0 to 11 months	0.759	0.887	0.336	0.336	0.336	0.759	0.759	0.733	0.470	0.733	0.733
Married	Female	89.5	12 to 23 months	0.759	0.887	0.336	0.336	0.336	0.759	0.759	0.733	0.470	0.733	0.733
Married	Female	89.5	24 months and above	0.759	0.887	0.336	0.336	0.336	0.759	0.759	0.733	0.470	0.733	0.733
Married	Female	90.0	0 to 11 months	0.761	0.889	0.336	0.336	0.336	0.761	0.761	0.734	0.470	0.734	0.734
Married	Female	90.0	12 to 23 months	0.761	0.889	0.336	0.336	0.336	0.761	0.761	0.734	0.470	0.734	0.734
Married	Female	90.0	24 months and above	0.761	0.889	0.336	0.336	0.336	0.761	0.761	0.734	0.470	0.734	0.734
Married	Female	90.5	0 to 11 months	0.762	0.891	0.336	0.336	0.336	0.762	0.762	0.736	0.470	0.736	0.736
Married	Female	90.5	12 to 23 months	0.762	0.891	0.336	0.336	0.336	0.762	0.762	0.736	0.470	0.736	0.736
Married	Female	90.5	24 months and above	0.762	0.891	0.336	0.336	0.336	0.762	0.762	0.736	0.470	0.736	0.736
Married	Female	91.0	0 to 11 months	0.764	0.892	0.336	0.336	0.336	0.764	0.764	0.737	0.470	0.737	0.737
Married	Female	91.0	12 to 23 months	0.764	0.892	0.336	0.336	0.336	0.764	0.764	0.737	0.470	0.737	0.737
Married	Female	91.0	24 months and above	0.764	0.892	0.336	0.336	0.336	0.764	0.764	0.737	0.470	0.737	0.737
Married	Female	91.5	0 to 11 months	0.765	0.894	0.336	0.336	0.336	0.765	0.765	0.738	0.470	0.738	0.738
Married	Female	91.5	12 to 23 months	0.765	0.894	0.336	0.336	0.336	0.765	0.765	0.738	0.470	0.738	0.738
Married	Female	91.5	24 months and above	0.765	0.894	0.336	0.336	0.336	0.765	0.765	0.738	0.470	0.738	0.738
Married	Female	92.0	0 to 11 months	0.767	0.896	0.336	0.336	0.336	0.767	0.767	0.740	0.470	0.740	0.740
Married	Female	92.0	12 to 23 months	0.767	0.896	0.336	0.336	0.336	0.767	0.767	0.740	0.470	0.740	0.740
Married	Female	92.0	24 months and above	0.767	0.896	0.336	0.336	0.336	0.767	0.767	0.740	0.470	0.740	0.740
Married	Female	92.5	0 to 11 months	0.768	0.898	0.336	0.336	0.336	0.768	0.768	0.741	0.470	0.741	0.741
Married	Female	92.5	12 to 23 months	0.768	0.898	0.336	0.336	0.336	0.768	0.768	0.741	0.470	0.741	0.741
Married	Female	92.5	24 months and above	0.768	0.898	0.336	0.336	0.336	0.768	0.768	0.741	0.470	0.741	0.741
Married	Female	93.0	0 to 11 months	0.770	0.900	0.336	0.336	0.336	0.770	0.770	0.743	0.470	0.743	0.743
Married	Female	93.0	12 to 23 months	0.770	0.900	0.336	0.336	0.336	0.770	0.770	0.743	0.470	0.743	0.743
Married	Female	93.0	24 months and above	0.770	0.900	0.336	0.336	0.336	0.770	0.770	0.743	0.470	0.743	0.743
Married	Female	93.5	0 to 11 months	0.771	0.901	0.336	0.336	0.336	0.771	0.771	0.744	0.470	0.744	0.744
Married	Female	93.5	12 to 23 months	0.771	0.901	0.336	0.336	0.336	0.771	0.771	0.744	0.470	0.744	0.744
Married	Female	93.5	24 months and above	0.771	0.901	0.336	0.336	0.336	0.771	0.771	0.744	0.470	0.744	0.744
Married	Female	94.0	0 to 11 months	0.773	0.903	0.336	0.336	0.336	0.773	0.773	0.746	0.470	0.746	0.746
Married	Female	94.0	12 to 23 months	0.773	0.903	0.336	0.336	0.336	0.773	0.773	0.746	0.470	0.746	0.746
Married	Female	94.0	24 months and above	0.773	0.903	0.336	0.336	0.336	0.773	0.773	0.746	0.470	0.746	0.746
Married	Female	94.5	0 to 11 months	0.774	0.905	0.336	0.336	0.336	0.774	0.774	0.747	0.470	0.747	0.747
Married	Female	94.5	12 to 23 months	0.774	0.905	0.336	0.336	0.336	0.774	0.774	0.747	0.470	0.747	0.747
Married	Female	94.5	24 months and above	0.774	0.905	0.336	0.336	0.336	0.774	0.774	0.747	0.470	0.747	0.747
Married	Female	95.0	0 to 11 months	0.776	0.907	0.336	0.336	0.336	0.776	0.776	0.749	0.470	0.749	0.749
Married	Female	95.0	12 to 23 months	0.776	0.907	0.336	0.336	0.336	0.776	0.776	0.749	0.470	0.749	0.749
Married	Female	95.0	24 months and above	0.776	0.907	0.336	0.336	0.336	0.776	0.776	0.749	0.470	0.749	0.749
Married	Female	95.5	0 to 11 months	0.777	0.909	0.336	0.336	0.336	0.777	0.777	0.750	0.470	0.750	0.750
Married	Female	95.5	12 to 23 months	0.777	0.909	0.336	0.336	0.336	0.777	0.777	0.750	0.470	0.750	0.750
Married	Female	95.5	24 months and above	0.777	0.909	0.336	0.336	0.336	0.777	0.777	0.750	0.470	0.750	0.750
Married	Female	96.0	0 to 11 months	0.779	0.910	0.336	0.336	0.336	0.779	0.779	0.752	0.470	0.752	0.752
Married	Female	96.0	12 to 23 months	0.779	0.910	0.336	0.336	0.336	0.779	0.779	0.752	0.470	0.752	0.752
Married	Female	96.0	24 months and above	0.779	0.910	0.336	0.336	0.336	0.779	0.779	0.752	0.470	0.752	0.752
Married	Female	96.5	0 to 11 months	0.781	0.912	0.336	0.336	0.336	0.781	0.781	0.753	0.470	0.753	0.753
Married	Female	96.5	12 to 23 months	0.781	0.912	0.336	0.336	0.336	0.781	0.781	0.753	0.470	0.753	0.753
Married	Female	96.5	24 months and above	0.781	0.912	0.336	0.336	0.336	0.781	0.781	0.753	0.470	0.753	0.753
Married	Female	97.0	0 to 11 months	0.782	0.914	0.336	0.336	0.336	0.782	0.782	0.755	0.470	0.755	0.755
Married	Female	97.0	12 to 23 months	0.782	0.914	0.336	0.336	0.336	0.782	0.782	0.755	0.470	0.755	0.755
Married	Female	97.0	24 months and above	0.782	0.914	0.336	0.336	0.336	0.782	0.782	0.755	0.470	0.755	0.755
Married	Female	97.5	0 to 11 months	0.784	0.916	0.336	0.336	0.336	0.784	0.784	0.756	0.470	0.756	0.756
Married	Female	97.5	12 to 23 months	0.784	0.916	0.336	0.336	0.336	0.784	0.784	0.756	0.470	0.756	0.756
Married	Female	97.5	24 months and above	0.784	0.916	0.336	0.336	0.336	0.784	0.784	0.756	0.470	0.756	0.756
Married	Female	98.0	0 to 11 months	0.785	0.918	0.336	0.336	0.336	0.785	0.785	0.758	0.470	0.758	0.758
Married	Female	98.0	12 to 23 months	0.785	0.918	0.336	0.336	0.336	0.785	0.785	0.758	0.470	0.758	0.758
Married	Female	98.0	24 months and above	0.785	0.918	0.336	0.336	0.336	0.785	0.785	0.758	0.470	0.758	0.758
Married	Female	98.5	0 to 11 months	0.787	0.920	0.336	0.336	0.336	0.787	0.787	0.759	0.470	0.759	0.759
Married	Female	98.5	12 to 23 months	0.787	0.920	0.336	0.336	0.336	0.787	0.787	0.759	0.470	0.759	0.759
Married	Female	98.5	24 months and above	0.787	0.920	0.336	0.336	0.336	0.787	0.787	0.759	0.470	0.759	0.759
Married	Female	99.0	0 to 11 months	0.788	0.921	0.336	0.336	0.336	0.788	0.788	0.761	0.470	0.761	0.761
Married	Female	99.0	12 to 23 months	0.788	0.921	0.336	0.336	0.336	0.788	0.788	0.761	0.470	0.761	0.761
Married	Female	99.0	24 months and above	0.788	0.921	0.336	0.336	0.336	0.788	0.788	0.761	0.470	0.761	0.761
Married	Female	99.5 and above	0 to 11 months	0.790	0.923	0.336	0.336	0.336	0.790	0.790	0.762	0.470	0.762	0.762
Married	Female	99.5 and above	12 to 23 months	0.790	0.923	0.336	0.336	0.336	0.790	0.790	0.762	0.470	0.762	0.762
Married	Female	99.5 and above	24 months and above	0.790	0.923	0.336	0.336	0.336	0.790	0.790	0.762	0.470	0.762	0.762
Married	Male	15 and below	0 to 11 months	3.069	3.586	2.308	2.308	2.308	3.069	3.069	3.064	0.989	3.064	3.064
Married	Male	15 and below	12 to 23 months	3.069	3.586	2.308	2.308	2.308	3.069	3.069	3.064	0.989	3.064	3.064
Married	Male	15 and below	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	0.989	1.867	1.867
Married	Male	15.5	0 to 11 months	3.069	3.586	2.308	2.308	2.308	3.069	3.069	3.064	0.989	3.064	3.064
Married	Male	15.5	12 to 23 months	3.069	3.586	2.308	2.308	2.308	3.069	3.069	3.064	0.989	3.064	3.064
Married	Male	15.5	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	0.989	1.867	1.867
Married	Male	16.0	0 to 11 months	3.069	3.586	2.308	2.308	2.308	3.069	3.069	3.064	0.989	3.064	3.064
Married	Male	16.0	12 to 23 months	3.069	3.586	2.308	2.308	2.308	3.069	3.069	3.064	0.989	3.064	3.064

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	16.0	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	0.989	1.867	1.867
Married	Male	16.5	0 to 11 months	2.953	3.410	2.200	2.200	2.200	2.953	2.953	2.940	0.993	2.940	2.940
Married	Male	16.5	12 to 23 months	2.953	3.410	2.200	2.200	2.200	2.953	2.953	2.940	0.993	2.940	2.940
Married	Male	16.5	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	0.993	1.867	1.867
Married	Male	17.0	0 to 11 months	2.733	3.083	2.000	2.000	2.000	2.733	2.733	2.707	1.002	2.707	2.707
Married	Male	17.0	12 to 23 months	2.733	3.083	2.000	2.000	2.000	2.733	2.733	2.707	1.002	2.707	2.707
Married	Male	17.0	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	1.002	1.867	1.867
Married	Male	17.5	0 to 11 months	2.537	2.806	1.836	1.836	1.836	2.537	2.537	2.506	1.009	2.506	2.506
Married	Male	17.5	12 to 23 months	2.537	2.806	1.836	1.836	1.836	2.537	2.537	2.506	1.009	2.506	2.506
Married	Male	17.5	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	1.009	1.867	1.867
Married	Male	18.0	0 to 11 months	2.361	2.569	1.701	1.701	1.701	2.361	2.361	2.334	1.016	2.334	2.334
Married	Male	18.0	12 to 23 months	2.361	2.569	1.701	1.701	1.701	2.361	2.361	2.334	1.016	2.334	2.334
Married	Male	18.0	24 months and above	1.889	2.055	1.361	1.361	1.361	1.889	1.889	1.867	1.016	1.867	1.867
Married	Male	18.5	0 to 11 months	2.203	2.365	1.589	1.589	1.589	2.203	2.203	2.183	1.021	2.183	2.183
Married	Male	18.5	12 to 23 months	2.203	2.365	1.589	1.589	1.589	2.203	2.203	2.183	1.021	2.183	2.183
Married	Male	18.5	24 months and above	1.869	2.017	1.359	1.359	1.359	1.869	1.869	1.859	1.021	1.859	1.859
Married	Male	19.0	0 to 11 months	2.059	2.189	1.496	1.496	1.496	2.059	2.059	2.052	1.026	2.052	2.052
Married	Male	19.0	12 to 23 months	2.059	2.189	1.496	1.496	1.496	2.059	2.059	2.052	1.026	2.052	2.052
Married	Male	19.0	24 months and above	1.850	1.979	1.358	1.358	1.358	1.850	1.850	1.852	1.026	1.852	1.852
Married	Male	19.5	0 to 11 months	1.929	2.036	1.419	1.419	1.419	1.929	1.929	1.937	1.029	1.937	1.937
Married	Male	19.5	12 to 23 months	1.929	2.036	1.419	1.419	1.419	1.929	1.929	1.937	1.029	1.937	1.937
Married	Male	19.5	24 months and above	1.830	1.940	1.356	1.356	1.356	1.830	1.830	1.844	1.029	1.844	1.844
Married	Male	20.0	0 to 11 months	1.810	1.902	1.354	1.354	1.354	1.810	1.810	1.836	1.032	1.836	1.836
Married	Male	20.0	12 to 23 months	1.810	1.902	1.354	1.354	1.354	1.810	1.810	1.836	1.032	1.836	1.836
Married	Male	20.0	24 months and above	1.810	1.902	1.354	1.354	1.354	1.810	1.810	1.836	1.032	1.836	1.836
Married	Male	20.5	0 to 11 months	1.702	1.785	1.300	1.300	1.300	1.702	1.702	1.746	1.033	1.746	1.746
Married	Male	20.5	12 to 23 months	1.702	1.785	1.300	1.300	1.300	1.702	1.702	1.746	1.033	1.746	1.746
Married	Male	20.5	24 months and above	1.702	1.785	1.300	1.300	1.300	1.702	1.702	1.746	1.033	1.746	1.746
Married	Male	21.0	0 to 11 months	1.603	1.681	1.255	1.255	1.255	1.603	1.603	1.665	1.034	1.665	1.665
Married	Male	21.0	12 to 23 months	1.603	1.681	1.255	1.255	1.255	1.603	1.603	1.665	1.034	1.665	1.665
Married	Male	21.0	24 months and above	1.603	1.681	1.255	1.255	1.255	1.603	1.603	1.665	1.034	1.665	1.665
Married	Male	21.5	0 to 11 months	1.512	1.590	1.217	1.217	1.217	1.512	1.512	1.592	1.035	1.592	1.592
Married	Male	21.5	12 to 23 months	1.512	1.590	1.217	1.217	1.217	1.512	1.512	1.592	1.035	1.592	1.592
Married	Male	21.5	24 months and above	1.512	1.590	1.217	1.217	1.217	1.512	1.512	1.592	1.035	1.592	1.592
Married	Male	22.0	0 to 11 months	1.429	1.508	1.185	1.185	1.185	1.429	1.429	1.527	1.035	1.527	1.527
Married	Male	22.0	12 to 23 months	1.429	1.508	1.185	1.185	1.185	1.429	1.429	1.527	1.035	1.527	1.527
Married	Male	22.0	24 months and above	1.429	1.508	1.185	1.185	1.185	1.429	1.429	1.527	1.035	1.527	1.527
Married	Male	22.5	0 to 11 months	1.374	1.445	1.159	1.159	1.159	1.374	1.374	1.468	1.035	1.468	1.468
Married	Male	22.5	12 to 23 months	1.374	1.445	1.159	1.159	1.159	1.374	1.374	1.468	1.035	1.468	1.468
Married	Male	22.5	24 months and above	1.374	1.445	1.159	1.159	1.159	1.374	1.374	1.468	1.035	1.468	1.468
Married	Male	23.0	0 to 11 months	1.344	1.399	1.138	1.138	1.138	1.344	1.344	1.416	1.034	1.416	1.416
Married	Male	23.0	12 to 23 months	1.344	1.399	1.138	1.138	1.138	1.344	1.344	1.416	1.034	1.416	1.416
Married	Male	23.0	24 months and above	1.344	1.399	1.138	1.138	1.138	1.344	1.344	1.416	1.034	1.416	1.416
Married	Male	23.5	0 to 11 months	1.316	1.358	1.119	1.119	1.119	1.316	1.316	1.369	1.033	1.369	1.369
Married	Male	23.5	12 to 23 months	1.316	1.358	1.119	1.119	1.119	1.316	1.316	1.369	1.033	1.369	1.369
Married	Male	23.5	24 months and above	1.316	1.358	1.119	1.119	1.119	1.316	1.316	1.369	1.033	1.369	1.369
Married	Male	24.0	0 to 11 months	1.290	1.322	1.104	1.104	1.104	1.290	1.290	1.328	1.032	1.328	1.328
Married	Male	24.0	12 to 23 months	1.290	1.322	1.104	1.104	1.104	1.290	1.290	1.328	1.032	1.328	1.328
Married	Male	24.0	24 months and above	1.290	1.322	1.104	1.104	1.104	1.290	1.290	1.328	1.032	1.328	1.328
Married	Male	24.5	0 to 11 months	1.266	1.289	1.092	1.092	1.092	1.266	1.266	1.291	1.030	1.291	1.291
Married	Male	24.5	12 to 23 months	1.266	1.289	1.092	1.092	1.092	1.266	1.266	1.291	1.030	1.291	1.291
Married	Male	24.5	24 months and above	1.266	1.289	1.092	1.092	1.092	1.266	1.266	1.291	1.030	1.291	1.291
Married	Male	25.0	0 to 11 months	1.244	1.259	1.083	1.083	1.083	1.244	1.244	1.259	1.028	1.259	1.259
Married	Male	25.0	12 to 23 months	1.244	1.259	1.083	1.083	1.083	1.244	1.244	1.259	1.028	1.259	1.259
Married	Male	25.0	24 months and above	1.244	1.259	1.083	1.083	1.083	1.244	1.244	1.259	1.028	1.259	1.259
Married	Male	25.5	0 to 11 months	1.223	1.233	1.075	1.075	1.075	1.223	1.223	1.230	1.026	1.230	1.230
Married	Male	25.5	12 to 23 months	1.223	1.233	1.075	1.075	1.075	1.223	1.223	1.230	1.026	1.230	1.230
Married	Male	25.5	24 months and above	1.223	1.233	1.075	1.075	1.075	1.223	1.223	1.230	1.026	1.230	1.230
Married	Male	26.0	0 to 11 months	1.204	1.210	1.068	1.068	1.068	1.204	1.204	1.205	1.024	1.205	1.205
Married	Male	26.0	12 to 23 months	1.204	1.210	1.068	1.068	1.068	1.204	1.204	1.205	1.024	1.205	1.205
Married	Male	26.0	24 months and above	1.204	1.210	1.068	1.068	1.068	1.204	1.204	1.205	1.024	1.205	1.205
Married	Male	26.5	0 to 11 months	1.186	1.188	1.063	1.063	1.063	1.186	1.186	1.182	1.022	1.182	1.182
Married	Male	26.5	12 to 23 months	1.186	1.188	1.063	1.063	1.063	1.186	1.186	1.182	1.022	1.182	1.182
Married	Male	26.5	24 months and above	1.186	1.188	1.063	1.063	1.063	1.186	1.186	1.182	1.022	1.182	1.182
Married	Male	27.0	0 to 11 months	1.169	1.169	1.059	1.059	1.059	1.169	1.169	1.162	1.020	1.162	1.162
Married	Male	27.0	12 to 23 months	1.169	1.169	1.059	1.059	1.059	1.169	1.169	1.162	1.020	1.162	1.162
Married	Male	27.0	24 months and above	1.169	1.169	1.059	1.059	1.059	1.169	1.169	1.162	1.020	1.162	1.162
Married	Male	27.5	0 to 11 months	1.154	1.151	1.056	1.056	1.056	1.154	1.154	1.144	1.018	1.144	1.144
Married	Male	27.5	12 to 23 months	1.154	1.151	1.056	1.056	1.056	1.154	1.154	1.144	1.018	1.144	1.144
Married	Male	27.5	24 months and above	1.154	1.151	1.056	1.056	1.056	1.154	1.154	1.144	1.018	1.144	1.144
Married	Male	28.0	0 to 11 months	1.139	1.136	1.053	1.053	1.053	1.139	1.139	1.128	1.016	1.128	1.128
Married	Male	28.0	12 to 23 months	1.139	1.136	1.053	1.053	1.053	1.139	1.139	1.128	1.016	1.128	1.128
Married	Male	28.0	24 months and above	1.139	1.136	1.053	1.053	1.053	1.139	1.139	1.128	1.016	1.128	1.128
Married	Male	28.5	0 to 11 months	1.125	1.121	1.051	1.051	1.051	1.125	1.125	1.113	1.014	1.113	1.113

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	28.5	12 to 23 months	1.125	1.121	1.051	1.051	1.051	1.125	1.125	1.113	1.014	1.113	1.113
Married	Male	28.5	24 months and above	1.125	1.121	1.051	1.051	1.051	1.125	1.125	1.113	1.014	1.113	1.113
Married	Male	29.0	0 to 11 months	1.112	1.108	1.049	1.049	1.049	1.112	1.112	1.100	1.013	1.100	1.100
Married	Male	29.0	12 to 23 months	1.112	1.108	1.049	1.049	1.049	1.112	1.112	1.100	1.013	1.100	1.100
Married	Male	29.0	24 months and above	1.112	1.108	1.049	1.049	1.049	1.112	1.112	1.100	1.013	1.100	1.100
Married	Male	29.5	0 to 11 months	1.100	1.095	1.047	1.047	1.047	1.100	1.100	1.087	1.011	1.087	1.087
Married	Male	29.5	12 to 23 months	1.100	1.095	1.047	1.047	1.047	1.100	1.100	1.087	1.011	1.087	1.087
Married	Male	29.5	24 months and above	1.100	1.095	1.047	1.047	1.047	1.100	1.100	1.087	1.011	1.087	1.087
Married	Male	30.0	0 to 11 months	1.089	1.084	1.045	1.045	1.045	1.089	1.089	1.076	1.009	1.076	1.076
Married	Male	30.0	12 to 23 months	1.089	1.084	1.045	1.045	1.045	1.089	1.089	1.076	1.009	1.076	1.076
Married	Male	30.0	24 months and above	1.089	1.084	1.045	1.045	1.045	1.089	1.089	1.076	1.009	1.076	1.076
Married	Male	30.5	0 to 11 months	1.078	1.073	1.043	1.043	1.043	1.078	1.078	1.066	1.007	1.066	1.066
Married	Male	30.5	12 to 23 months	1.078	1.073	1.043	1.043	1.043	1.078	1.078	1.066	1.007	1.066	1.066
Married	Male	30.5	24 months and above	1.078	1.073	1.043	1.043	1.043	1.078	1.078	1.066	1.007	1.066	1.066
Married	Male	31.0	0 to 11 months	1.068	1.064	1.040	1.040	1.040	1.068	1.068	1.057	1.006	1.057	1.057
Married	Male	31.0	12 to 23 months	1.068	1.064	1.040	1.040	1.040	1.068	1.068	1.057	1.006	1.057	1.057
Married	Male	31.0	24 months and above	1.068	1.064	1.040	1.040	1.040	1.068	1.068	1.057	1.006	1.057	1.057
Married	Male	31.5	0 to 11 months	1.058	1.055	1.037	1.037	1.037	1.058	1.058	1.049	1.005	1.049	1.049
Married	Male	31.5	12 to 23 months	1.058	1.055	1.037	1.037	1.037	1.058	1.058	1.049	1.005	1.049	1.049
Married	Male	31.5	24 months and above	1.058	1.055	1.037	1.037	1.037	1.058	1.058	1.049	1.005	1.049	1.049
Married	Male	32.0	0 to 11 months	1.049	1.046	1.034	1.034	1.034	1.049	1.049	1.042	1.004	1.042	1.042
Married	Male	32.0	12 to 23 months	1.049	1.046	1.034	1.034	1.034	1.049	1.049	1.042	1.004	1.042	1.042
Married	Male	32.0	24 months and above	1.049	1.046	1.034	1.034	1.034	1.049	1.049	1.042	1.004	1.042	1.042
Married	Male	32.5	0 to 11 months	1.041	1.038	1.030	1.030	1.030	1.041	1.041	1.034	1.003	1.034	1.034
Married	Male	32.5	12 to 23 months	1.041	1.038	1.030	1.030	1.030	1.041	1.041	1.034	1.003	1.034	1.034
Married	Male	32.5	24 months and above	1.041	1.038	1.030	1.030	1.030	1.041	1.041	1.034	1.003	1.034	1.034
Married	Male	33.0	0 to 11 months	1.032	1.031	1.026	1.026	1.026	1.032	1.032	1.027	1.002	1.027	1.027
Married	Male	33.0	12 to 23 months	1.032	1.031	1.026	1.026	1.026	1.032	1.032	1.027	1.002	1.027	1.027
Married	Male	33.0	24 months and above	1.032	1.031	1.026	1.026	1.026	1.032	1.032	1.027	1.002	1.027	1.027
Married	Male	33.5	0 to 11 months	1.024	1.023	1.021	1.021	1.021	1.024	1.024	1.021	1.002	1.021	1.021
Married	Male	33.5	12 to 23 months	1.024	1.023	1.021	1.021	1.021	1.024	1.024	1.021	1.002	1.021	1.021
Married	Male	33.5	24 months and above	1.024	1.023	1.021	1.021	1.021	1.024	1.024	1.021	1.002	1.021	1.021
Married	Male	34.0	0 to 11 months	1.017	1.016	1.016	1.016	1.016	1.017	1.017	1.014	1.001	1.014	1.014
Married	Male	34.0	12 to 23 months	1.017	1.016	1.016	1.016	1.016	1.017	1.017	1.014	1.001	1.014	1.014
Married	Male	34.0	24 months and above	1.017	1.016	1.016	1.016	1.016	1.017	1.017	1.014	1.001	1.014	1.014
Married	Male	34.5	0 to 11 months	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.008	1.001	1.008	1.008
Married	Male	34.5	12 to 23 months	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.008	1.001	1.008	1.008
Married	Male	34.5	24 months and above	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.008	1.001	1.008	1.008
Married	Male	35.0	0 to 11 months	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.000	1.003	1.003
Married	Male	35.0	12 to 23 months	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.000	1.003	1.003
Married	Male	35.0	24 months and above	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.000	1.003	1.003
Married	Male	35.5	0 to 11 months	0.997	0.997	0.996	0.996	0.996	0.997	0.997	0.997	1.000	0.997	0.997
Married	Male	35.5	12 to 23 months	0.997	0.997	0.996	0.996	0.996	0.997	0.997	0.997	1.000	0.997	0.997
Married	Male	35.5	24 months and above	0.997	0.997	0.996	0.996	0.996	0.997	0.997	0.997	1.000	0.997	0.997
Married	Male	36.0	0 to 11 months	0.991	0.991	0.989	0.989	0.989	0.991	0.991	0.992	1.000	0.992	0.992
Married	Male	36.0	12 to 23 months	0.991	0.991	0.989	0.989	0.989	0.991	0.991	0.992	1.000	0.992	0.992
Married	Male	36.0	24 months and above	0.991	0.991	0.989	0.989	0.989	0.991	0.991	0.992	1.000	0.992	0.992
Married	Male	36.5	0 to 11 months	0.985	0.985	0.981	0.981	0.981	0.985	0.985	0.986	1.000	0.986	0.986
Married	Male	36.5	12 to 23 months	0.985	0.985	0.981	0.981	0.981	0.985	0.985	0.986	1.000	0.986	0.986
Married	Male	36.5	24 months and above	0.985	0.985	0.981	0.981	0.981	0.985	0.985	0.986	1.000	0.986	0.986
Married	Male	37.0	0 to 11 months	0.980	0.980	0.972	0.972	0.972	0.980	0.980	0.981	1.001	0.981	0.981
Married	Male	37.0	12 to 23 months	0.980	0.980	0.972	0.972	0.972	0.980	0.980	0.981	1.001	0.981	0.981
Married	Male	37.0	24 months and above	0.980	0.980	0.972	0.972	0.972	0.980	0.980	0.981	1.001	0.981	0.981
Married	Male	37.5	0 to 11 months	0.974	0.974	0.963	0.963	0.963	0.974	0.974	0.976	1.001	0.976	0.976
Married	Male	37.5	12 to 23 months	0.974	0.974	0.963	0.963	0.963	0.974	0.974	0.976	1.001	0.976	0.976
Married	Male	37.5	24 months and above	0.974	0.974	0.963	0.963	0.963	0.974	0.974	0.976	1.001	0.976	0.976
Married	Male	38.0	0 to 11 months	0.969	0.969	0.954	0.954	0.954	0.969	0.969	0.971	1.002	0.971	0.971
Married	Male	38.0	12 to 23 months	0.969	0.969	0.954	0.954	0.954	0.969	0.969	0.971	1.002	0.971	0.971
Married	Male	38.0	24 months and above	0.969	0.969	0.954	0.954	0.954	0.969	0.969	0.971	1.002	0.971	0.971
Married	Male	38.5	0 to 11 months	0.965	0.963	0.945	0.945	0.945	0.965	0.965	0.965	1.002	0.965	0.965
Married	Male	38.5	12 to 23 months	0.965	0.963	0.945	0.945	0.945	0.965	0.965	0.965	1.002	0.965	0.965
Married	Male	38.5	24 months and above	0.965	0.963	0.945	0.945	0.945	0.965	0.965	0.965	1.002	0.965	0.965
Married	Male	39.0	0 to 11 months	0.960	0.958	0.936	0.936	0.936	0.960	0.960	0.960	1.003	0.960	0.960
Married	Male	39.0	12 to 23 months	0.960	0.958	0.936	0.936	0.936	0.960	0.960	0.960	1.003	0.960	0.960
Married	Male	39.0	24 months and above	0.960	0.958	0.936	0.936	0.936	0.960	0.960	0.960	1.003	0.960	0.960
Married	Male	39.5	0 to 11 months	0.956	0.953	0.926	0.926	0.926	0.956	0.956	0.955	1.003	0.955	0.955
Married	Male	39.5	12 to 23 months	0.956	0.953	0.926	0.926	0.926	0.956	0.956	0.955	1.003	0.955	0.955
Married	Male	39.5	24 months and above	0.956	0.953	0.926	0.926	0.926	0.956	0.956	0.955	1.003	0.955	0.955
Married	Male	40.0	0 to 11 months	0.952	0.948	0.915	0.915	0.915	0.952	0.952	0.950	1.004	0.950	0.950
Married	Male	40.0	12 to 23 months	0.952	0.948	0.915	0.915	0.915	0.952	0.952	0.950	1.004	0.950	0.950
Married	Male	40.0	24 months and above	0.952	0.948	0.915	0.915	0.915	0.952	0.952	0.950	1.004	0.950	0.950
Married	Male	40.5	0 to 11 months	0.948	0.944	0.905	0.905	0.905	0.948	0.948	0.945	1.005	0.945	0.945
Married	Male	40.5	12 to 23 months	0.948	0.944	0.905	0.905	0.905	0.948	0.948	0.945	1.005	0.945	0.945
Married	Male	40.5	24 months and above	0.948	0.944	0.905	0.905	0.905	0.948	0.948	0.945	1.005	0.945	0.945

SAFECO INSURANCE COMPANY OF ILLINOIS
 MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	41.0	0 to 11 months	0.945	0.939	0.895	0.895	0.895	0.945	0.945	0.940	1.006	0.940	0.940
Married	Male	41.0	12 to 23 months	0.945	0.939	0.895	0.895	0.895	0.945	0.945	0.940	1.006	0.940	0.940
Married	Male	41.0	24 months and above	0.945	0.939	0.895	0.895	0.895	0.945	0.945	0.940	1.006	0.940	0.940
Married	Male	41.5	0 to 11 months	0.941	0.935	0.885	0.885	0.885	0.941	0.941	0.935	1.007	0.935	0.935
Married	Male	41.5	12 to 23 months	0.941	0.935	0.885	0.885	0.885	0.941	0.941	0.935	1.007	0.935	0.935
Married	Male	41.5	24 months and above	0.941	0.935	0.885	0.885	0.885	0.941	0.941	0.935	1.007	0.935	0.935
Married	Male	42.0	0 to 11 months	0.938	0.930	0.875	0.875	0.875	0.938	0.938	0.930	1.008	0.930	0.930
Married	Male	42.0	12 to 23 months	0.938	0.930	0.875	0.875	0.875	0.938	0.938	0.930	1.008	0.930	0.930
Married	Male	42.0	24 months and above	0.938	0.930	0.875	0.875	0.875	0.938	0.938	0.930	1.008	0.930	0.930
Married	Male	42.5	0 to 11 months	0.935	0.926	0.865	0.865	0.865	0.935	0.935	0.925	1.010	0.925	0.925
Married	Male	42.5	12 to 23 months	0.935	0.926	0.865	0.865	0.865	0.935	0.935	0.925	1.010	0.925	0.925
Married	Male	42.5	24 months and above	0.935	0.926	0.865	0.865	0.865	0.935	0.935	0.925	1.010	0.925	0.925
Married	Male	43.0	0 to 11 months	0.932	0.923	0.855	0.855	0.855	0.932	0.932	0.920	1.011	0.920	0.920
Married	Male	43.0	12 to 23 months	0.932	0.923	0.855	0.855	0.855	0.932	0.932	0.920	1.011	0.920	0.920
Married	Male	43.0	24 months and above	0.932	0.923	0.855	0.855	0.855	0.932	0.932	0.920	1.011	0.920	0.920
Married	Male	43.5	0 to 11 months	0.930	0.919	0.845	0.845	0.845	0.930	0.930	0.915	1.012	0.915	0.915
Married	Male	43.5	12 to 23 months	0.930	0.919	0.845	0.845	0.845	0.930	0.930	0.915	1.012	0.915	0.915
Married	Male	43.5	24 months and above	0.930	0.919	0.845	0.845	0.845	0.930	0.930	0.915	1.012	0.915	0.915
Married	Male	44.0	0 to 11 months	0.928	0.915	0.836	0.836	0.836	0.928	0.928	0.910	1.013	0.910	0.910
Married	Male	44.0	12 to 23 months	0.928	0.915	0.836	0.836	0.836	0.928	0.928	0.910	1.013	0.910	0.910
Married	Male	44.0	24 months and above	0.928	0.915	0.836	0.836	0.836	0.928	0.928	0.910	1.013	0.910	0.910
Married	Male	44.5	0 to 11 months	0.926	0.911	0.826	0.826	0.826	0.926	0.926	0.906	1.015	0.906	0.906
Married	Male	44.5	12 to 23 months	0.926	0.911	0.826	0.826	0.826	0.926	0.926	0.906	1.015	0.906	0.906
Married	Male	44.5	24 months and above	0.926	0.911	0.826	0.826	0.826	0.926	0.926	0.906	1.015	0.906	0.906
Married	Male	45.0	0 to 11 months	0.924	0.908	0.817	0.817	0.817	0.924	0.924	0.901	1.016	0.901	0.901
Married	Male	45.0	12 to 23 months	0.924	0.908	0.817	0.817	0.817	0.924	0.924	0.901	1.016	0.901	0.901
Married	Male	45.0	24 months and above	0.924	0.908	0.817	0.817	0.817	0.924	0.924	0.901	1.016	0.901	0.901
Married	Male	45.5	0 to 11 months	0.922	0.905	0.809	0.809	0.809	0.922	0.922	0.897	1.017	0.897	0.897
Married	Male	45.5	12 to 23 months	0.922	0.905	0.809	0.809	0.809	0.922	0.922	0.897	1.017	0.897	0.897
Married	Male	45.5	24 months and above	0.922	0.905	0.809	0.809	0.809	0.922	0.922	0.897	1.017	0.897	0.897
Married	Male	46.0	0 to 11 months	0.921	0.902	0.801	0.801	0.801	0.921	0.921	0.892	1.018	0.892	0.892
Married	Male	46.0	12 to 23 months	0.921	0.902	0.801	0.801	0.801	0.921	0.921	0.892	1.018	0.892	0.892
Married	Male	46.0	24 months and above	0.921	0.902	0.801	0.801	0.801	0.921	0.921	0.892	1.018	0.892	0.892
Married	Male	46.5	0 to 11 months	0.919	0.900	0.793	0.793	0.793	0.919	0.919	0.888	1.020	0.888	0.888
Married	Male	46.5	12 to 23 months	0.919	0.900	0.793	0.793	0.793	0.919	0.919	0.888	1.020	0.888	0.888
Married	Male	46.5	24 months and above	0.919	0.900	0.793	0.793	0.793	0.919	0.919	0.888	1.020	0.888	0.888
Married	Male	47.0	0 to 11 months	0.918	0.898	0.786	0.786	0.786	0.918	0.918	0.883	1.021	0.883	0.883
Married	Male	47.0	12 to 23 months	0.918	0.898	0.786	0.786	0.786	0.918	0.918	0.883	1.021	0.883	0.883
Married	Male	47.0	24 months and above	0.918	0.898	0.786	0.786	0.786	0.918	0.918	0.883	1.021	0.883	0.883
Married	Male	47.5	0 to 11 months	0.917	0.896	0.779	0.779	0.779	0.917	0.917	0.879	1.022	0.879	0.879
Married	Male	47.5	12 to 23 months	0.917	0.896	0.779	0.779	0.779	0.917	0.917	0.879	1.022	0.879	0.879
Married	Male	47.5	24 months and above	0.917	0.896	0.779	0.779	0.779	0.917	0.917	0.879	1.022	0.879	0.879
Married	Male	48.0	0 to 11 months	0.916	0.894	0.772	0.772	0.772	0.916	0.916	0.875	1.023	0.875	0.875
Married	Male	48.0	12 to 23 months	0.916	0.894	0.772	0.772	0.772	0.916	0.916	0.875	1.023	0.875	0.875
Married	Male	48.0	24 months and above	0.916	0.894	0.772	0.772	0.772	0.916	0.916	0.875	1.023	0.875	0.875
Married	Male	48.5	0 to 11 months	0.916	0.892	0.766	0.766	0.766	0.916	0.916	0.871	1.025	0.871	0.871
Married	Male	48.5	12 to 23 months	0.916	0.892	0.766	0.766	0.766	0.916	0.916	0.871	1.025	0.871	0.871
Married	Male	48.5	24 months and above	0.916	0.892	0.766	0.766	0.766	0.916	0.916	0.871	1.025	0.871	0.871
Married	Male	49.0	0 to 11 months	0.916	0.891	0.761	0.761	0.761	0.916	0.916	0.868	1.026	0.868	0.868
Married	Male	49.0	12 to 23 months	0.916	0.891	0.761	0.761	0.761	0.916	0.916	0.868	1.026	0.868	0.868
Married	Male	49.0	24 months and above	0.916	0.891	0.761	0.761	0.761	0.916	0.916	0.868	1.026	0.868	0.868
Married	Male	49.5	0 to 11 months	0.916	0.890	0.757	0.757	0.757	0.916	0.916	0.864	1.027	0.864	0.864
Married	Male	49.5	12 to 23 months	0.916	0.890	0.757	0.757	0.757	0.916	0.916	0.864	1.027	0.864	0.864
Married	Male	49.5	24 months and above	0.916	0.890	0.757	0.757	0.757	0.916	0.916	0.864	1.027	0.864	0.864
Married	Male	50.0	0 to 11 months	0.916	0.889	0.752	0.752	0.752	0.916	0.916	0.861	1.028	0.861	0.861
Married	Male	50.0	12 to 23 months	0.916	0.889	0.752	0.752	0.752	0.916	0.916	0.861	1.028	0.861	0.861
Married	Male	50.0	24 months and above	0.916	0.889	0.752	0.752	0.752	0.916	0.916	0.861	1.028	0.861	0.861
Married	Male	50.5	0 to 11 months	0.916	0.889	0.748	0.748	0.748	0.916	0.916	0.857	1.029	0.857	0.857
Married	Male	50.5	12 to 23 months	0.916	0.889	0.748	0.748	0.748	0.916	0.916	0.857	1.029	0.857	0.857
Married	Male	50.5	24 months and above	0.916	0.889	0.748	0.748	0.748	0.916	0.916	0.857	1.029	0.857	0.857
Married	Male	51.0	0 to 11 months	0.917	0.889	0.745	0.745	0.745	0.917	0.917	0.854	1.030	0.854	0.854
Married	Male	51.0	12 to 23 months	0.917	0.889	0.745	0.745	0.745	0.917	0.917	0.854	1.030	0.854	0.854
Married	Male	51.0	24 months and above	0.917	0.889	0.745	0.745	0.745	0.917	0.917	0.854	1.030	0.854	0.854
Married	Male	51.5	0 to 11 months	0.917	0.889	0.743	0.743	0.743	0.917	0.917	0.852	1.031	0.852	0.852
Married	Male	51.5	12 to 23 months	0.917	0.889	0.743	0.743	0.743	0.917	0.917	0.852	1.031	0.852	0.852
Married	Male	51.5	24 months and above	0.917	0.889	0.743	0.743	0.743	0.917	0.917	0.852	1.031	0.852	0.852
Married	Male	52.0	0 to 11 months	0.918	0.890	0.740	0.740	0.740	0.918	0.918	0.849	1.032	0.849	0.849
Married	Male	52.0	12 to 23 months	0.918	0.890	0.740	0.740	0.740	0.918	0.918	0.849	1.032	0.849	0.849
Married	Male	52.0	24 months and above	0.918	0.890	0.740	0.740	0.740	0.918	0.918	0.849	1.032	0.849	0.849
Married	Male	52.5	0 to 11 months	0.919	0.890	0.738	0.738	0.738	0.919	0.919	0.847	1.032	0.847	0.847
Married	Male	52.5	12 to 23 months	0.919	0.890	0.738	0.738	0.738	0.919	0.919	0.847	1.032	0.847	0.847
Married	Male	52.5	24 months and above	0.919	0.890	0.738	0.738	0.738	0.919	0.919	0.847	1.032	0.847	0.847
Married	Male	53.0	0 to 11 months	0.920	0.891	0.737	0.737	0.737	0.920	0.920	0.845	1.033	0.845	0.845
Married	Male	53.0	12 to 23 months	0.920	0.891	0.737	0.737	0.737	0.920	0.920	0.845	1.033	0.845	0.845

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	53.0	24 months and above	0.920	0.891	0.737	0.737	0.737	0.920	0.920	0.845	1.033	0.845	0.845
Married	Male	53.5	0 to 11 months	0.922	0.893	0.737	0.737	0.737	0.922	0.922	0.843	1.034	0.843	0.843
Married	Male	53.5	12 to 23 months	0.922	0.893	0.737	0.737	0.737	0.922	0.922	0.843	1.034	0.843	0.843
Married	Male	53.5	24 months and above	0.922	0.893	0.737	0.737	0.737	0.922	0.922	0.843	1.034	0.843	0.843
Married	Male	54.0	0 to 11 months	0.924	0.894	0.738	0.738	0.738	0.924	0.924	0.841	1.035	0.841	0.841
Married	Male	54.0	12 to 23 months	0.924	0.894	0.738	0.738	0.738	0.924	0.924	0.841	1.035	0.841	0.841
Married	Male	54.0	24 months and above	0.924	0.894	0.738	0.738	0.738	0.924	0.924	0.841	1.035	0.841	0.841
Married	Male	54.5	0 to 11 months	0.926	0.896	0.738	0.738	0.738	0.926	0.926	0.839	1.035	0.839	0.839
Married	Male	54.5	12 to 23 months	0.926	0.896	0.738	0.738	0.738	0.926	0.926	0.839	1.035	0.839	0.839
Married	Male	54.5	24 months and above	0.926	0.896	0.738	0.738	0.738	0.926	0.926	0.839	1.035	0.839	0.839
Married	Male	55.0	0 to 11 months	0.928	0.899	0.739	0.739	0.739	0.928	0.928	0.838	1.036	0.838	0.838
Married	Male	55.0	12 to 23 months	0.928	0.899	0.739	0.739	0.739	0.928	0.928	0.838	1.036	0.838	0.838
Married	Male	55.0	24 months and above	0.928	0.899	0.739	0.739	0.739	0.928	0.928	0.838	1.036	0.838	0.838
Married	Male	55.5	0 to 11 months	0.930	0.901	0.741	0.741	0.741	0.930	0.930	0.837	1.037	0.837	0.837
Married	Male	55.5	12 to 23 months	0.930	0.901	0.741	0.741	0.741	0.930	0.930	0.837	1.037	0.837	0.837
Married	Male	55.5	24 months and above	0.930	0.901	0.741	0.741	0.741	0.930	0.930	0.837	1.037	0.837	0.837
Married	Male	56.0	0 to 11 months	0.933	0.904	0.744	0.744	0.744	0.933	0.933	0.836	1.038	0.836	0.836
Married	Male	56.0	12 to 23 months	0.933	0.904	0.744	0.744	0.744	0.933	0.933	0.836	1.038	0.836	0.836
Married	Male	56.0	24 months and above	0.933	0.904	0.744	0.744	0.744	0.933	0.933	0.836	1.038	0.836	0.836
Married	Male	56.5	0 to 11 months	0.935	0.908	0.746	0.746	0.746	0.935	0.935	0.836	1.038	0.836	0.836
Married	Male	56.5	12 to 23 months	0.935	0.908	0.746	0.746	0.746	0.935	0.935	0.836	1.038	0.836	0.836
Married	Male	56.5	24 months and above	0.935	0.908	0.746	0.746	0.746	0.935	0.935	0.836	1.038	0.836	0.836
Married	Male	57.0	0 to 11 months	0.938	0.911	0.749	0.749	0.749	0.938	0.938	0.835	1.039	0.835	0.835
Married	Male	57.0	12 to 23 months	0.938	0.911	0.749	0.749	0.749	0.938	0.938	0.835	1.039	0.835	0.835
Married	Male	57.0	24 months and above	0.938	0.911	0.749	0.749	0.749	0.938	0.938	0.835	1.039	0.835	0.835
Married	Male	57.5	0 to 11 months	0.941	0.915	0.753	0.753	0.753	0.941	0.941	0.835	1.039	0.835	0.835
Married	Male	57.5	12 to 23 months	0.941	0.915	0.753	0.753	0.753	0.941	0.941	0.835	1.039	0.835	0.835
Married	Male	57.5	24 months and above	0.941	0.915	0.753	0.753	0.753	0.941	0.941	0.835	1.039	0.835	0.835
Married	Male	58.0	0 to 11 months	0.944	0.919	0.758	0.758	0.758	0.944	0.944	0.835	1.040	0.835	0.835
Married	Male	58.0	12 to 23 months	0.944	0.919	0.758	0.758	0.758	0.944	0.944	0.835	1.040	0.835	0.835
Married	Male	58.0	24 months and above	0.944	0.919	0.758	0.758	0.758	0.944	0.944	0.835	1.040	0.835	0.835
Married	Male	58.5	0 to 11 months	0.948	0.923	0.762	0.762	0.762	0.948	0.948	0.835	1.040	0.835	0.835
Married	Male	58.5	12 to 23 months	0.948	0.923	0.762	0.762	0.762	0.948	0.948	0.835	1.040	0.835	0.835
Married	Male	58.5	24 months and above	0.948	0.923	0.762	0.762	0.762	0.948	0.948	0.835	1.040	0.835	0.835
Married	Male	59.0	0 to 11 months	0.951	0.928	0.767	0.767	0.767	0.951	0.951	0.836	1.041	0.836	0.836
Married	Male	59.0	12 to 23 months	0.951	0.928	0.767	0.767	0.767	0.951	0.951	0.836	1.041	0.836	0.836
Married	Male	59.0	24 months and above	0.951	0.928	0.767	0.767	0.767	0.951	0.951	0.836	1.041	0.836	0.836
Married	Male	59.5	0 to 11 months	0.955	0.933	0.773	0.773	0.773	0.955	0.955	0.836	1.041	0.836	0.836
Married	Male	59.5	12 to 23 months	0.955	0.933	0.773	0.773	0.773	0.955	0.955	0.836	1.041	0.836	0.836
Married	Male	59.5	24 months and above	0.955	0.933	0.773	0.773	0.773	0.955	0.955	0.836	1.041	0.836	0.836
Married	Male	60.0	0 to 11 months	0.959	0.938	0.778	0.778	0.778	0.959	0.959	0.837	1.041	0.837	0.837
Married	Male	60.0	12 to 23 months	0.959	0.938	0.778	0.778	0.778	0.959	0.959	0.837	1.041	0.837	0.837
Married	Male	60.0	24 months and above	0.959	0.938	0.778	0.778	0.778	0.959	0.959	0.837	1.041	0.837	0.837
Married	Male	60.5	0 to 11 months	0.963	0.944	0.784	0.784	0.784	0.963	0.963	0.838	1.041	0.838	0.838
Married	Male	60.5	12 to 23 months	0.963	0.944	0.784	0.784	0.784	0.963	0.963	0.838	1.041	0.838	0.838
Married	Male	60.5	24 months and above	0.963	0.944	0.784	0.784	0.784	0.963	0.963	0.838	1.041	0.838	0.838
Married	Male	61.0	0 to 11 months	0.967	0.949	0.791	0.791	0.791	0.967	0.967	0.839	1.042	0.839	0.839
Married	Male	61.0	12 to 23 months	0.967	0.949	0.791	0.791	0.791	0.967	0.967	0.839	1.042	0.839	0.839
Married	Male	61.0	24 months and above	0.967	0.949	0.791	0.791	0.791	0.967	0.967	0.839	1.042	0.839	0.839
Married	Male	61.5	0 to 11 months	0.971	0.955	0.797	0.797	0.797	0.971	0.971	0.840	1.042	0.840	0.840
Married	Male	61.5	12 to 23 months	0.971	0.955	0.797	0.797	0.797	0.971	0.971	0.840	1.042	0.840	0.840
Married	Male	61.5	24 months and above	0.971	0.955	0.797	0.797	0.797	0.971	0.971	0.840	1.042	0.840	0.840
Married	Male	62.0	0 to 11 months	0.976	0.961	0.804	0.804	0.804	0.976	0.976	0.841	1.043	0.841	0.841
Married	Male	62.0	12 to 23 months	0.976	0.961	0.804	0.804	0.804	0.976	0.976	0.841	1.043	0.841	0.841
Married	Male	62.0	24 months and above	0.976	0.961	0.804	0.804	0.804	0.976	0.976	0.841	1.043	0.841	0.841
Married	Male	62.5	0 to 11 months	0.980	0.967	0.811	0.811	0.811	0.980	0.980	0.843	1.043	0.843	0.843
Married	Male	62.5	12 to 23 months	0.980	0.967	0.811	0.811	0.811	0.980	0.980	0.843	1.043	0.843	0.843
Married	Male	62.5	24 months and above	0.980	0.967	0.811	0.811	0.811	0.980	0.980	0.843	1.043	0.843	0.843
Married	Male	63.0	0 to 11 months	0.985	0.974	0.818	0.818	0.818	0.985	0.985	0.844	1.044	0.844	0.844
Married	Male	63.0	12 to 23 months	0.985	0.974	0.818	0.818	0.818	0.985	0.985	0.844	1.044	0.844	0.844
Married	Male	63.0	24 months and above	0.985	0.974	0.818	0.818	0.818	0.985	0.985	0.844	1.044	0.844	0.844
Married	Male	63.5	0 to 11 months	0.989	0.980	0.825	0.825	0.825	0.989	0.989	0.846	1.044	0.846	0.846
Married	Male	63.5	12 to 23 months	0.989	0.980	0.825	0.825	0.825	0.989	0.989	0.846	1.044	0.846	0.846
Married	Male	63.5	24 months and above	0.989	0.980	0.825	0.825	0.825	0.989	0.989	0.846	1.044	0.846	0.846
Married	Male	64.0	0 to 11 months	0.994	0.987	0.832	0.832	0.832	0.994	0.994	0.848	1.045	0.848	0.848
Married	Male	64.0	12 to 23 months	0.994	0.987	0.832	0.832	0.832	0.994	0.994	0.848	1.045	0.848	0.848
Married	Male	64.0	24 months and above	0.994	0.987	0.832	0.832	0.832	0.994	0.994	0.848	1.045	0.848	0.848
Married	Male	64.5	0 to 11 months	0.999	0.993	0.840	0.840	0.840	0.999	0.999	0.850	1.045	0.850	0.850
Married	Male	64.5	12 to 23 months	0.999	0.993	0.840	0.840	0.840	0.999	0.999	0.850	1.045	0.850	0.850
Married	Male	64.5	24 months and above	0.999	0.993	0.840	0.840	0.840	0.999	0.999	0.850	1.045	0.850	0.850
Married	Male	65.0	0 to 11 months	1.004	1.000	0.847	0.847	0.847	1.004	1.004	0.852	1.045	0.852	0.852
Married	Male	65.0	12 to 23 months	1.004	1.000	0.847	0.847	0.847	1.004	1.004	0.852	1.045	0.852	0.852
Married	Male	65.0	24 months and above	1.004	1.000	0.847	0.847	0.847	1.004	1.004	0.852	1.045	0.852	0.852
Married	Male	65.5	0 to 11 months	1.010	1.007	0.854	0.854	0.854	1.010	1.010	0.854	1.045	0.854	0.854

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	65.5	12 to 23 months	1.010	1.007	0.854	0.854	0.854	1.010	1.010	0.854	1.045	0.854	0.854
Married	Male	65.5	24 months and above	1.010	1.007	0.854	0.854	0.854	1.010	1.010	0.854	1.045	0.854	0.854
Married	Male	66.0	0 to 11 months	1.015	1.014	0.861	0.861	0.861	1.015	1.015	0.856	1.046	0.856	0.856
Married	Male	66.0	12 to 23 months	1.015	1.014	0.861	0.861	0.861	1.015	1.015	0.856	1.046	0.856	0.856
Married	Male	66.0	24 months and above	1.015	1.014	0.861	0.861	0.861	1.015	1.015	0.856	1.046	0.856	0.856
Married	Male	66.5	0 to 11 months	1.021	1.022	0.867	0.867	0.867	1.021	1.021	0.858	1.046	0.858	0.858
Married	Male	66.5	12 to 23 months	1.021	1.022	0.867	0.867	0.867	1.021	1.021	0.858	1.046	0.858	0.858
Married	Male	66.5	24 months and above	1.021	1.022	0.867	0.867	0.867	1.021	1.021	0.858	1.046	0.858	0.858
Married	Male	67.0	0 to 11 months	1.026	1.029	0.874	0.874	0.874	1.026	1.026	0.861	1.047	0.861	0.861
Married	Male	67.0	12 to 23 months	1.026	1.029	0.874	0.874	0.874	1.026	1.026	0.861	1.047	0.861	0.861
Married	Male	67.0	24 months and above	1.026	1.029	0.874	0.874	0.874	1.026	1.026	0.861	1.047	0.861	0.861
Married	Male	67.5	0 to 11 months	1.032	1.037	0.880	0.880	0.880	1.032	1.032	0.863	1.047	0.863	0.863
Married	Male	67.5	12 to 23 months	1.032	1.037	0.880	0.880	0.880	1.032	1.032	0.863	1.047	0.863	0.863
Married	Male	67.5	24 months and above	1.032	1.037	0.880	0.880	0.880	1.032	1.032	0.863	1.047	0.863	0.863
Married	Male	68.0	0 to 11 months	1.037	1.044	0.885	0.885	0.885	1.037	1.037	0.865	1.047	0.865	0.865
Married	Male	68.0	12 to 23 months	1.037	1.044	0.885	0.885	0.885	1.037	1.037	0.865	1.047	0.865	0.865
Married	Male	68.0	24 months and above	1.037	1.044	0.885	0.885	0.885	1.037	1.037	0.865	1.047	0.865	0.865
Married	Male	68.5	0 to 11 months	1.043	1.052	0.890	0.890	0.890	1.043	1.043	0.867	1.047	0.867	0.867
Married	Male	68.5	12 to 23 months	1.043	1.052	0.890	0.890	0.890	1.043	1.043	0.867	1.047	0.867	0.867
Married	Male	68.5	24 months and above	1.043	1.052	0.890	0.890	0.890	1.043	1.043	0.867	1.047	0.867	0.867
Married	Male	69.0	0 to 11 months	1.049	1.059	0.894	0.894	0.894	1.049	1.049	0.870	1.048	0.870	0.870
Married	Male	69.0	12 to 23 months	1.049	1.059	0.894	0.894	0.894	1.049	1.049	0.870	1.048	0.870	0.870
Married	Male	69.0	24 months and above	1.049	1.059	0.894	0.894	0.894	1.049	1.049	0.870	1.048	0.870	0.870
Married	Male	69.5	0 to 11 months	1.055	1.066	0.898	0.898	0.898	1.055	1.055	0.872	1.048	0.872	0.872
Married	Male	69.5	12 to 23 months	1.055	1.066	0.898	0.898	0.898	1.055	1.055	0.872	1.048	0.872	0.872
Married	Male	69.5	24 months and above	1.055	1.066	0.898	0.898	0.898	1.055	1.055	0.872	1.048	0.872	0.872
Married	Male	70.0	0 to 11 months	1.061	1.073	0.901	0.901	0.901	1.061	1.061	0.875	1.047	0.875	0.875
Married	Male	70.0	12 to 23 months	1.061	1.073	0.901	0.901	0.901	1.061	1.061	0.875	1.047	0.875	0.875
Married	Male	70.0	24 months and above	1.061	1.073	0.901	0.901	0.901	1.061	1.061	0.875	1.047	0.875	0.875
Married	Male	70.5	0 to 11 months	1.067	1.081	0.904	0.904	0.904	1.067	1.067	0.877	1.047	0.877	0.877
Married	Male	70.5	12 to 23 months	1.067	1.081	0.904	0.904	0.904	1.067	1.067	0.877	1.047	0.877	0.877
Married	Male	70.5	24 months and above	1.067	1.081	0.904	0.904	0.904	1.067	1.067	0.877	1.047	0.877	0.877
Married	Male	71.0	0 to 11 months	1.074	1.088	0.906	0.906	0.906	1.074	1.074	0.880	1.046	0.880	0.880
Married	Male	71.0	12 to 23 months	1.074	1.088	0.906	0.906	0.906	1.074	1.074	0.880	1.046	0.880	0.880
Married	Male	71.0	24 months and above	1.074	1.088	0.906	0.906	0.906	1.074	1.074	0.880	1.046	0.880	0.880
Married	Male	71.5	0 to 11 months	1.080	1.096	0.907	0.907	0.907	1.080	1.080	0.882	1.045	0.882	0.882
Married	Male	71.5	12 to 23 months	1.080	1.096	0.907	0.907	0.907	1.080	1.080	0.882	1.045	0.882	0.882
Married	Male	71.5	24 months and above	1.080	1.096	0.907	0.907	0.907	1.080	1.080	0.882	1.045	0.882	0.882
Married	Male	72.0	0 to 11 months	1.087	1.103	0.908	0.908	0.908	1.087	1.087	0.884	1.044	0.884	0.884
Married	Male	72.0	12 to 23 months	1.087	1.103	0.908	0.908	0.908	1.087	1.087	0.884	1.044	0.884	0.884
Married	Male	72.0	24 months and above	1.087	1.103	0.908	0.908	0.908	1.087	1.087	0.884	1.044	0.884	0.884
Married	Male	72.5	0 to 11 months	1.093	1.111	0.907	0.907	0.907	1.093	1.093	0.886	1.043	0.886	0.886
Married	Male	72.5	12 to 23 months	1.093	1.111	0.907	0.907	0.907	1.093	1.093	0.886	1.043	0.886	0.886
Married	Male	72.5	24 months and above	1.093	1.111	0.907	0.907	0.907	1.093	1.093	0.886	1.043	0.886	0.886
Married	Male	73.0	0 to 11 months	1.100	1.118	0.906	0.906	0.906	1.100	1.100	0.889	1.042	0.889	0.889
Married	Male	73.0	12 to 23 months	1.100	1.118	0.906	0.906	0.906	1.100	1.100	0.889	1.042	0.889	0.889
Married	Male	73.0	24 months and above	1.100	1.118	0.906	0.906	0.906	1.100	1.100	0.889	1.042	0.889	0.889
Married	Male	73.5	0 to 11 months	1.107	1.126	0.905	0.905	0.905	1.107	1.107	0.891	1.040	0.891	0.891
Married	Male	73.5	12 to 23 months	1.107	1.126	0.905	0.905	0.905	1.107	1.107	0.891	1.040	0.891	0.891
Married	Male	73.5	24 months and above	1.107	1.126	0.905	0.905	0.905	1.107	1.107	0.891	1.040	0.891	0.891
Married	Male	74.0	0 to 11 months	1.114	1.133	0.902	0.902	0.902	1.114	1.114	0.894	1.038	0.894	0.894
Married	Male	74.0	12 to 23 months	1.114	1.133	0.902	0.902	0.902	1.114	1.114	0.894	1.038	0.894	0.894
Married	Male	74.0	24 months and above	1.114	1.133	0.902	0.902	0.902	1.114	1.114	0.894	1.038	0.894	0.894
Married	Male	74.5	0 to 11 months	1.122	1.141	0.899	0.899	0.899	1.122	1.122	0.897	1.035	0.897	0.897
Married	Male	74.5	12 to 23 months	1.122	1.141	0.899	0.899	0.899	1.122	1.122	0.897	1.035	0.897	0.897
Married	Male	74.5	24 months and above	1.122	1.141	0.899	0.899	0.899	1.122	1.122	0.897	1.035	0.897	0.897
Married	Male	75.0	0 to 11 months	1.129	1.149	0.896	0.896	0.896	1.129	1.129	0.900	1.032	0.900	0.900
Married	Male	75.0	12 to 23 months	1.129	1.149	0.896	0.896	0.896	1.129	1.129	0.900	1.032	0.900	0.900
Married	Male	75.0	24 months and above	1.129	1.149	0.896	0.896	0.896	1.129	1.129	0.900	1.032	0.900	0.900
Married	Male	75.5	0 to 11 months	1.137	1.157	0.892	0.892	0.892	1.137	1.137	0.904	1.028	0.904	0.904
Married	Male	75.5	12 to 23 months	1.137	1.157	0.892	0.892	0.892	1.137	1.137	0.904	1.028	0.904	0.904
Married	Male	75.5	24 months and above	1.137	1.157	0.892	0.892	0.892	1.137	1.137	0.904	1.028	0.904	0.904
Married	Male	76.0	0 to 11 months	1.146	1.166	0.887	0.887	0.887	1.146	1.146	0.907	1.023	0.907	0.907
Married	Male	76.0	12 to 23 months	1.146	1.166	0.887	0.887	0.887	1.146	1.146	0.907	1.023	0.907	0.907
Married	Male	76.0	24 months and above	1.146	1.166	0.887	0.887	0.887	1.146	1.146	0.907	1.023	0.907	0.907
Married	Male	76.5	0 to 11 months	1.154	1.174	0.882	0.882	0.882	1.154	1.154	0.911	1.018	0.911	0.911
Married	Male	76.5	12 to 23 months	1.154	1.174	0.882	0.882	0.882	1.154	1.154	0.911	1.018	0.911	0.911
Married	Male	76.5	24 months and above	1.154	1.174	0.882	0.882	0.882	1.154	1.154	0.911	1.018	0.911	0.911
Married	Male	77.0	0 to 11 months	1.163	1.183	0.877	0.877	0.877	1.163	1.163	0.914	1.013	0.914	0.914
Married	Male	77.0	12 to 23 months	1.163	1.183	0.877	0.877	0.877	1.163	1.163	0.914	1.013	0.914	0.914
Married	Male	77.0	24 months and above	1.163	1.183	0.877	0.877	0.877	1.163	1.163	0.914	1.013	0.914	0.914
Married	Male	77.5	0 to 11 months	1.172	1.193	0.871	0.871	0.871	1.172	1.172	0.918	1.006	0.918	0.918
Married	Male	77.5	12 to 23 months	1.172	1.193	0.871	0.871	0.871	1.172	1.172	0.918	1.006	0.918	0.918
Married	Male	77.5	24 months and above	1.172	1.193	0.871	0.871	0.871	1.172	1.172	0.918	1.006	0.918	0.918

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	78.0	0 to 11 months	1.182	1.202	0.866	0.866	0.866	1.182	1.182	0.923	0.999	0.923	0.923
Married	Male	78.0	12 to 23 months	1.182	1.202	0.866	0.866	0.866	1.182	1.182	0.923	0.999	0.923	0.923
Married	Male	78.0	24 months and above	1.182	1.202	0.866	0.866	0.866	1.182	1.182	0.923	0.999	0.923	0.923
Married	Male	78.5	0 to 11 months	1.192	1.213	0.860	0.860	0.860	1.192	1.192	0.929	0.990	0.929	0.929
Married	Male	78.5	12 to 23 months	1.192	1.213	0.860	0.860	0.860	1.192	1.192	0.929	0.990	0.929	0.929
Married	Male	78.5	24 months and above	1.192	1.213	0.860	0.860	0.860	1.192	1.192	0.929	0.990	0.929	0.929
Married	Male	79.0	0 to 11 months	1.203	1.224	0.855	0.855	0.855	1.203	1.203	0.935	0.981	0.935	0.935
Married	Male	79.0	12 to 23 months	1.203	1.224	0.855	0.855	0.855	1.203	1.203	0.935	0.981	0.935	0.935
Married	Male	79.0	24 months and above	1.203	1.224	0.855	0.855	0.855	1.203	1.203	0.935	0.981	0.935	0.935
Married	Male	79.5	0 to 11 months	1.214	1.237	0.849	0.849	0.849	1.214	1.214	0.941	0.970	0.941	0.941
Married	Male	79.5	12 to 23 months	1.214	1.237	0.849	0.849	0.849	1.214	1.214	0.941	0.970	0.941	0.941
Married	Male	79.5	24 months and above	1.214	1.237	0.849	0.849	0.849	1.214	1.214	0.941	0.970	0.941	0.941
Married	Male	80.0	0 to 11 months	1.226	1.250	0.844	0.844	0.844	1.226	1.226	0.948	0.959	0.948	0.948
Married	Male	80.0	12 to 23 months	1.226	1.250	0.844	0.844	0.844	1.226	1.226	0.948	0.959	0.948	0.948
Married	Male	80.0	24 months and above	1.226	1.250	0.844	0.844	0.844	1.226	1.226	0.948	0.959	0.948	0.948
Married	Male	80.5	0 to 11 months	1.239	1.265	0.840	0.840	0.840	1.239	1.239	0.957	0.946	0.957	0.957
Married	Male	80.5	12 to 23 months	1.239	1.265	0.840	0.840	0.840	1.239	1.239	0.957	0.946	0.957	0.957
Married	Male	80.5	24 months and above	1.239	1.265	0.840	0.840	0.840	1.239	1.239	0.957	0.946	0.957	0.957
Married	Male	81.0	0 to 11 months	1.252	1.280	0.837	0.837	0.837	1.252	1.252	0.966	0.932	0.966	0.966
Married	Male	81.0	12 to 23 months	1.252	1.280	0.837	0.837	0.837	1.252	1.252	0.966	0.932	0.966	0.966
Married	Male	81.0	24 months and above	1.252	1.280	0.837	0.837	0.837	1.252	1.252	0.966	0.932	0.966	0.966
Married	Male	81.5	0 to 11 months	1.267	1.298	0.834	0.834	0.834	1.267	1.267	0.977	0.917	0.977	0.977
Married	Male	81.5	12 to 23 months	1.267	1.298	0.834	0.834	0.834	1.267	1.267	0.977	0.917	0.977	0.977
Married	Male	81.5	24 months and above	1.267	1.298	0.834	0.834	0.834	1.267	1.267	0.977	0.917	0.977	0.977
Married	Male	82.0	0 to 11 months	1.282	1.317	0.833	0.833	0.833	1.282	1.282	0.988	0.900	0.988	0.988
Married	Male	82.0	12 to 23 months	1.282	1.317	0.833	0.833	0.833	1.282	1.282	0.988	0.900	0.988	0.988
Married	Male	82.0	24 months and above	1.282	1.317	0.833	0.833	0.833	1.282	1.282	0.988	0.900	0.988	0.988
Married	Male	82.5	0 to 11 months	1.299	1.339	0.834	0.834	0.834	1.299	1.299	1.002	0.882	1.002	1.002
Married	Male	82.5	12 to 23 months	1.299	1.339	0.834	0.834	0.834	1.299	1.299	1.002	0.882	1.002	1.002
Married	Male	82.5	24 months and above	1.299	1.339	0.834	0.834	0.834	1.299	1.299	1.002	0.882	1.002	1.002
Married	Male	83.0	0 to 11 months	1.317	1.363	0.836	0.836	0.836	1.317	1.317	1.017	0.863	1.017	1.017
Married	Male	83.0	12 to 23 months	1.317	1.363	0.836	0.836	0.836	1.317	1.317	1.017	0.863	1.017	1.017
Married	Male	83.0	24 months and above	1.317	1.363	0.836	0.836	0.836	1.317	1.317	1.017	0.863	1.017	1.017
Married	Male	83.5	0 to 11 months	1.336	1.390	0.840	0.840	0.840	1.336	1.336	1.034	0.842	1.034	1.034
Married	Male	83.5	12 to 23 months	1.336	1.390	0.840	0.840	0.840	1.336	1.336	1.034	0.842	1.034	1.034
Married	Male	83.5	24 months and above	1.336	1.390	0.840	0.840	0.840	1.336	1.336	1.034	0.842	1.034	1.034
Married	Male	84.0	0 to 11 months	1.357	1.419	0.847	0.847	0.847	1.357	1.357	1.053	0.820	1.053	1.053
Married	Male	84.0	12 to 23 months	1.357	1.419	0.847	0.847	0.847	1.357	1.357	1.053	0.820	1.053	1.053
Married	Male	84.0	24 months and above	1.357	1.419	0.847	0.847	0.847	1.357	1.357	1.053	0.820	1.053	1.053
Married	Male	84.5	0 to 11 months	1.380	1.452	0.856	0.856	0.856	1.380	1.380	1.075	0.796	1.075	1.075
Married	Male	84.5	12 to 23 months	1.380	1.452	0.856	0.856	0.856	1.380	1.380	1.075	0.796	1.075	1.075
Married	Male	84.5	24 months and above	1.380	1.452	0.856	0.856	0.856	1.380	1.380	1.075	0.796	1.075	1.075
Married	Male	85.0	0 to 11 months	1.405	1.490	0.869	0.869	0.869	1.405	1.405	1.100	0.771	1.100	1.100
Married	Male	85.0	12 to 23 months	1.405	1.490	0.869	0.869	0.869	1.405	1.405	1.100	0.771	1.100	1.100
Married	Male	85.0	24 months and above	1.405	1.490	0.869	0.869	0.869	1.405	1.405	1.100	0.771	1.100	1.100
Married	Male	85.5	0 to 11 months	1.418	1.509	0.876	0.876	0.876	1.418	1.418	1.113	0.759	1.113	1.113
Married	Male	85.5	12 to 23 months	1.418	1.509	0.876	0.876	0.876	1.418	1.418	1.113	0.759	1.113	1.113
Married	Male	85.5	24 months and above	1.418	1.509	0.876	0.876	0.876	1.418	1.418	1.113	0.759	1.113	1.113
Married	Male	86.0	0 to 11 months	1.424	1.515	0.878	0.878	0.878	1.424	1.424	1.117	0.759	1.117	1.117
Married	Male	86.0	12 to 23 months	1.424	1.515	0.878	0.878	0.878	1.424	1.424	1.117	0.759	1.117	1.117
Married	Male	86.0	24 months and above	1.424	1.515	0.878	0.878	0.878	1.424	1.424	1.117	0.759	1.117	1.117
Married	Male	86.5	0 to 11 months	1.429	1.521	0.880	0.880	0.880	1.429	1.429	1.122	0.759	1.122	1.122
Married	Male	86.5	12 to 23 months	1.429	1.521	0.880	0.880	0.880	1.429	1.429	1.122	0.759	1.122	1.122
Married	Male	86.5	24 months and above	1.429	1.521	0.880	0.880	0.880	1.429	1.429	1.122	0.759	1.122	1.122
Married	Male	87.0	0 to 11 months	1.435	1.527	0.881	0.881	0.881	1.435	1.435	1.126	0.759	1.126	1.126
Married	Male	87.0	12 to 23 months	1.435	1.527	0.881	0.881	0.881	1.435	1.435	1.126	0.759	1.126	1.126
Married	Male	87.0	24 months and above	1.435	1.527	0.881	0.881	0.881	1.435	1.435	1.126	0.759	1.126	1.126
Married	Male	87.5	0 to 11 months	1.441	1.533	0.883	0.883	0.883	1.441	1.441	1.131	0.759	1.131	1.131
Married	Male	87.5	12 to 23 months	1.441	1.533	0.883	0.883	0.883	1.441	1.441	1.131	0.759	1.131	1.131
Married	Male	87.5	24 months and above	1.441	1.533	0.883	0.883	0.883	1.441	1.441	1.131	0.759	1.131	1.131
Married	Male	88.0	0 to 11 months	1.447	1.539	0.885	0.885	0.885	1.447	1.447	1.135	0.759	1.135	1.135
Married	Male	88.0	12 to 23 months	1.447	1.539	0.885	0.885	0.885	1.447	1.447	1.135	0.759	1.135	1.135
Married	Male	88.0	24 months and above	1.447	1.539	0.885	0.885	0.885	1.447	1.447	1.135	0.759	1.135	1.135
Married	Male	88.5	0 to 11 months	1.452	1.546	0.887	0.887	0.887	1.452	1.452	1.140	0.759	1.140	1.140
Married	Male	88.5	12 to 23 months	1.452	1.546	0.887	0.887	0.887	1.452	1.452	1.140	0.759	1.140	1.140
Married	Male	88.5	24 months and above	1.452	1.546	0.887	0.887	0.887	1.452	1.452	1.140	0.759	1.140	1.140
Married	Male	89.0	0 to 11 months	1.458	1.552	0.888	0.888	0.888	1.458	1.458	1.145	0.759	1.145	1.145
Married	Male	89.0	12 to 23 months	1.458	1.552	0.888	0.888	0.888	1.458	1.458	1.145	0.759	1.145	1.145
Married	Male	89.0	24 months and above	1.458	1.552	0.888	0.888	0.888	1.458	1.458	1.145	0.759	1.145	1.145
Married	Male	89.5	0 to 11 months	1.464	1.558	0.890	0.890	0.890	1.464	1.464	1.149	0.759	1.149	1.149
Married	Male	89.5	12 to 23 months	1.464	1.558	0.890	0.890	0.890	1.464	1.464	1.149	0.759	1.149	1.149
Married	Male	89.5	24 months and above	1.464	1.558	0.890	0.890	0.890	1.464	1.464	1.149	0.759	1.149	1.149
Married	Male	90.0	0 to 11 months	1.470	1.564	0.892	0.892	0.892	1.470	1.470	1.154	0.759	1.154	1.154
Married	Male	90.0	12 to 23 months	1.470	1.564	0.892	0.892	0.892	1.470	1.470	1.154	0.759	1.154	1.154

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Married	Male	90.0	24 months and above	1.470	1.564	0.892	0.892	0.892	1.470	1.470	1.154	0.759	1.154	1.154
Married	Male	90.5	0 to 11 months	1.476	1.570	0.894	0.894	0.894	1.476	1.476	1.158	0.759	1.158	1.158
Married	Male	90.5	12 to 23 months	1.476	1.570	0.894	0.894	0.894	1.476	1.476	1.158	0.759	1.158	1.158
Married	Male	90.5	24 months and above	1.476	1.570	0.894	0.894	0.894	1.476	1.476	1.158	0.759	1.158	1.158
Married	Male	91.0	0 to 11 months	1.482	1.577	0.895	0.895	0.895	1.482	1.482	1.163	0.759	1.163	1.163
Married	Male	91.0	12 to 23 months	1.482	1.577	0.895	0.895	0.895	1.482	1.482	1.163	0.759	1.163	1.163
Married	Male	91.0	24 months and above	1.482	1.577	0.895	0.895	0.895	1.482	1.482	1.163	0.759	1.163	1.163
Married	Male	91.5	0 to 11 months	1.488	1.583	0.897	0.897	0.897	1.488	1.488	1.168	0.759	1.168	1.168
Married	Male	91.5	12 to 23 months	1.488	1.583	0.897	0.897	0.897	1.488	1.488	1.168	0.759	1.168	1.168
Married	Male	91.5	24 months and above	1.488	1.583	0.897	0.897	0.897	1.488	1.488	1.168	0.759	1.168	1.168
Married	Male	92.0	0 to 11 months	1.494	1.589	0.899	0.899	0.899	1.494	1.494	1.172	0.759	1.172	1.172
Married	Male	92.0	12 to 23 months	1.494	1.589	0.899	0.899	0.899	1.494	1.494	1.172	0.759	1.172	1.172
Married	Male	92.0	24 months and above	1.494	1.589	0.899	0.899	0.899	1.494	1.494	1.172	0.759	1.172	1.172
Married	Male	92.5	0 to 11 months	1.500	1.596	0.901	0.901	0.901	1.500	1.500	1.177	0.759	1.177	1.177
Married	Male	92.5	12 to 23 months	1.500	1.596	0.901	0.901	0.901	1.500	1.500	1.177	0.759	1.177	1.177
Married	Male	92.5	24 months and above	1.500	1.596	0.901	0.901	0.901	1.500	1.500	1.177	0.759	1.177	1.177
Married	Male	93.0	0 to 11 months	1.506	1.602	0.903	0.903	0.903	1.506	1.506	1.182	0.759	1.182	1.182
Married	Male	93.0	12 to 23 months	1.506	1.602	0.903	0.903	0.903	1.506	1.506	1.182	0.759	1.182	1.182
Married	Male	93.0	24 months and above	1.506	1.602	0.903	0.903	0.903	1.506	1.506	1.182	0.759	1.182	1.182
Married	Male	93.5	0 to 11 months	1.512	1.609	0.904	0.904	0.904	1.512	1.512	1.186	0.759	1.186	1.186
Married	Male	93.5	12 to 23 months	1.512	1.609	0.904	0.904	0.904	1.512	1.512	1.186	0.759	1.186	1.186
Married	Male	93.5	24 months and above	1.512	1.609	0.904	0.904	0.904	1.512	1.512	1.186	0.759	1.186	1.186
Married	Male	94.0	0 to 11 months	1.518	1.615	0.906	0.906	0.906	1.518	1.518	1.191	0.759	1.191	1.191
Married	Male	94.0	12 to 23 months	1.518	1.615	0.906	0.906	0.906	1.518	1.518	1.191	0.759	1.191	1.191
Married	Male	94.0	24 months and above	1.518	1.615	0.906	0.906	0.906	1.518	1.518	1.191	0.759	1.191	1.191
Married	Male	94.5	0 to 11 months	1.524	1.621	0.908	0.908	0.908	1.524	1.524	1.196	0.759	1.196	1.196
Married	Male	94.5	12 to 23 months	1.524	1.621	0.908	0.908	0.908	1.524	1.524	1.196	0.759	1.196	1.196
Married	Male	94.5	24 months and above	1.524	1.621	0.908	0.908	0.908	1.524	1.524	1.196	0.759	1.196	1.196
Married	Male	95.0	0 to 11 months	1.530	1.628	0.910	0.910	0.910	1.530	1.530	1.201	0.759	1.201	1.201
Married	Male	95.0	12 to 23 months	1.530	1.628	0.910	0.910	0.910	1.530	1.530	1.201	0.759	1.201	1.201
Married	Male	95.0	24 months and above	1.530	1.628	0.910	0.910	0.910	1.530	1.530	1.201	0.759	1.201	1.201
Married	Male	95.5	0 to 11 months	1.536	1.634	0.912	0.912	0.912	1.536	1.536	1.206	0.759	1.206	1.206
Married	Male	95.5	12 to 23 months	1.536	1.634	0.912	0.912	0.912	1.536	1.536	1.206	0.759	1.206	1.206
Married	Male	95.5	24 months and above	1.536	1.634	0.912	0.912	0.912	1.536	1.536	1.206	0.759	1.206	1.206
Married	Male	96.0	0 to 11 months	1.542	1.641	0.914	0.914	0.914	1.542	1.542	1.210	0.759	1.210	1.210
Married	Male	96.0	12 to 23 months	1.542	1.641	0.914	0.914	0.914	1.542	1.542	1.210	0.759	1.210	1.210
Married	Male	96.0	24 months and above	1.542	1.641	0.914	0.914	0.914	1.542	1.542	1.210	0.759	1.210	1.210
Married	Male	96.5	0 to 11 months	1.548	1.648	0.915	0.915	0.915	1.548	1.548	1.215	0.759	1.215	1.215
Married	Male	96.5	12 to 23 months	1.548	1.648	0.915	0.915	0.915	1.548	1.548	1.215	0.759	1.215	1.215
Married	Male	96.5	24 months and above	1.548	1.648	0.915	0.915	0.915	1.548	1.548	1.215	0.759	1.215	1.215
Married	Male	97.0	0 to 11 months	1.554	1.654	0.917	0.917	0.917	1.554	1.554	1.220	0.759	1.220	1.220
Married	Male	97.0	12 to 23 months	1.554	1.654	0.917	0.917	0.917	1.554	1.554	1.220	0.759	1.220	1.220
Married	Male	97.0	24 months and above	1.554	1.654	0.917	0.917	0.917	1.554	1.554	1.220	0.759	1.220	1.220
Married	Male	97.5	0 to 11 months	1.561	1.661	0.919	0.919	0.919	1.561	1.561	1.225	0.759	1.225	1.225
Married	Male	97.5	12 to 23 months	1.561	1.661	0.919	0.919	0.919	1.561	1.561	1.225	0.759	1.225	1.225
Married	Male	97.5	24 months and above	1.561	1.661	0.919	0.919	0.919	1.561	1.561	1.225	0.759	1.225	1.225
Married	Male	98.0	0 to 11 months	1.567	1.667	0.921	0.921	0.921	1.567	1.567	1.230	0.759	1.230	1.230
Married	Male	98.0	12 to 23 months	1.567	1.667	0.921	0.921	0.921	1.567	1.567	1.230	0.759	1.230	1.230
Married	Male	98.0	24 months and above	1.567	1.667	0.921	0.921	0.921	1.567	1.567	1.230	0.759	1.230	1.230
Married	Male	98.5	0 to 11 months	1.573	1.674	0.923	0.923	0.923	1.573	1.573	1.235	0.759	1.235	1.235
Married	Male	98.5	12 to 23 months	1.573	1.674	0.923	0.923	0.923	1.573	1.573	1.235	0.759	1.235	1.235
Married	Male	98.5	24 months and above	1.573	1.674	0.923	0.923	0.923	1.573	1.573	1.235	0.759	1.235	1.235
Married	Male	99.0	0 to 11 months	1.579	1.681	0.925	0.925	0.925	1.579	1.579	1.240	0.759	1.240	1.240
Married	Male	99.0	12 to 23 months	1.579	1.681	0.925	0.925	0.925	1.579	1.579	1.240	0.759	1.240	1.240
Married	Male	99.0	24 months and above	1.579	1.681	0.925	0.925	0.925	1.579	1.579	1.240	0.759	1.240	1.240
Married	Male	99.5 and above	0 to 11 months	1.586	1.687	0.926	0.926	0.926	1.586	1.586	1.245	0.759	1.245	1.245
Married	Male	99.5 and above	12 to 23 months	1.586	1.687	0.926	0.926	0.926	1.586	1.586	1.245	0.759	1.245	1.245
Married	Male	99.5 and above	24 months and above	1.586	1.687	0.926	0.926	0.926	1.586	1.586	1.245	0.759	1.245	1.245
Single	Female	15 and below	0 to 11 months	3.253	3.237	2.602	2.602	2.602	3.253	3.253	2.593	0.788	2.593	2.593
Single	Female	15 and below	12 to 23 months	3.253	3.237	2.602	2.602	2.602	3.253	3.253	2.593	0.788	2.593	2.593
Single	Female	15 and below	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.788	1.727	1.727
Single	Female	15.5	0 to 11 months	3.253	3.237	2.602	2.602	2.602	3.253	3.253	2.593	0.788	2.593	2.593
Single	Female	15.5	12 to 23 months	3.253	3.237	2.602	2.602	2.602	3.253	3.253	2.593	0.788	2.593	2.593
Single	Female	15.5	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.788	1.727	1.727
Single	Female	16.0	0 to 11 months	3.253	3.237	2.602	2.602	2.602	3.253	3.253	2.593	0.788	2.593	2.593
Single	Female	16.0	12 to 23 months	3.253	3.237	2.602	2.602	2.602	3.253	3.253	2.593	0.788	2.593	2.593
Single	Female	16.0	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.788	1.727	1.727
Single	Female	16.5	0 to 11 months	3.127	3.103	2.490	2.490	2.490	3.127	3.127	2.509	0.797	2.509	2.509
Single	Female	16.5	12 to 23 months	3.127	3.103	2.490	2.490	2.490	3.127	3.127	2.509	0.797	2.509	2.509
Single	Female	16.5	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.797	1.727	1.727
Single	Female	17.0	0 to 11 months	2.891	2.850	2.281	2.281	2.281	2.891	2.891	2.348	0.814	2.348	2.348
Single	Female	17.0	12 to 23 months	2.891	2.850	2.281	2.281	2.281	2.891	2.891	2.348	0.814	2.348	2.348
Single	Female	17.0	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.814	1.727	1.727
Single	Female	17.5	0 to 11 months	2.678	2.632	2.109	2.109	2.109	2.678	2.678	2.209	0.830	2.209	2.209

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	17.5	12 to 23 months	2.678	2.632	2.109	2.109	2.109	2.678	2.678	2.209	0.830	2.209	2.209
Single	Female	17.5	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.830	1.727	1.727
Single	Female	18.0	0 to 11 months	2.488	2.443	1.969	1.969	1.969	2.488	2.488	2.087	0.845	2.087	2.087
Single	Female	18.0	12 to 23 months	2.488	2.443	1.969	1.969	1.969	2.488	2.488	2.087	0.845	2.087	2.087
Single	Female	18.0	24 months and above	1.990	1.954	1.610	1.610	1.610	1.990	1.990	1.727	0.845	1.727	1.727
Single	Female	18.5	0 to 11 months	2.316	2.278	1.852	1.852	1.852	2.316	2.316	1.980	0.858	1.980	1.980
Single	Female	18.5	12 to 23 months	2.316	2.278	1.852	1.852	1.852	2.316	2.316	1.980	0.858	1.980	1.980
Single	Female	18.5	24 months and above	1.966	1.939	1.610	1.610	1.610	1.966	1.966	1.727	0.858	1.727	1.727
Single	Female	19.0	0 to 11 months	2.161	2.134	1.755	1.755	1.755	2.161	2.161	1.886	0.871	1.886	1.886
Single	Female	19.0	12 to 23 months	2.161	2.134	1.755	1.755	1.755	2.161	2.161	1.886	0.871	1.886	1.886
Single	Female	19.0	24 months and above	1.942	1.923	1.610	1.610	1.610	1.942	1.942	1.727	0.871	1.727	1.727
Single	Female	19.5	0 to 11 months	2.020	2.006	1.675	1.675	1.675	2.020	2.020	1.802	0.883	1.802	1.802
Single	Female	19.5	12 to 23 months	2.020	2.006	1.675	1.675	1.675	2.020	2.020	1.802	0.883	1.802	1.802
Single	Female	19.5	24 months and above	1.917	1.908	1.610	1.610	1.610	1.917	1.917	1.727	0.883	1.727	1.727
Single	Female	20.0	0 to 11 months	1.893	1.892	1.610	1.610	1.610	1.893	1.893	1.727	0.894	1.727	1.727
Single	Female	20.0	12 to 23 months	1.893	1.892	1.610	1.610	1.610	1.893	1.893	1.727	0.894	1.727	1.727
Single	Female	20.0	24 months and above	1.893	1.892	1.610	1.610	1.610	1.893	1.893	1.727	0.894	1.727	1.727
Single	Female	20.5	0 to 11 months	1.776	1.792	1.555	1.555	1.555	1.776	1.776	1.660	0.904	1.660	1.660
Single	Female	20.5	12 to 23 months	1.776	1.792	1.555	1.555	1.555	1.776	1.776	1.660	0.904	1.660	1.660
Single	Female	20.5	24 months and above	1.776	1.792	1.555	1.555	1.555	1.776	1.776	1.660	0.904	1.660	1.660
Single	Female	21.0	0 to 11 months	1.670	1.702	1.510	1.510	1.510	1.670	1.670	1.599	0.913	1.599	1.599
Single	Female	21.0	12 to 23 months	1.670	1.702	1.510	1.510	1.510	1.670	1.670	1.599	0.913	1.599	1.599
Single	Female	21.0	24 months and above	1.670	1.702	1.510	1.510	1.510	1.670	1.670	1.599	0.913	1.599	1.599
Single	Female	21.5	0 to 11 months	1.572	1.621	1.473	1.473	1.473	1.572	1.572	1.543	0.922	1.543	1.543
Single	Female	21.5	12 to 23 months	1.572	1.621	1.473	1.473	1.473	1.572	1.572	1.543	0.922	1.543	1.543
Single	Female	21.5	24 months and above	1.572	1.621	1.473	1.473	1.473	1.572	1.572	1.543	0.922	1.543	1.543
Single	Female	22.0	0 to 11 months	1.483	1.548	1.443	1.443	1.443	1.483	1.483	1.492	0.930	1.492	1.492
Single	Female	22.0	12 to 23 months	1.483	1.548	1.443	1.443	1.443	1.483	1.483	1.492	0.930	1.492	1.492
Single	Female	22.0	24 months and above	1.483	1.548	1.443	1.443	1.443	1.483	1.483	1.492	0.930	1.492	1.492
Single	Female	22.5	0 to 11 months	1.423	1.493	1.418	1.418	1.418	1.423	1.423	1.446	0.937	1.446	1.446
Single	Female	22.5	12 to 23 months	1.423	1.493	1.418	1.418	1.418	1.423	1.423	1.446	0.937	1.446	1.446
Single	Female	22.5	24 months and above	1.423	1.493	1.418	1.418	1.418	1.423	1.423	1.446	0.937	1.446	1.446
Single	Female	23.0	0 to 11 months	1.389	1.453	1.399	1.399	1.399	1.389	1.389	1.404	0.943	1.404	1.404
Single	Female	23.0	12 to 23 months	1.389	1.453	1.399	1.399	1.399	1.389	1.389	1.404	0.943	1.404	1.404
Single	Female	23.0	24 months and above	1.389	1.453	1.399	1.399	1.399	1.389	1.389	1.404	0.943	1.404	1.404
Single	Female	23.5	0 to 11 months	1.357	1.416	1.384	1.384	1.384	1.357	1.357	1.366	0.949	1.366	1.366
Single	Female	23.5	12 to 23 months	1.357	1.416	1.384	1.384	1.384	1.357	1.357	1.366	0.949	1.366	1.366
Single	Female	23.5	24 months and above	1.357	1.416	1.384	1.384	1.384	1.357	1.357	1.366	0.949	1.366	1.366
Single	Female	24.0	0 to 11 months	1.328	1.384	1.373	1.373	1.373	1.328	1.328	1.333	0.954	1.333	1.333
Single	Female	24.0	12 to 23 months	1.328	1.384	1.373	1.373	1.373	1.328	1.328	1.333	0.954	1.333	1.333
Single	Female	24.0	24 months and above	1.328	1.384	1.373	1.373	1.373	1.328	1.328	1.333	0.954	1.333	1.333
Single	Female	24.5	0 to 11 months	1.300	1.354	1.364	1.364	1.364	1.300	1.300	1.304	0.959	1.304	1.304
Single	Female	24.5	12 to 23 months	1.300	1.354	1.364	1.364	1.364	1.300	1.300	1.304	0.959	1.304	1.304
Single	Female	24.5	24 months and above	1.300	1.354	1.364	1.364	1.364	1.300	1.300	1.304	0.959	1.304	1.304
Single	Female	25.0	0 to 11 months	1.275	1.327	1.358	1.358	1.358	1.275	1.275	1.277	0.963	1.277	1.277
Single	Female	25.0	12 to 23 months	1.275	1.327	1.358	1.358	1.358	1.275	1.275	1.277	0.963	1.277	1.277
Single	Female	25.0	24 months and above	1.275	1.327	1.358	1.358	1.358	1.275	1.275	1.277	0.963	1.277	1.277
Single	Female	25.5	0 to 11 months	1.251	1.303	1.354	1.354	1.354	1.251	1.251	1.253	0.967	1.253	1.253
Single	Female	25.5	12 to 23 months	1.251	1.303	1.354	1.354	1.354	1.251	1.251	1.253	0.967	1.253	1.253
Single	Female	25.5	24 months and above	1.251	1.303	1.354	1.354	1.354	1.251	1.251	1.253	0.967	1.253	1.253
Single	Female	26.0	0 to 11 months	1.228	1.281	1.352	1.352	1.352	1.228	1.228	1.232	0.970	1.232	1.232
Single	Female	26.0	12 to 23 months	1.228	1.281	1.352	1.352	1.352	1.228	1.228	1.232	0.970	1.232	1.232
Single	Female	26.0	24 months and above	1.228	1.281	1.352	1.352	1.352	1.228	1.228	1.232	0.970	1.232	1.232
Single	Female	26.5	0 to 11 months	1.207	1.260	1.351	1.351	1.351	1.207	1.207	1.213	0.973	1.213	1.213
Single	Female	26.5	12 to 23 months	1.207	1.260	1.351	1.351	1.351	1.207	1.207	1.213	0.973	1.213	1.213
Single	Female	26.5	24 months and above	1.207	1.260	1.351	1.351	1.351	1.207	1.207	1.213	0.973	1.213	1.213
Single	Female	27.0	0 to 11 months	1.188	1.241	1.351	1.351	1.351	1.188	1.188	1.196	0.976	1.196	1.196
Single	Female	27.0	12 to 23 months	1.188	1.241	1.351	1.351	1.351	1.188	1.188	1.196	0.976	1.196	1.196
Single	Female	27.0	24 months and above	1.188	1.241	1.351	1.351	1.351	1.188	1.188	1.196	0.976	1.196	1.196
Single	Female	27.5	0 to 11 months	1.169	1.223	1.351	1.351	1.351	1.169	1.169	1.180	0.978	1.180	1.180
Single	Female	27.5	12 to 23 months	1.169	1.223	1.351	1.351	1.351	1.169	1.169	1.180	0.978	1.180	1.180
Single	Female	27.5	24 months and above	1.169	1.223	1.351	1.351	1.351	1.169	1.169	1.180	0.978	1.180	1.180
Single	Female	28.0	0 to 11 months	1.152	1.206	1.352	1.352	1.352	1.152	1.152	1.165	0.981	1.165	1.165
Single	Female	28.0	12 to 23 months	1.152	1.206	1.352	1.352	1.352	1.152	1.152	1.165	0.981	1.165	1.165
Single	Female	28.0	24 months and above	1.152	1.206	1.352	1.352	1.352	1.152	1.152	1.165	0.981	1.165	1.165
Single	Female	28.5	0 to 11 months	1.135	1.191	1.354	1.354	1.354	1.135	1.135	1.152	0.983	1.152	1.152
Single	Female	28.5	12 to 23 months	1.135	1.191	1.354	1.354	1.354	1.135	1.135	1.152	0.983	1.152	1.152
Single	Female	28.5	24 months and above	1.135	1.191	1.354	1.354	1.354	1.135	1.135	1.152	0.983	1.152	1.152
Single	Female	29.0	0 to 11 months	1.120	1.176	1.355	1.355	1.355	1.120	1.120	1.139	0.984	1.139	1.139
Single	Female	29.0	12 to 23 months	1.120	1.176	1.355	1.355	1.355	1.120	1.120	1.139	0.984	1.139	1.139
Single	Female	29.0	24 months and above	1.120	1.176	1.355	1.355	1.355	1.120	1.120	1.139	0.984	1.139	1.139
Single	Female	29.5	0 to 11 months	1.105	1.162	1.356	1.356	1.356	1.105	1.105	1.128	0.985	1.128	1.128
Single	Female	29.5	12 to 23 months	1.105	1.162	1.356	1.356	1.356	1.105	1.105	1.128	0.985	1.128	1.128
Single	Female	29.5	24 months and above	1.105	1.162	1.356	1.356	1.356	1.105	1.105	1.128	0.985	1.128	1.128

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	30.0	0 to 11 months	1.091	1.149	1.357	1.357	1.357	1.091	1.091	1.117	0.986	1.117	1.117
Single	Female	30.0	12 to 23 months	1.091	1.149	1.357	1.357	1.357	1.091	1.091	1.117	0.986	1.117	1.117
Single	Female	30.0	24 months and above	1.091	1.149	1.357	1.357	1.357	1.091	1.091	1.117	0.986	1.117	1.117
Single	Female	30.5	0 to 11 months	1.078	1.137	1.358	1.358	1.358	1.078	1.078	1.107	0.987	1.107	1.107
Single	Female	30.5	12 to 23 months	1.078	1.137	1.358	1.358	1.358	1.078	1.078	1.107	0.987	1.107	1.107
Single	Female	30.5	24 months and above	1.078	1.137	1.358	1.358	1.358	1.078	1.078	1.107	0.987	1.107	1.107
Single	Female	31.0	0 to 11 months	1.065	1.125	1.358	1.358	1.358	1.065	1.065	1.098	0.988	1.098	1.098
Single	Female	31.0	12 to 23 months	1.065	1.125	1.358	1.358	1.358	1.065	1.065	1.098	0.988	1.098	1.098
Single	Female	31.0	24 months and above	1.065	1.125	1.358	1.358	1.358	1.065	1.065	1.098	0.988	1.098	1.098
Single	Female	31.5	0 to 11 months	1.053	1.113	1.357	1.357	1.357	1.053	1.053	1.088	0.989	1.088	1.088
Single	Female	31.5	12 to 23 months	1.053	1.113	1.357	1.357	1.357	1.053	1.053	1.088	0.989	1.088	1.088
Single	Female	31.5	24 months and above	1.053	1.113	1.357	1.357	1.357	1.053	1.053	1.088	0.989	1.088	1.088
Single	Female	32.0	0 to 11 months	1.041	1.102	1.356	1.356	1.356	1.041	1.041	1.079	0.990	1.079	1.079
Single	Female	32.0	12 to 23 months	1.041	1.102	1.356	1.356	1.356	1.041	1.041	1.079	0.990	1.079	1.079
Single	Female	32.0	24 months and above	1.041	1.102	1.356	1.356	1.356	1.041	1.041	1.079	0.990	1.079	1.079
Single	Female	32.5	0 to 11 months	1.030	1.091	1.353	1.353	1.353	1.030	1.030	1.071	0.991	1.071	1.071
Single	Female	32.5	12 to 23 months	1.030	1.091	1.353	1.353	1.353	1.030	1.030	1.071	0.991	1.071	1.071
Single	Female	32.5	24 months and above	1.030	1.091	1.353	1.353	1.353	1.030	1.030	1.071	0.991	1.071	1.071
Single	Female	33.0	0 to 11 months	1.019	1.080	1.350	1.350	1.350	1.019	1.019	1.062	0.992	1.062	1.062
Single	Female	33.0	12 to 23 months	1.019	1.080	1.350	1.350	1.350	1.019	1.019	1.062	0.992	1.062	1.062
Single	Female	33.0	24 months and above	1.019	1.080	1.350	1.350	1.350	1.019	1.019	1.062	0.992	1.062	1.062
Single	Female	33.5	0 to 11 months	1.009	1.070	1.345	1.345	1.345	1.009	1.009	1.054	0.992	1.054	1.054
Single	Female	33.5	12 to 23 months	1.009	1.070	1.345	1.345	1.345	1.009	1.009	1.054	0.992	1.054	1.054
Single	Female	33.5	24 months and above	1.009	1.070	1.345	1.345	1.345	1.009	1.009	1.054	0.992	1.054	1.054
Single	Female	34.0	0 to 11 months	0.999	1.060	1.340	1.340	1.340	0.999	0.999	1.046	0.992	1.046	1.046
Single	Female	34.0	12 to 23 months	0.999	1.060	1.340	1.340	1.340	0.999	0.999	1.046	0.992	1.046	1.046
Single	Female	34.0	24 months and above	0.999	1.060	1.340	1.340	1.340	0.999	0.999	1.046	0.992	1.046	1.046
Single	Female	34.5	0 to 11 months	0.989	1.050	1.333	1.333	1.333	0.989	0.989	1.038	0.992	1.038	1.038
Single	Female	34.5	12 to 23 months	0.989	1.050	1.333	1.333	1.333	0.989	0.989	1.038	0.992	1.038	1.038
Single	Female	34.5	24 months and above	0.989	1.050	1.333	1.333	1.333	0.989	0.989	1.038	0.992	1.038	1.038
Single	Female	35.0	0 to 11 months	0.980	1.041	1.326	1.326	1.326	0.980	0.980	1.030	0.992	1.030	1.030
Single	Female	35.0	12 to 23 months	0.980	1.041	1.326	1.326	1.326	0.980	0.980	1.030	0.992	1.030	1.030
Single	Female	35.0	24 months and above	0.980	1.041	1.326	1.326	1.326	0.980	0.980	1.030	0.992	1.030	1.030
Single	Female	35.5	0 to 11 months	0.972	1.031	1.317	1.317	1.317	0.972	0.972	1.022	0.992	1.022	1.022
Single	Female	35.5	12 to 23 months	0.972	1.031	1.317	1.317	1.317	0.972	0.972	1.022	0.992	1.022	1.022
Single	Female	35.5	24 months and above	0.972	1.031	1.317	1.317	1.317	0.972	0.972	1.022	0.992	1.022	1.022
Single	Female	36.0	0 to 11 months	0.963	1.022	1.308	1.308	1.308	0.963	0.963	1.014	0.992	1.014	1.014
Single	Female	36.0	12 to 23 months	0.963	1.022	1.308	1.308	1.308	0.963	0.963	1.014	0.992	1.014	1.014
Single	Female	36.0	24 months and above	0.963	1.022	1.308	1.308	1.308	0.963	0.963	1.014	0.992	1.014	1.014
Single	Female	36.5	0 to 11 months	0.955	1.013	1.298	1.298	1.298	0.955	0.955	1.006	0.992	1.006	1.006
Single	Female	36.5	12 to 23 months	0.955	1.013	1.298	1.298	1.298	0.955	0.955	1.006	0.992	1.006	1.006
Single	Female	36.5	24 months and above	0.955	1.013	1.298	1.298	1.298	0.955	0.955	1.006	0.992	1.006	1.006
Single	Female	37.0	0 to 11 months	0.947	1.004	1.287	1.287	1.287	0.947	0.947	0.998	0.992	0.998	0.998
Single	Female	37.0	12 to 23 months	0.947	1.004	1.287	1.287	1.287	0.947	0.947	0.998	0.992	0.998	0.998
Single	Female	37.0	24 months and above	0.947	1.004	1.287	1.287	1.287	0.947	0.947	0.998	0.992	0.998	0.998
Single	Female	37.5	0 to 11 months	0.939	0.995	1.276	1.276	1.276	0.939	0.939	0.990	0.992	0.990	0.990
Single	Female	37.5	12 to 23 months	0.939	0.995	1.276	1.276	1.276	0.939	0.939	0.990	0.992	0.990	0.990
Single	Female	37.5	24 months and above	0.939	0.995	1.276	1.276	1.276	0.939	0.939	0.990	0.992	0.990	0.990
Single	Female	38.0	0 to 11 months	0.932	0.986	1.263	1.263	1.263	0.932	0.932	0.982	0.991	0.982	0.982
Single	Female	38.0	12 to 23 months	0.932	0.986	1.263	1.263	1.263	0.932	0.932	0.982	0.991	0.982	0.982
Single	Female	38.0	24 months and above	0.932	0.986	1.263	1.263	1.263	0.932	0.932	0.982	0.991	0.982	0.982
Single	Female	38.5	0 to 11 months	0.925	0.978	1.250	1.250	1.250	0.925	0.925	0.974	0.991	0.974	0.974
Single	Female	38.5	12 to 23 months	0.925	0.978	1.250	1.250	1.250	0.925	0.925	0.974	0.991	0.974	0.974
Single	Female	38.5	24 months and above	0.925	0.978	1.250	1.250	1.250	0.925	0.925	0.974	0.991	0.974	0.974
Single	Female	39.0	0 to 11 months	0.918	0.970	1.236	1.236	1.236	0.918	0.918	0.966	0.990	0.966	0.966
Single	Female	39.0	12 to 23 months	0.918	0.970	1.236	1.236	1.236	0.918	0.918	0.966	0.990	0.966	0.966
Single	Female	39.0	24 months and above	0.918	0.970	1.236	1.236	1.236	0.918	0.918	0.966	0.990	0.966	0.966
Single	Female	39.5	0 to 11 months	0.912	0.962	1.222	1.222	1.222	0.912	0.912	0.958	0.989	0.958	0.958
Single	Female	39.5	12 to 23 months	0.912	0.962	1.222	1.222	1.222	0.912	0.912	0.958	0.989	0.958	0.958
Single	Female	39.5	24 months and above	0.912	0.962	1.222	1.222	1.222	0.912	0.912	0.958	0.989	0.958	0.958
Single	Female	40.0	0 to 11 months	0.905	0.954	1.207	1.207	1.207	0.905	0.905	0.949	0.988	0.949	0.949
Single	Female	40.0	12 to 23 months	0.905	0.954	1.207	1.207	1.207	0.905	0.905	0.949	0.988	0.949	0.949
Single	Female	40.0	24 months and above	0.905	0.954	1.207	1.207	1.207	0.905	0.905	0.949	0.988	0.949	0.949
Single	Female	40.5	0 to 11 months	0.899	0.946	1.192	1.192	1.192	0.899	0.899	0.941	0.987	0.941	0.941
Single	Female	40.5	12 to 23 months	0.899	0.946	1.192	1.192	1.192	0.899	0.899	0.941	0.987	0.941	0.941
Single	Female	40.5	24 months and above	0.899	0.946	1.192	1.192	1.192	0.899	0.899	0.941	0.987	0.941	0.941
Single	Female	41.0	0 to 11 months	0.893	0.938	1.177	1.177	1.177	0.893	0.893	0.933	0.986	0.933	0.933
Single	Female	41.0	12 to 23 months	0.893	0.938	1.177	1.177	1.177	0.893	0.893	0.933	0.986	0.933	0.933
Single	Female	41.0	24 months and above	0.893	0.938	1.177	1.177	1.177	0.893	0.893	0.933	0.986	0.933	0.933
Single	Female	41.5	0 to 11 months	0.887	0.930	1.162	1.162	1.162	0.887	0.887	0.925	0.985	0.925	0.925
Single	Female	41.5	12 to 23 months	0.887	0.930	1.162	1.162	1.162	0.887	0.887	0.925	0.985	0.925	0.925
Single	Female	41.5	24 months and above	0.887	0.930	1.162	1.162	1.162	0.887	0.887	0.925	0.985	0.925	0.925
Single	Female	42.0	0 to 11 months	0.882	0.923	1.147	1.147	1.147	0.882	0.882	0.918	0.984	0.918	0.918
Single	Female	42.0	12 to 23 months	0.882	0.923	1.147	1.147	1.147	0.882	0.882	0.918	0.984	0.918	0.918

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	42.0	24 months and above	0.882	0.923	1.147	1.147	1.147	0.882	0.882	0.918	0.984	0.918	0.918
Single	Female	42.5	0 to 11 months	0.876	0.916	1.131	1.131	1.131	0.876	0.876	0.910	0.982	0.910	0.910
Single	Female	42.5	12 to 23 months	0.876	0.916	1.131	1.131	1.131	0.876	0.876	0.910	0.982	0.910	0.910
Single	Female	42.5	24 months and above	0.876	0.916	1.131	1.131	1.131	0.876	0.876	0.910	0.982	0.910	0.910
Single	Female	43.0	0 to 11 months	0.871	0.909	1.116	1.116	1.116	0.871	0.871	0.902	0.981	0.902	0.902
Single	Female	43.0	12 to 23 months	0.871	0.909	1.116	1.116	1.116	0.871	0.871	0.902	0.981	0.902	0.902
Single	Female	43.0	24 months and above	0.871	0.909	1.116	1.116	1.116	0.871	0.871	0.902	0.981	0.902	0.902
Single	Female	43.5	0 to 11 months	0.866	0.903	1.100	1.100	1.100	0.866	0.866	0.894	0.980	0.894	0.894
Single	Female	43.5	12 to 23 months	0.866	0.903	1.100	1.100	1.100	0.866	0.866	0.894	0.980	0.894	0.894
Single	Female	43.5	24 months and above	0.866	0.903	1.100	1.100	1.100	0.866	0.866	0.894	0.980	0.894	0.894
Single	Female	44.0	0 to 11 months	0.861	0.897	1.085	1.085	1.085	0.861	0.861	0.887	0.978	0.887	0.887
Single	Female	44.0	12 to 23 months	0.861	0.897	1.085	1.085	1.085	0.861	0.861	0.887	0.978	0.887	0.887
Single	Female	44.0	24 months and above	0.861	0.897	1.085	1.085	1.085	0.861	0.861	0.887	0.978	0.887	0.887
Single	Female	44.5	0 to 11 months	0.857	0.891	1.071	1.071	1.071	0.857	0.857	0.879	0.976	0.879	0.879
Single	Female	44.5	12 to 23 months	0.857	0.891	1.071	1.071	1.071	0.857	0.857	0.879	0.976	0.879	0.879
Single	Female	44.5	24 months and above	0.857	0.891	1.071	1.071	1.071	0.857	0.857	0.879	0.976	0.879	0.879
Single	Female	45.0	0 to 11 months	0.852	0.885	1.056	1.056	1.056	0.852	0.852	0.872	0.974	0.872	0.872
Single	Female	45.0	12 to 23 months	0.852	0.885	1.056	1.056	1.056	0.852	0.852	0.872	0.974	0.872	0.872
Single	Female	45.0	24 months and above	0.852	0.885	1.056	1.056	1.056	0.852	0.852	0.872	0.974	0.872	0.872
Single	Female	45.5	0 to 11 months	0.848	0.879	1.042	1.042	1.042	0.848	0.848	0.865	0.972	0.865	0.865
Single	Female	45.5	12 to 23 months	0.848	0.879	1.042	1.042	1.042	0.848	0.848	0.865	0.972	0.865	0.865
Single	Female	45.5	24 months and above	0.848	0.879	1.042	1.042	1.042	0.848	0.848	0.865	0.972	0.865	0.865
Single	Female	46.0	0 to 11 months	0.844	0.874	1.028	1.028	1.028	0.844	0.844	0.858	0.970	0.858	0.858
Single	Female	46.0	12 to 23 months	0.844	0.874	1.028	1.028	1.028	0.844	0.844	0.858	0.970	0.858	0.858
Single	Female	46.0	24 months and above	0.844	0.874	1.028	1.028	1.028	0.844	0.844	0.858	0.970	0.858	0.858
Single	Female	46.5	0 to 11 months	0.840	0.869	1.014	1.014	1.014	0.840	0.840	0.851	0.968	0.851	0.851
Single	Female	46.5	12 to 23 months	0.840	0.869	1.014	1.014	1.014	0.840	0.840	0.851	0.968	0.851	0.851
Single	Female	46.5	24 months and above	0.840	0.869	1.014	1.014	1.014	0.840	0.840	0.851	0.968	0.851	0.851
Single	Female	47.0	0 to 11 months	0.837	0.864	1.001	1.001	1.001	0.837	0.837	0.844	0.965	0.844	0.844
Single	Female	47.0	12 to 23 months	0.837	0.864	1.001	1.001	1.001	0.837	0.837	0.844	0.965	0.844	0.844
Single	Female	47.0	24 months and above	0.837	0.864	1.001	1.001	1.001	0.837	0.837	0.844	0.965	0.844	0.844
Single	Female	47.5	0 to 11 months	0.833	0.860	0.989	0.989	0.989	0.833	0.833	0.838	0.963	0.838	0.838
Single	Female	47.5	12 to 23 months	0.833	0.860	0.989	0.989	0.989	0.833	0.833	0.838	0.963	0.838	0.838
Single	Female	47.5	24 months and above	0.833	0.860	0.989	0.989	0.989	0.833	0.833	0.838	0.963	0.838	0.838
Single	Female	48.0	0 to 11 months	0.830	0.856	0.977	0.977	0.977	0.830	0.830	0.832	0.960	0.832	0.832
Single	Female	48.0	12 to 23 months	0.830	0.856	0.977	0.977	0.977	0.830	0.830	0.832	0.960	0.832	0.832
Single	Female	48.0	24 months and above	0.830	0.856	0.977	0.977	0.977	0.830	0.830	0.832	0.960	0.832	0.832
Single	Female	48.5	0 to 11 months	0.827	0.852	0.965	0.965	0.965	0.827	0.827	0.826	0.958	0.826	0.826
Single	Female	48.5	12 to 23 months	0.827	0.852	0.965	0.965	0.965	0.827	0.827	0.826	0.958	0.826	0.826
Single	Female	48.5	24 months and above	0.827	0.852	0.965	0.965	0.965	0.827	0.827	0.826	0.958	0.826	0.826
Single	Female	49.0	0 to 11 months	0.824	0.849	0.954	0.954	0.954	0.824	0.824	0.821	0.955	0.821	0.821
Single	Female	49.0	12 to 23 months	0.824	0.849	0.954	0.954	0.954	0.824	0.824	0.821	0.955	0.821	0.821
Single	Female	49.0	24 months and above	0.824	0.849	0.954	0.954	0.954	0.824	0.824	0.821	0.955	0.821	0.821
Single	Female	49.5	0 to 11 months	0.821	0.846	0.944	0.944	0.944	0.821	0.821	0.815	0.952	0.815	0.815
Single	Female	49.5	12 to 23 months	0.821	0.846	0.944	0.944	0.944	0.821	0.821	0.815	0.952	0.815	0.815
Single	Female	49.5	24 months and above	0.821	0.846	0.944	0.944	0.944	0.821	0.821	0.815	0.952	0.815	0.815
Single	Female	50.0	0 to 11 months	0.818	0.843	0.934	0.934	0.934	0.818	0.818	0.810	0.949	0.810	0.810
Single	Female	50.0	12 to 23 months	0.818	0.843	0.934	0.934	0.934	0.818	0.818	0.810	0.949	0.810	0.810
Single	Female	50.0	24 months and above	0.818	0.843	0.934	0.934	0.934	0.818	0.818	0.810	0.949	0.810	0.810
Single	Female	50.5	0 to 11 months	0.816	0.841	0.925	0.925	0.925	0.816	0.816	0.805	0.946	0.805	0.805
Single	Female	50.5	12 to 23 months	0.816	0.841	0.925	0.925	0.925	0.816	0.816	0.805	0.946	0.805	0.805
Single	Female	50.5	24 months and above	0.816	0.841	0.925	0.925	0.925	0.816	0.816	0.805	0.946	0.805	0.805
Single	Female	51.0	0 to 11 months	0.814	0.839	0.916	0.916	0.916	0.814	0.814	0.800	0.943	0.800	0.800
Single	Female	51.0	12 to 23 months	0.814	0.839	0.916	0.916	0.916	0.814	0.814	0.800	0.943	0.800	0.800
Single	Female	51.0	24 months and above	0.814	0.839	0.916	0.916	0.916	0.814	0.814	0.800	0.943	0.800	0.800
Single	Female	51.5	0 to 11 months	0.812	0.837	0.908	0.908	0.908	0.812	0.812	0.796	0.939	0.796	0.796
Single	Female	51.5	12 to 23 months	0.812	0.837	0.908	0.908	0.908	0.812	0.812	0.796	0.939	0.796	0.796
Single	Female	51.5	24 months and above	0.812	0.837	0.908	0.908	0.908	0.812	0.812	0.796	0.939	0.796	0.796
Single	Female	52.0	0 to 11 months	0.810	0.836	0.901	0.901	0.901	0.810	0.810	0.792	0.936	0.792	0.792
Single	Female	52.0	12 to 23 months	0.810	0.836	0.901	0.901	0.901	0.810	0.810	0.792	0.936	0.792	0.792
Single	Female	52.0	24 months and above	0.810	0.836	0.901	0.901	0.901	0.810	0.810	0.792	0.936	0.792	0.792
Single	Female	52.5	0 to 11 months	0.808	0.834	0.894	0.894	0.894	0.808	0.808	0.788	0.933	0.788	0.788
Single	Female	52.5	12 to 23 months	0.808	0.834	0.894	0.894	0.894	0.808	0.808	0.788	0.933	0.788	0.788
Single	Female	52.5	24 months and above	0.808	0.834	0.894	0.894	0.894	0.808	0.808	0.788	0.933	0.788	0.788
Single	Female	53.0	0 to 11 months	0.807	0.833	0.887	0.887	0.887	0.807	0.807	0.784	0.930	0.784	0.784
Single	Female	53.0	12 to 23 months	0.807	0.833	0.887	0.887	0.887	0.807	0.807	0.784	0.930	0.784	0.784
Single	Female	53.0	24 months and above	0.807	0.833	0.887	0.887	0.887	0.807	0.807	0.784	0.930	0.784	0.784
Single	Female	53.5	0 to 11 months	0.805	0.833	0.881	0.881	0.881	0.805	0.805	0.780	0.926	0.780	0.780
Single	Female	53.5	12 to 23 months	0.805	0.833	0.881	0.881	0.881	0.805	0.805	0.780	0.926	0.780	0.780
Single	Female	53.5	24 months and above	0.805	0.833	0.881	0.881	0.881	0.805	0.805	0.780	0.926	0.780	0.780
Single	Female	54.0	0 to 11 months	0.804	0.832	0.876	0.876	0.876	0.804	0.804	0.777	0.923	0.777	0.777
Single	Female	54.0	12 to 23 months	0.804	0.832	0.876	0.876	0.876	0.804	0.804	0.777	0.923	0.777	0.777
Single	Female	54.0	24 months and above	0.804	0.832	0.876	0.876	0.876	0.804	0.804	0.777	0.923	0.777	0.777
Single	Female	54.5	0 to 11 months	0.802	0.832	0.871	0.871	0.871	0.802	0.802	0.775	0.919	0.775	0.775

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	54.5	12 to 23 months	0.802	0.832	0.871	0.871	0.871	0.802	0.802	0.775	0.919	0.775	0.775
Single	Female	54.5	24 months and above	0.802	0.832	0.871	0.871	0.871	0.802	0.802	0.775	0.919	0.775	0.775
Single	Female	55.0	0 to 11 months	0.801	0.833	0.866	0.866	0.866	0.801	0.801	0.772	0.915	0.772	0.772
Single	Female	55.0	12 to 23 months	0.801	0.833	0.866	0.866	0.866	0.801	0.801	0.772	0.915	0.772	0.772
Single	Female	55.0	24 months and above	0.801	0.833	0.866	0.866	0.866	0.801	0.801	0.772	0.915	0.772	0.772
Single	Female	55.5	0 to 11 months	0.800	0.833	0.862	0.862	0.862	0.800	0.800	0.770	0.911	0.770	0.770
Single	Female	55.5	12 to 23 months	0.800	0.833	0.862	0.862	0.862	0.800	0.800	0.770	0.911	0.770	0.770
Single	Female	55.5	24 months and above	0.800	0.833	0.862	0.862	0.862	0.800	0.800	0.770	0.911	0.770	0.770
Single	Female	56.0	0 to 11 months	0.799	0.834	0.859	0.859	0.859	0.799	0.799	0.768	0.908	0.768	0.768
Single	Female	56.0	12 to 23 months	0.799	0.834	0.859	0.859	0.859	0.799	0.799	0.768	0.908	0.768	0.768
Single	Female	56.0	24 months and above	0.799	0.834	0.859	0.859	0.859	0.799	0.799	0.768	0.908	0.768	0.768
Single	Female	56.5	0 to 11 months	0.799	0.836	0.856	0.856	0.856	0.799	0.799	0.766	0.904	0.766	0.766
Single	Female	56.5	12 to 23 months	0.799	0.836	0.856	0.856	0.856	0.799	0.799	0.766	0.904	0.766	0.766
Single	Female	56.5	24 months and above	0.799	0.836	0.856	0.856	0.856	0.799	0.799	0.766	0.904	0.766	0.766
Single	Female	57.0	0 to 11 months	0.798	0.837	0.853	0.853	0.853	0.798	0.798	0.765	0.900	0.765	0.765
Single	Female	57.0	12 to 23 months	0.798	0.837	0.853	0.853	0.853	0.798	0.798	0.765	0.900	0.765	0.765
Single	Female	57.0	24 months and above	0.798	0.837	0.853	0.853	0.853	0.798	0.798	0.765	0.900	0.765	0.765
Single	Female	57.5	0 to 11 months	0.798	0.839	0.851	0.851	0.851	0.798	0.798	0.763	0.896	0.763	0.763
Single	Female	57.5	12 to 23 months	0.798	0.839	0.851	0.851	0.851	0.798	0.798	0.763	0.896	0.763	0.763
Single	Female	57.5	24 months and above	0.798	0.839	0.851	0.851	0.851	0.798	0.798	0.763	0.896	0.763	0.763
Single	Female	58.0	0 to 11 months	0.798	0.841	0.850	0.850	0.850	0.798	0.798	0.762	0.893	0.762	0.762
Single	Female	58.0	12 to 23 months	0.798	0.841	0.850	0.850	0.850	0.798	0.798	0.762	0.893	0.762	0.762
Single	Female	58.0	24 months and above	0.798	0.841	0.850	0.850	0.850	0.798	0.798	0.762	0.893	0.762	0.762
Single	Female	58.5	0 to 11 months	0.798	0.843	0.848	0.848	0.848	0.798	0.798	0.761	0.889	0.761	0.761
Single	Female	58.5	12 to 23 months	0.798	0.843	0.848	0.848	0.848	0.798	0.798	0.761	0.889	0.761	0.761
Single	Female	58.5	24 months and above	0.798	0.843	0.848	0.848	0.848	0.798	0.798	0.761	0.889	0.761	0.761
Single	Female	59.0	0 to 11 months	0.798	0.846	0.847	0.847	0.847	0.798	0.798	0.760	0.886	0.760	0.760
Single	Female	59.0	12 to 23 months	0.798	0.846	0.847	0.847	0.847	0.798	0.798	0.760	0.886	0.760	0.760
Single	Female	59.0	24 months and above	0.798	0.846	0.847	0.847	0.847	0.798	0.798	0.760	0.886	0.760	0.760
Single	Female	59.5	0 to 11 months	0.798	0.848	0.845	0.845	0.845	0.798	0.798	0.760	0.882	0.760	0.760
Single	Female	59.5	12 to 23 months	0.798	0.848	0.845	0.845	0.845	0.798	0.798	0.760	0.882	0.760	0.760
Single	Female	59.5	24 months and above	0.798	0.848	0.845	0.845	0.845	0.798	0.798	0.760	0.882	0.760	0.760
Single	Female	60.0	0 to 11 months	0.798	0.851	0.844	0.844	0.844	0.798	0.798	0.760	0.879	0.760	0.760
Single	Female	60.0	12 to 23 months	0.798	0.851	0.844	0.844	0.844	0.798	0.798	0.760	0.879	0.760	0.760
Single	Female	60.0	24 months and above	0.798	0.851	0.844	0.844	0.844	0.798	0.798	0.760	0.879	0.760	0.760
Single	Female	60.5	0 to 11 months	0.798	0.854	0.844	0.844	0.844	0.798	0.798	0.760	0.875	0.760	0.760
Single	Female	60.5	12 to 23 months	0.798	0.854	0.844	0.844	0.844	0.798	0.798	0.760	0.875	0.760	0.760
Single	Female	60.5	24 months and above	0.798	0.854	0.844	0.844	0.844	0.798	0.798	0.760	0.875	0.760	0.760
Single	Female	61.0	0 to 11 months	0.799	0.857	0.843	0.843	0.843	0.799	0.799	0.760	0.872	0.760	0.760
Single	Female	61.0	12 to 23 months	0.799	0.857	0.843	0.843	0.843	0.799	0.799	0.760	0.872	0.760	0.760
Single	Female	61.0	24 months and above	0.799	0.857	0.843	0.843	0.843	0.799	0.799	0.760	0.872	0.760	0.760
Single	Female	61.5	0 to 11 months	0.799	0.861	0.843	0.843	0.843	0.799	0.799	0.760	0.868	0.760	0.760
Single	Female	61.5	12 to 23 months	0.799	0.861	0.843	0.843	0.843	0.799	0.799	0.760	0.868	0.760	0.760
Single	Female	61.5	24 months and above	0.799	0.861	0.843	0.843	0.843	0.799	0.799	0.760	0.868	0.760	0.760
Single	Female	62.0	0 to 11 months	0.800	0.864	0.842	0.842	0.842	0.800	0.800	0.760	0.865	0.760	0.760
Single	Female	62.0	12 to 23 months	0.800	0.864	0.842	0.842	0.842	0.800	0.800	0.760	0.865	0.760	0.760
Single	Female	62.0	24 months and above	0.800	0.864	0.842	0.842	0.842	0.800	0.800	0.760	0.865	0.760	0.760
Single	Female	62.5	0 to 11 months	0.800	0.868	0.841	0.841	0.841	0.800	0.800	0.760	0.861	0.760	0.760
Single	Female	62.5	12 to 23 months	0.800	0.868	0.841	0.841	0.841	0.800	0.800	0.760	0.861	0.760	0.760
Single	Female	62.5	24 months and above	0.800	0.868	0.841	0.841	0.841	0.800	0.800	0.760	0.861	0.760	0.760
Single	Female	63.0	0 to 11 months	0.801	0.871	0.840	0.840	0.840	0.801	0.801	0.761	0.858	0.761	0.761
Single	Female	63.0	12 to 23 months	0.801	0.871	0.840	0.840	0.840	0.801	0.801	0.761	0.858	0.761	0.761
Single	Female	63.0	24 months and above	0.801	0.871	0.840	0.840	0.840	0.801	0.801	0.761	0.858	0.761	0.761
Single	Female	63.5	0 to 11 months	0.801	0.875	0.839	0.839	0.839	0.801	0.801	0.761	0.855	0.761	0.761
Single	Female	63.5	12 to 23 months	0.801	0.875	0.839	0.839	0.839	0.801	0.801	0.761	0.855	0.761	0.761
Single	Female	63.5	24 months and above	0.801	0.875	0.839	0.839	0.839	0.801	0.801	0.761	0.855	0.761	0.761
Single	Female	64.0	0 to 11 months	0.802	0.879	0.838	0.838	0.838	0.802	0.802	0.762	0.852	0.762	0.762
Single	Female	64.0	12 to 23 months	0.802	0.879	0.838	0.838	0.838	0.802	0.802	0.762	0.852	0.762	0.762
Single	Female	64.0	24 months and above	0.802	0.879	0.838	0.838	0.838	0.802	0.802	0.762	0.852	0.762	0.762
Single	Female	64.5	0 to 11 months	0.802	0.883	0.837	0.837	0.837	0.802	0.802	0.763	0.849	0.763	0.763
Single	Female	64.5	12 to 23 months	0.802	0.883	0.837	0.837	0.837	0.802	0.802	0.763	0.849	0.763	0.763
Single	Female	64.5	24 months and above	0.802	0.883	0.837	0.837	0.837	0.802	0.802	0.763	0.849	0.763	0.763
Single	Female	65.0	0 to 11 months	0.803	0.886	0.836	0.836	0.836	0.803	0.803	0.764	0.846	0.764	0.764
Single	Female	65.0	12 to 23 months	0.803	0.886	0.836	0.836	0.836	0.803	0.803	0.764	0.846	0.764	0.764
Single	Female	65.0	24 months and above	0.803	0.886	0.836	0.836	0.836	0.803	0.803	0.764	0.846	0.764	0.764
Single	Female	65.5	0 to 11 months	0.804	0.890	0.834	0.834	0.834	0.804	0.804	0.764	0.844	0.764	0.764
Single	Female	65.5	12 to 23 months	0.804	0.890	0.834	0.834	0.834	0.804	0.804	0.764	0.844	0.764	0.764
Single	Female	65.5	24 months and above	0.804	0.890	0.834	0.834	0.834	0.804	0.804	0.764	0.844	0.764	0.764
Single	Female	66.0	0 to 11 months	0.805	0.894	0.831	0.831	0.831	0.805	0.805	0.765	0.841	0.765	0.765
Single	Female	66.0	12 to 23 months	0.805	0.894	0.831	0.831	0.831	0.805	0.805	0.765	0.841	0.765	0.765
Single	Female	66.0	24 months and above	0.805	0.894	0.831	0.831	0.831	0.805	0.805	0.765	0.841	0.765	0.765
Single	Female	66.5	0 to 11 months	0.806	0.898	0.828	0.828	0.828	0.806	0.806	0.766	0.839	0.766	0.766
Single	Female	66.5	12 to 23 months	0.806	0.898	0.828	0.828	0.828	0.806	0.806	0.766	0.839	0.766	0.766
Single	Female	66.5	24 months and above	0.806	0.898	0.828	0.828	0.828	0.806	0.806	0.766	0.839	0.766	0.766

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	67.0	0 to 11 months	0.807	0.901	0.825	0.825	0.825	0.807	0.807	0.767	0.836	0.767	0.767
Single	Female	67.0	12 to 23 months	0.807	0.901	0.825	0.825	0.825	0.807	0.807	0.767	0.836	0.767	0.767
Single	Female	67.0	24 months and above	0.807	0.901	0.825	0.825	0.825	0.807	0.807	0.767	0.836	0.767	0.767
Single	Female	67.5	0 to 11 months	0.808	0.905	0.822	0.822	0.822	0.808	0.808	0.767	0.834	0.767	0.767
Single	Female	67.5	12 to 23 months	0.808	0.905	0.822	0.822	0.822	0.808	0.808	0.767	0.834	0.767	0.767
Single	Female	67.5	24 months and above	0.808	0.905	0.822	0.822	0.822	0.808	0.808	0.767	0.834	0.767	0.767
Single	Female	68.0	0 to 11 months	0.809	0.908	0.817	0.817	0.817	0.809	0.809	0.768	0.831	0.768	0.768
Single	Female	68.0	12 to 23 months	0.809	0.908	0.817	0.817	0.817	0.809	0.809	0.768	0.831	0.768	0.768
Single	Female	68.0	24 months and above	0.809	0.908	0.817	0.817	0.817	0.809	0.809	0.768	0.831	0.768	0.768
Single	Female	68.5	0 to 11 months	0.811	0.911	0.812	0.812	0.812	0.811	0.811	0.768	0.829	0.768	0.768
Single	Female	68.5	12 to 23 months	0.811	0.911	0.812	0.812	0.812	0.811	0.811	0.768	0.829	0.768	0.768
Single	Female	68.5	24 months and above	0.811	0.911	0.812	0.812	0.812	0.811	0.811	0.768	0.829	0.768	0.768
Single	Female	69.0	0 to 11 months	0.812	0.914	0.807	0.807	0.807	0.812	0.812	0.769	0.827	0.769	0.769
Single	Female	69.0	12 to 23 months	0.812	0.914	0.807	0.807	0.807	0.812	0.812	0.769	0.827	0.769	0.769
Single	Female	69.0	24 months and above	0.812	0.914	0.807	0.807	0.807	0.812	0.812	0.769	0.827	0.769	0.769
Single	Female	69.5	0 to 11 months	0.813	0.917	0.800	0.800	0.800	0.813	0.813	0.769	0.825	0.769	0.769
Single	Female	69.5	12 to 23 months	0.813	0.917	0.800	0.800	0.800	0.813	0.813	0.769	0.825	0.769	0.769
Single	Female	69.5	24 months and above	0.813	0.917	0.800	0.800	0.800	0.813	0.813	0.769	0.825	0.769	0.769
Single	Female	70.0	0 to 11 months	0.814	0.920	0.793	0.793	0.793	0.814	0.814	0.769	0.822	0.769	0.769
Single	Female	70.0	12 to 23 months	0.814	0.920	0.793	0.793	0.793	0.814	0.814	0.769	0.822	0.769	0.769
Single	Female	70.0	24 months and above	0.814	0.920	0.793	0.793	0.793	0.814	0.814	0.769	0.822	0.769	0.769
Single	Female	70.5	0 to 11 months	0.816	0.923	0.786	0.786	0.786	0.816	0.816	0.769	0.820	0.769	0.769
Single	Female	70.5	12 to 23 months	0.816	0.923	0.786	0.786	0.786	0.816	0.816	0.769	0.820	0.769	0.769
Single	Female	70.5	24 months and above	0.816	0.923	0.786	0.786	0.786	0.816	0.816	0.769	0.820	0.769	0.769
Single	Female	71.0	0 to 11 months	0.817	0.925	0.778	0.778	0.778	0.817	0.817	0.769	0.818	0.769	0.769
Single	Female	71.0	12 to 23 months	0.817	0.925	0.778	0.778	0.778	0.817	0.817	0.769	0.818	0.769	0.769
Single	Female	71.0	24 months and above	0.817	0.925	0.778	0.778	0.778	0.817	0.817	0.769	0.818	0.769	0.769
Single	Female	71.5	0 to 11 months	0.818	0.927	0.769	0.769	0.769	0.818	0.818	0.769	0.816	0.769	0.769
Single	Female	71.5	12 to 23 months	0.818	0.927	0.769	0.769	0.769	0.818	0.818	0.769	0.816	0.769	0.769
Single	Female	71.5	24 months and above	0.818	0.927	0.769	0.769	0.769	0.818	0.818	0.769	0.816	0.769	0.769
Single	Female	72.0	0 to 11 months	0.819	0.930	0.760	0.760	0.760	0.819	0.819	0.768	0.813	0.768	0.768
Single	Female	72.0	12 to 23 months	0.819	0.930	0.760	0.760	0.760	0.819	0.819	0.768	0.813	0.768	0.768
Single	Female	72.0	24 months and above	0.819	0.930	0.760	0.760	0.760	0.819	0.819	0.768	0.813	0.768	0.768
Single	Female	72.5	0 to 11 months	0.821	0.932	0.749	0.749	0.749	0.821	0.821	0.768	0.811	0.768	0.768
Single	Female	72.5	12 to 23 months	0.821	0.932	0.749	0.749	0.749	0.821	0.821	0.768	0.811	0.768	0.768
Single	Female	72.5	24 months and above	0.821	0.932	0.749	0.749	0.749	0.821	0.821	0.768	0.811	0.768	0.768
Single	Female	73.0	0 to 11 months	0.822	0.933	0.738	0.738	0.738	0.822	0.822	0.767	0.809	0.767	0.767
Single	Female	73.0	12 to 23 months	0.822	0.933	0.738	0.738	0.738	0.822	0.822	0.767	0.809	0.767	0.767
Single	Female	73.0	24 months and above	0.822	0.933	0.738	0.738	0.738	0.822	0.822	0.767	0.809	0.767	0.767
Single	Female	73.5	0 to 11 months	0.824	0.935	0.727	0.727	0.727	0.824	0.824	0.766	0.806	0.766	0.766
Single	Female	73.5	12 to 23 months	0.824	0.935	0.727	0.727	0.727	0.824	0.824	0.766	0.806	0.766	0.766
Single	Female	73.5	24 months and above	0.824	0.935	0.727	0.727	0.727	0.824	0.824	0.766	0.806	0.766	0.766
Single	Female	74.0	0 to 11 months	0.826	0.936	0.716	0.716	0.716	0.826	0.826	0.765	0.803	0.765	0.765
Single	Female	74.0	12 to 23 months	0.826	0.936	0.716	0.716	0.716	0.826	0.826	0.765	0.803	0.765	0.765
Single	Female	74.0	24 months and above	0.826	0.936	0.716	0.716	0.716	0.826	0.826	0.765	0.803	0.765	0.765
Single	Female	74.5	0 to 11 months	0.828	0.938	0.703	0.703	0.703	0.828	0.828	0.764	0.800	0.764	0.764
Single	Female	74.5	12 to 23 months	0.828	0.938	0.703	0.703	0.703	0.828	0.828	0.764	0.800	0.764	0.764
Single	Female	74.5	24 months and above	0.828	0.938	0.703	0.703	0.703	0.828	0.828	0.764	0.800	0.764	0.764
Single	Female	75.0	0 to 11 months	0.830	0.939	0.690	0.690	0.690	0.830	0.830	0.763	0.797	0.763	0.763
Single	Female	75.0	12 to 23 months	0.830	0.939	0.690	0.690	0.690	0.830	0.830	0.763	0.797	0.763	0.763
Single	Female	75.0	24 months and above	0.830	0.939	0.690	0.690	0.690	0.830	0.830	0.763	0.797	0.763	0.763
Single	Female	75.5	0 to 11 months	0.832	0.940	0.677	0.677	0.677	0.832	0.832	0.761	0.794	0.761	0.761
Single	Female	75.5	12 to 23 months	0.832	0.940	0.677	0.677	0.677	0.832	0.832	0.761	0.794	0.761	0.761
Single	Female	75.5	24 months and above	0.832	0.940	0.677	0.677	0.677	0.832	0.832	0.761	0.794	0.761	0.761
Single	Female	76.0	0 to 11 months	0.834	0.941	0.664	0.664	0.664	0.834	0.834	0.759	0.791	0.759	0.759
Single	Female	76.0	12 to 23 months	0.834	0.941	0.664	0.664	0.664	0.834	0.834	0.759	0.791	0.759	0.759
Single	Female	76.0	24 months and above	0.834	0.941	0.664	0.664	0.664	0.834	0.834	0.759	0.791	0.759	0.759
Single	Female	76.5	0 to 11 months	0.836	0.943	0.651	0.651	0.651	0.836	0.836	0.757	0.787	0.757	0.757
Single	Female	76.5	12 to 23 months	0.836	0.943	0.651	0.651	0.651	0.836	0.836	0.757	0.787	0.757	0.757
Single	Female	76.5	24 months and above	0.836	0.943	0.651	0.651	0.651	0.836	0.836	0.757	0.787	0.757	0.757
Single	Female	77.0	0 to 11 months	0.839	0.944	0.638	0.638	0.638	0.839	0.839	0.756	0.782	0.756	0.756
Single	Female	77.0	12 to 23 months	0.839	0.944	0.638	0.638	0.638	0.839	0.839	0.756	0.782	0.756	0.756
Single	Female	77.0	24 months and above	0.839	0.944	0.638	0.638	0.638	0.839	0.839	0.756	0.782	0.756	0.756
Single	Female	77.5	0 to 11 months	0.841	0.946	0.624	0.624	0.624	0.841	0.841	0.754	0.777	0.754	0.754
Single	Female	77.5	12 to 23 months	0.841	0.946	0.624	0.624	0.624	0.841	0.841	0.754	0.777	0.754	0.754
Single	Female	77.5	24 months and above	0.841	0.946	0.624	0.624	0.624	0.841	0.841	0.754	0.777	0.754	0.754
Single	Female	78.0	0 to 11 months	0.844	0.947	0.611	0.611	0.611	0.844	0.844	0.752	0.772	0.752	0.752
Single	Female	78.0	12 to 23 months	0.844	0.947	0.611	0.611	0.611	0.844	0.844	0.752	0.772	0.752	0.752
Single	Female	78.0	24 months and above	0.844	0.947	0.611	0.611	0.611	0.844	0.844	0.752	0.772	0.752	0.752
Single	Female	78.5	0 to 11 months	0.848	0.949	0.597	0.597	0.597	0.848	0.848	0.750	0.767	0.750	0.750
Single	Female	78.5	12 to 23 months	0.848	0.949	0.597	0.597	0.597	0.848	0.848	0.750	0.767	0.750	0.750
Single	Female	78.5	24 months and above	0.848	0.949	0.597	0.597	0.597	0.848	0.848	0.750	0.767	0.750	0.750
Single	Female	79.0	0 to 11 months	0.851	0.951	0.584	0.584	0.584	0.851	0.851	0.749	0.760	0.749	0.749
Single	Female	79.0	12 to 23 months	0.851	0.951	0.584	0.584	0.584	0.851	0.851	0.749	0.760	0.749	0.749

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	79.0	24 months and above	0.851	0.951	0.584	0.584	0.584	0.851	0.851	0.749	0.760	0.749	0.749
Single	Female	79.5	0 to 11 months	0.855	0.954	0.572	0.572	0.572	0.855	0.855	0.747	0.753	0.747	0.747
Single	Female	79.5	12 to 23 months	0.855	0.954	0.572	0.572	0.572	0.855	0.855	0.747	0.753	0.747	0.747
Single	Female	79.5	24 months and above	0.855	0.954	0.572	0.572	0.572	0.855	0.855	0.747	0.753	0.747	0.747
Single	Female	80.0	0 to 11 months	0.860	0.957	0.559	0.559	0.559	0.860	0.860	0.746	0.745	0.746	0.746
Single	Female	80.0	12 to 23 months	0.860	0.957	0.559	0.559	0.559	0.860	0.860	0.746	0.745	0.746	0.746
Single	Female	80.0	24 months and above	0.860	0.957	0.559	0.559	0.559	0.860	0.860	0.746	0.745	0.746	0.746
Single	Female	80.5	0 to 11 months	0.864	0.961	0.547	0.547	0.547	0.864	0.864	0.744	0.736	0.744	0.744
Single	Female	80.5	12 to 23 months	0.864	0.961	0.547	0.547	0.547	0.864	0.864	0.744	0.736	0.744	0.744
Single	Female	80.5	24 months and above	0.864	0.961	0.547	0.547	0.547	0.864	0.864	0.744	0.736	0.744	0.744
Single	Female	81.0	0 to 11 months	0.869	0.966	0.536	0.536	0.536	0.869	0.869	0.743	0.727	0.743	0.743
Single	Female	81.0	12 to 23 months	0.869	0.966	0.536	0.536	0.536	0.869	0.869	0.743	0.727	0.743	0.743
Single	Female	81.0	24 months and above	0.869	0.966	0.536	0.536	0.536	0.869	0.869	0.743	0.727	0.743	0.743
Single	Female	81.5	0 to 11 months	0.875	0.971	0.526	0.526	0.526	0.875	0.875	0.743	0.717	0.743	0.743
Single	Female	81.5	12 to 23 months	0.875	0.971	0.526	0.526	0.526	0.875	0.875	0.743	0.717	0.743	0.743
Single	Female	81.5	24 months and above	0.875	0.971	0.526	0.526	0.526	0.875	0.875	0.743	0.717	0.743	0.743
Single	Female	82.0	0 to 11 months	0.882	0.978	0.517	0.517	0.517	0.882	0.882	0.743	0.706	0.743	0.743
Single	Female	82.0	12 to 23 months	0.882	0.978	0.517	0.517	0.517	0.882	0.882	0.743	0.706	0.743	0.743
Single	Female	82.0	24 months and above	0.882	0.978	0.517	0.517	0.517	0.882	0.882	0.743	0.706	0.743	0.743
Single	Female	82.5	0 to 11 months	0.889	0.985	0.508	0.508	0.508	0.889	0.889	0.743	0.694	0.743	0.743
Single	Female	82.5	12 to 23 months	0.889	0.985	0.508	0.508	0.508	0.889	0.889	0.743	0.694	0.743	0.743
Single	Female	82.5	24 months and above	0.889	0.985	0.508	0.508	0.508	0.889	0.889	0.743	0.694	0.743	0.743
Single	Female	83.0	0 to 11 months	0.897	0.994	0.501	0.501	0.501	0.897	0.897	0.744	0.681	0.744	0.744
Single	Female	83.0	12 to 23 months	0.897	0.994	0.501	0.501	0.501	0.897	0.897	0.744	0.681	0.744	0.744
Single	Female	83.0	24 months and above	0.897	0.994	0.501	0.501	0.501	0.897	0.897	0.744	0.681	0.744	0.744
Single	Female	83.5	0 to 11 months	0.906	1.005	0.495	0.495	0.495	0.906	0.906	0.746	0.667	0.746	0.746
Single	Female	83.5	12 to 23 months	0.906	1.005	0.495	0.495	0.495	0.906	0.906	0.746	0.667	0.746	0.746
Single	Female	83.5	24 months and above	0.906	1.005	0.495	0.495	0.495	0.906	0.906	0.746	0.667	0.746	0.746
Single	Female	84.0	0 to 11 months	0.915	1.018	0.490	0.490	0.490	0.915	0.915	0.749	0.652	0.749	0.749
Single	Female	84.0	12 to 23 months	0.915	1.018	0.490	0.490	0.490	0.915	0.915	0.749	0.652	0.749	0.749
Single	Female	84.0	24 months and above	0.915	1.018	0.490	0.490	0.490	0.915	0.915	0.749	0.652	0.749	0.749
Single	Female	84.5	0 to 11 months	0.926	1.032	0.487	0.487	0.487	0.926	0.926	0.753	0.636	0.753	0.753
Single	Female	84.5	12 to 23 months	0.926	1.032	0.487	0.487	0.487	0.926	0.926	0.753	0.636	0.753	0.753
Single	Female	84.5	24 months and above	0.926	1.032	0.487	0.487	0.487	0.926	0.926	0.753	0.636	0.753	0.753
Single	Female	85.0	0 to 11 months	0.938	1.049	0.486	0.486	0.486	0.938	0.938	0.758	0.619	0.758	0.758
Single	Female	85.0	12 to 23 months	0.938	1.049	0.486	0.486	0.486	0.938	0.938	0.758	0.619	0.758	0.758
Single	Female	85.0	24 months and above	0.938	1.049	0.486	0.486	0.486	0.938	0.938	0.758	0.619	0.758	0.758
Single	Female	85.5	0 to 11 months	0.944	1.058	0.485	0.485	0.485	0.944	0.944	0.760	0.611	0.760	0.760
Single	Female	85.5	12 to 23 months	0.944	1.058	0.485	0.485	0.485	0.944	0.944	0.760	0.611	0.760	0.760
Single	Female	85.5	24 months and above	0.944	1.058	0.485	0.485	0.485	0.944	0.944	0.760	0.611	0.760	0.760
Single	Female	86.0	0 to 11 months	0.946	1.060	0.485	0.485	0.485	0.946	0.946	0.762	0.611	0.762	0.762
Single	Female	86.0	12 to 23 months	0.946	1.060	0.485	0.485	0.485	0.946	0.946	0.762	0.611	0.762	0.762
Single	Female	86.0	24 months and above	0.946	1.060	0.485	0.485	0.485	0.946	0.946	0.762	0.611	0.762	0.762
Single	Female	86.5	0 to 11 months	0.948	1.062	0.485	0.485	0.485	0.948	0.948	0.763	0.611	0.763	0.763
Single	Female	86.5	12 to 23 months	0.948	1.062	0.485	0.485	0.485	0.948	0.948	0.763	0.611	0.763	0.763
Single	Female	86.5	24 months and above	0.948	1.062	0.485	0.485	0.485	0.948	0.948	0.763	0.611	0.763	0.763
Single	Female	87.0	0 to 11 months	0.950	1.064	0.485	0.485	0.485	0.950	0.950	0.765	0.611	0.765	0.765
Single	Female	87.0	12 to 23 months	0.950	1.064	0.485	0.485	0.485	0.950	0.950	0.765	0.611	0.765	0.765
Single	Female	87.0	24 months and above	0.950	1.064	0.485	0.485	0.485	0.950	0.950	0.765	0.611	0.765	0.765
Single	Female	87.5	0 to 11 months	0.952	1.066	0.485	0.485	0.485	0.952	0.952	0.766	0.611	0.766	0.766
Single	Female	87.5	12 to 23 months	0.952	1.066	0.485	0.485	0.485	0.952	0.952	0.766	0.611	0.766	0.766
Single	Female	87.5	24 months and above	0.952	1.066	0.485	0.485	0.485	0.952	0.952	0.766	0.611	0.766	0.766
Single	Female	88.0	0 to 11 months	0.953	1.069	0.485	0.485	0.485	0.953	0.953	0.768	0.611	0.768	0.768
Single	Female	88.0	12 to 23 months	0.953	1.069	0.485	0.485	0.485	0.953	0.953	0.768	0.611	0.768	0.768
Single	Female	88.0	24 months and above	0.953	1.069	0.485	0.485	0.485	0.953	0.953	0.768	0.611	0.768	0.768
Single	Female	88.5	0 to 11 months	0.955	1.071	0.485	0.485	0.485	0.955	0.955	0.769	0.611	0.769	0.769
Single	Female	88.5	12 to 23 months	0.955	1.071	0.485	0.485	0.485	0.955	0.955	0.769	0.611	0.769	0.769
Single	Female	88.5	24 months and above	0.955	1.071	0.485	0.485	0.485	0.955	0.955	0.769	0.611	0.769	0.769
Single	Female	89.0	0 to 11 months	0.957	1.073	0.485	0.485	0.485	0.957	0.957	0.771	0.611	0.771	0.771
Single	Female	89.0	12 to 23 months	0.957	1.073	0.485	0.485	0.485	0.957	0.957	0.771	0.611	0.771	0.771
Single	Female	89.0	24 months and above	0.957	1.073	0.485	0.485	0.485	0.957	0.957	0.771	0.611	0.771	0.771
Single	Female	89.5	0 to 11 months	0.959	1.075	0.485	0.485	0.485	0.959	0.959	0.772	0.611	0.772	0.772
Single	Female	89.5	12 to 23 months	0.959	1.075	0.485	0.485	0.485	0.959	0.959	0.772	0.611	0.772	0.772
Single	Female	89.5	24 months and above	0.959	1.075	0.485	0.485	0.485	0.959	0.959	0.772	0.611	0.772	0.772
Single	Female	90.0	0 to 11 months	0.961	1.077	0.485	0.485	0.485	0.961	0.961	0.774	0.611	0.774	0.774
Single	Female	90.0	12 to 23 months	0.961	1.077	0.485	0.485	0.485	0.961	0.961	0.774	0.611	0.774	0.774
Single	Female	90.0	24 months and above	0.961	1.077	0.485	0.485	0.485	0.961	0.961	0.774	0.611	0.774	0.774
Single	Female	90.5	0 to 11 months	0.963	1.079	0.485	0.485	0.485	0.963	0.963	0.775	0.611	0.775	0.775
Single	Female	90.5	12 to 23 months	0.963	1.079	0.485	0.485	0.485	0.963	0.963	0.775	0.611	0.775	0.775
Single	Female	90.5	24 months and above	0.963	1.079	0.485	0.485	0.485	0.963	0.963	0.775	0.611	0.775	0.775
Single	Female	91.0	0 to 11 months	0.965	1.082	0.485	0.485	0.485	0.965	0.965	0.777	0.611	0.777	0.777
Single	Female	91.0	12 to 23 months	0.965	1.082	0.485	0.485	0.485	0.965	0.965	0.777	0.611	0.777	0.777
Single	Female	91.0	24 months and above	0.965	1.082	0.485	0.485	0.485	0.965	0.965	0.777	0.611	0.777	0.777
Single	Female	91.5	0 to 11 months	0.967	1.084	0.485	0.485	0.485	0.967	0.967	0.778	0.611	0.778	0.778

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Female	91.5	12 to 23 months	0.967	1.084	0.485	0.485	0.485	0.967	0.967	0.778	0.611	0.778	0.778
Single	Female	91.5	24 months and above	0.967	1.084	0.485	0.485	0.485	0.967	0.967	0.778	0.611	0.778	0.778
Single	Female	92.0	0 to 11 months	0.969	1.086	0.485	0.485	0.485	0.969	0.969	0.780	0.611	0.780	0.780
Single	Female	92.0	12 to 23 months	0.969	1.086	0.485	0.485	0.485	0.969	0.969	0.780	0.611	0.780	0.780
Single	Female	92.0	24 months and above	0.969	1.086	0.485	0.485	0.485	0.969	0.969	0.780	0.611	0.780	0.780
Single	Female	92.5	0 to 11 months	0.971	1.088	0.485	0.485	0.485	0.971	0.971	0.782	0.611	0.782	0.782
Single	Female	92.5	12 to 23 months	0.971	1.088	0.485	0.485	0.485	0.971	0.971	0.782	0.611	0.782	0.782
Single	Female	92.5	24 months and above	0.971	1.088	0.485	0.485	0.485	0.971	0.971	0.782	0.611	0.782	0.782
Single	Female	93.0	0 to 11 months	0.973	1.090	0.485	0.485	0.485	0.973	0.973	0.783	0.611	0.783	0.783
Single	Female	93.0	12 to 23 months	0.973	1.090	0.485	0.485	0.485	0.973	0.973	0.783	0.611	0.783	0.783
Single	Female	93.0	24 months and above	0.973	1.090	0.485	0.485	0.485	0.973	0.973	0.783	0.611	0.783	0.783
Single	Female	93.5	0 to 11 months	0.975	1.092	0.485	0.485	0.485	0.975	0.975	0.785	0.611	0.785	0.785
Single	Female	93.5	12 to 23 months	0.975	1.092	0.485	0.485	0.485	0.975	0.975	0.785	0.611	0.785	0.785
Single	Female	93.5	24 months and above	0.975	1.092	0.485	0.485	0.485	0.975	0.975	0.785	0.611	0.785	0.785
Single	Female	94.0	0 to 11 months	0.977	1.095	0.485	0.485	0.485	0.977	0.977	0.786	0.611	0.786	0.786
Single	Female	94.0	12 to 23 months	0.977	1.095	0.485	0.485	0.485	0.977	0.977	0.786	0.611	0.786	0.786
Single	Female	94.0	24 months and above	0.977	1.095	0.485	0.485	0.485	0.977	0.977	0.786	0.611	0.786	0.786
Single	Female	94.5	0 to 11 months	0.979	1.097	0.485	0.485	0.485	0.979	0.979	0.788	0.611	0.788	0.788
Single	Female	94.5	12 to 23 months	0.979	1.097	0.485	0.485	0.485	0.979	0.979	0.788	0.611	0.788	0.788
Single	Female	94.5	24 months and above	0.979	1.097	0.485	0.485	0.485	0.979	0.979	0.788	0.611	0.788	0.788
Single	Female	95.0	0 to 11 months	0.981	1.099	0.485	0.485	0.485	0.981	0.981	0.789	0.611	0.789	0.789
Single	Female	95.0	12 to 23 months	0.981	1.099	0.485	0.485	0.485	0.981	0.981	0.789	0.611	0.789	0.789
Single	Female	95.0	24 months and above	0.981	1.099	0.485	0.485	0.485	0.981	0.981	0.789	0.611	0.789	0.789
Single	Female	95.5	0 to 11 months	0.982	1.101	0.485	0.485	0.485	0.982	0.982	0.791	0.611	0.791	0.791
Single	Female	95.5	12 to 23 months	0.982	1.101	0.485	0.485	0.485	0.982	0.982	0.791	0.611	0.791	0.791
Single	Female	95.5	24 months and above	0.982	1.101	0.485	0.485	0.485	0.982	0.982	0.791	0.611	0.791	0.791
Single	Female	96.0	0 to 11 months	0.984	1.103	0.485	0.485	0.485	0.984	0.984	0.793	0.611	0.793	0.793
Single	Female	96.0	12 to 23 months	0.984	1.103	0.485	0.485	0.485	0.984	0.984	0.793	0.611	0.793	0.793
Single	Female	96.0	24 months and above	0.984	1.103	0.485	0.485	0.485	0.984	0.984	0.793	0.611	0.793	0.793
Single	Female	96.5	0 to 11 months	0.986	1.106	0.485	0.485	0.485	0.986	0.986	0.794	0.611	0.794	0.794
Single	Female	96.5	12 to 23 months	0.986	1.106	0.485	0.485	0.485	0.986	0.986	0.794	0.611	0.794	0.794
Single	Female	96.5	24 months and above	0.986	1.106	0.485	0.485	0.485	0.986	0.986	0.794	0.611	0.794	0.794
Single	Female	97.0	0 to 11 months	0.988	1.108	0.485	0.485	0.485	0.988	0.988	0.796	0.611	0.796	0.796
Single	Female	97.0	12 to 23 months	0.988	1.108	0.485	0.485	0.485	0.988	0.988	0.796	0.611	0.796	0.796
Single	Female	97.0	24 months and above	0.988	1.108	0.485	0.485	0.485	0.988	0.988	0.796	0.611	0.796	0.796
Single	Female	97.5	0 to 11 months	0.990	1.110	0.485	0.485	0.485	0.990	0.990	0.797	0.611	0.797	0.797
Single	Female	97.5	12 to 23 months	0.990	1.110	0.485	0.485	0.485	0.990	0.990	0.797	0.611	0.797	0.797
Single	Female	97.5	24 months and above	0.990	1.110	0.485	0.485	0.485	0.990	0.990	0.797	0.611	0.797	0.797
Single	Female	98.0	0 to 11 months	0.992	1.112	0.485	0.485	0.485	0.992	0.992	0.799	0.611	0.799	0.799
Single	Female	98.0	12 to 23 months	0.992	1.112	0.485	0.485	0.485	0.992	0.992	0.799	0.611	0.799	0.799
Single	Female	98.0	24 months and above	0.992	1.112	0.485	0.485	0.485	0.992	0.992	0.799	0.611	0.799	0.799
Single	Female	98.5	0 to 11 months	0.994	1.114	0.485	0.485	0.485	0.994	0.994	0.801	0.611	0.801	0.801
Single	Female	98.5	12 to 23 months	0.994	1.114	0.485	0.485	0.485	0.994	0.994	0.801	0.611	0.801	0.801
Single	Female	98.5	24 months and above	0.994	1.114	0.485	0.485	0.485	0.994	0.994	0.801	0.611	0.801	0.801
Single	Female	99.0	0 to 11 months	0.996	1.117	0.485	0.485	0.485	0.996	0.996	0.802	0.611	0.802	0.802
Single	Female	99.0	12 to 23 months	0.996	1.117	0.485	0.485	0.485	0.996	0.996	0.802	0.611	0.802	0.802
Single	Female	99.0	24 months and above	0.996	1.117	0.485	0.485	0.485	0.996	0.996	0.802	0.611	0.802	0.802
Single	Female	99.5 and above	0 to 11 months	0.998	1.119	0.485	0.485	0.485	0.998	0.998	0.804	0.611	0.804	0.804
Single	Female	99.5 and above	12 to 23 months	0.998	1.119	0.485	0.485	0.485	0.998	0.998	0.804	0.611	0.804	0.804
Single	Female	99.5 and above	24 months and above	0.998	1.119	0.485	0.485	0.485	0.998	0.998	0.804	0.611	0.804	0.804
Single	Male	15 and below	0 to 11 months	3.802	3.666	2.187	2.187	2.187	3.802	3.802	2.868	0.920	2.868	2.868
Single	Male	15 and below	12 to 23 months	3.802	3.666	2.187	2.187	2.187	3.802	3.802	2.868	0.920	2.868	2.868
Single	Male	15 and below	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.920	1.944	1.944
Single	Male	15.5	0 to 11 months	3.802	3.666	2.187	2.187	2.187	3.802	3.802	2.868	0.920	2.868	2.868
Single	Male	15.5	12 to 23 months	3.802	3.666	2.187	2.187	2.187	3.802	3.802	2.868	0.920	2.868	2.868
Single	Male	15.5	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.920	1.944	1.944
Single	Male	16.0	0 to 11 months	3.802	3.666	2.187	2.187	2.187	3.802	3.802	2.868	0.920	2.868	2.868
Single	Male	16.0	12 to 23 months	3.802	3.666	2.187	2.187	2.187	3.802	3.802	2.868	0.920	2.868	2.868
Single	Male	16.0	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.920	1.944	1.944
Single	Male	16.5	0 to 11 months	3.647	3.508	2.081	2.081	2.081	3.647	3.647	2.779	0.928	2.779	2.779
Single	Male	16.5	12 to 23 months	3.647	3.508	2.081	2.081	2.081	3.647	3.647	2.779	0.928	2.779	2.779
Single	Male	16.5	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.928	1.944	1.944
Single	Male	17.0	0 to 11 months	3.355	3.212	1.884	1.884	1.884	3.355	3.355	2.610	0.945	2.610	2.610
Single	Male	17.0	12 to 23 months	3.355	3.212	1.884	1.884	1.884	3.355	3.355	2.610	0.945	2.610	2.610
Single	Male	17.0	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.945	1.944	1.944
Single	Male	17.5	0 to 11 months	3.095	2.954	1.721	1.721	1.721	3.095	3.095	2.462	0.961	2.462	2.462
Single	Male	17.5	12 to 23 months	3.095	2.954	1.721	1.721	1.721	3.095	3.095	2.462	0.961	2.462	2.462
Single	Male	17.5	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.961	1.944	1.944
Single	Male	18.0	0 to 11 months	2.863	2.730	1.588	1.588	1.588	2.863	2.863	2.332	0.976	2.332	2.332
Single	Male	18.0	12 to 23 months	2.863	2.730	1.588	1.588	1.588	2.863	2.863	2.332	0.976	2.332	2.332
Single	Male	18.0	24 months and above	2.290	2.184	1.270	1.270	1.270	2.290	2.290	1.944	0.976	1.944	1.944
Single	Male	18.5	0 to 11 months	2.654	2.534	1.477	1.477	1.477	2.654	2.654	2.217	0.989	2.217	2.217
Single	Male	18.5	12 to 23 months	2.654	2.534	1.477	1.477	1.477	2.654	2.654	2.217	0.989	2.217	2.217
Single	Male	18.5	24 months and above	2.253	2.156	1.263	1.263	1.263	2.253	2.253	1.944	0.989	1.944	1.944

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	19.0	0 to 11 months	2.466	2.360	1.385	1.385	1.385	2.466	2.466	2.116	1.001	2.116	2.116
Single	Male	19.0	12 to 23 months	2.466	2.360	1.385	1.385	1.385	2.466	2.466	2.116	1.001	2.116	2.116
Single	Male	19.0	24 months and above	2.217	2.128	1.257	1.257	1.257	2.217	2.217	1.944	1.001	1.944	1.944
Single	Male	19.5	0 to 11 months	2.296	2.207	1.308	1.308	1.308	2.296	2.296	2.025	1.012	2.025	2.025
Single	Male	19.5	12 to 23 months	2.296	2.207	1.308	1.308	1.308	2.296	2.296	2.025	1.012	2.025	2.025
Single	Male	19.5	24 months and above	2.180	2.099	1.250	1.250	1.250	2.180	2.180	1.944	1.012	1.944	1.944
Single	Male	20.0	0 to 11 months	2.143	2.071	1.243	1.243	1.243	2.143	2.143	1.944	1.022	1.944	1.944
Single	Male	20.0	12 to 23 months	2.143	2.071	1.243	1.243	1.243	2.143	2.143	1.944	1.022	1.944	1.944
Single	Male	20.0	24 months and above	2.143	2.071	1.243	1.243	1.243	2.143	2.143	1.944	1.022	1.944	1.944
Single	Male	20.5	0 to 11 months	2.003	1.949	1.189	1.189	1.189	2.003	2.003	1.871	1.031	1.871	1.871
Single	Male	20.5	12 to 23 months	2.003	1.949	1.189	1.189	1.189	2.003	2.003	1.871	1.031	1.871	1.871
Single	Male	20.5	24 months and above	2.003	1.949	1.189	1.189	1.189	2.003	2.003	1.871	1.031	1.871	1.871
Single	Male	21.0	0 to 11 months	1.876	1.841	1.143	1.143	1.143	1.876	1.876	1.804	1.040	1.804	1.804
Single	Male	21.0	12 to 23 months	1.876	1.841	1.143	1.143	1.143	1.876	1.876	1.804	1.040	1.804	1.804
Single	Male	21.0	24 months and above	1.876	1.841	1.143	1.143	1.143	1.876	1.876	1.804	1.040	1.804	1.804
Single	Male	21.5	0 to 11 months	1.760	1.743	1.104	1.104	1.104	1.760	1.760	1.742	1.047	1.742	1.742
Single	Male	21.5	12 to 23 months	1.760	1.743	1.104	1.104	1.104	1.760	1.760	1.742	1.047	1.742	1.742
Single	Male	21.5	24 months and above	1.760	1.743	1.104	1.104	1.104	1.760	1.760	1.742	1.047	1.742	1.742
Single	Male	22.0	0 to 11 months	1.654	1.655	1.072	1.072	1.072	1.654	1.654	1.685	1.054	1.685	1.685
Single	Male	22.0	12 to 23 months	1.654	1.655	1.072	1.072	1.072	1.654	1.654	1.685	1.054	1.685	1.685
Single	Male	22.0	24 months and above	1.654	1.655	1.072	1.072	1.072	1.654	1.654	1.685	1.054	1.685	1.685
Single	Male	22.5	0 to 11 months	1.581	1.585	1.044	1.044	1.044	1.581	1.581	1.633	1.060	1.633	1.633
Single	Male	22.5	12 to 23 months	1.581	1.585	1.044	1.044	1.044	1.581	1.581	1.633	1.060	1.633	1.633
Single	Male	22.5	24 months and above	1.581	1.585	1.044	1.044	1.044	1.581	1.581	1.633	1.060	1.633	1.633
Single	Male	23.0	0 to 11 months	1.538	1.533	1.021	1.021	1.021	1.538	1.538	1.585	1.065	1.585	1.585
Single	Male	23.0	12 to 23 months	1.538	1.533	1.021	1.021	1.021	1.538	1.538	1.585	1.065	1.585	1.585
Single	Male	23.0	24 months and above	1.538	1.533	1.021	1.021	1.021	1.538	1.538	1.585	1.065	1.585	1.585
Single	Male	23.5	0 to 11 months	1.498	1.485	1.001	1.001	1.001	1.498	1.498	1.543	1.070	1.543	1.543
Single	Male	23.5	12 to 23 months	1.498	1.485	1.001	1.001	1.001	1.498	1.498	1.543	1.070	1.543	1.543
Single	Male	23.5	24 months and above	1.498	1.485	1.001	1.001	1.001	1.498	1.498	1.543	1.070	1.543	1.543
Single	Male	24.0	0 to 11 months	1.461	1.442	0.984	0.984	0.984	1.461	1.461	1.505	1.074	1.505	1.505
Single	Male	24.0	12 to 23 months	1.461	1.442	0.984	0.984	0.984	1.461	1.461	1.505	1.074	1.505	1.505
Single	Male	24.0	24 months and above	1.461	1.442	0.984	0.984	0.984	1.461	1.461	1.505	1.074	1.505	1.505
Single	Male	24.5	0 to 11 months	1.426	1.403	0.970	0.970	0.970	1.426	1.426	1.471	1.078	1.471	1.471
Single	Male	24.5	12 to 23 months	1.426	1.403	0.970	0.970	0.970	1.426	1.426	1.471	1.078	1.471	1.471
Single	Male	24.5	24 months and above	1.426	1.403	0.970	0.970	0.970	1.426	1.426	1.471	1.078	1.471	1.471
Single	Male	25.0	0 to 11 months	1.394	1.367	0.958	0.958	0.958	1.394	1.394	1.440	1.081	1.440	1.440
Single	Male	25.0	12 to 23 months	1.394	1.367	0.958	0.958	0.958	1.394	1.394	1.440	1.081	1.440	1.440
Single	Male	25.0	24 months and above	1.394	1.367	0.958	0.958	0.958	1.394	1.394	1.440	1.081	1.440	1.440
Single	Male	25.5	0 to 11 months	1.364	1.333	0.948	0.948	0.948	1.364	1.364	1.412	1.084	1.412	1.412
Single	Male	25.5	12 to 23 months	1.364	1.333	0.948	0.948	0.948	1.364	1.364	1.412	1.084	1.412	1.412
Single	Male	25.5	24 months and above	1.364	1.333	0.948	0.948	0.948	1.364	1.364	1.412	1.084	1.412	1.412
Single	Male	26.0	0 to 11 months	1.336	1.303	0.939	0.939	0.939	1.336	1.336	1.387	1.087	1.387	1.387
Single	Male	26.0	12 to 23 months	1.336	1.303	0.939	0.939	0.939	1.336	1.336	1.387	1.087	1.387	1.387
Single	Male	26.0	24 months and above	1.336	1.303	0.939	0.939	0.939	1.336	1.336	1.387	1.087	1.387	1.387
Single	Male	26.5	0 to 11 months	1.310	1.275	0.932	0.932	0.932	1.310	1.310	1.364	1.089	1.364	1.364
Single	Male	26.5	12 to 23 months	1.310	1.275	0.932	0.932	0.932	1.310	1.310	1.364	1.089	1.364	1.364
Single	Male	26.5	24 months and above	1.310	1.275	0.932	0.932	0.932	1.310	1.310	1.364	1.089	1.364	1.364
Single	Male	27.0	0 to 11 months	1.285	1.248	0.925	0.925	0.925	1.285	1.285	1.343	1.092	1.343	1.343
Single	Male	27.0	12 to 23 months	1.285	1.248	0.925	0.925	0.925	1.285	1.285	1.343	1.092	1.343	1.343
Single	Male	27.0	24 months and above	1.285	1.248	0.925	0.925	0.925	1.285	1.285	1.343	1.092	1.343	1.343
Single	Male	27.5	0 to 11 months	1.262	1.223	0.919	0.919	0.919	1.262	1.262	1.324	1.094	1.324	1.324
Single	Male	27.5	12 to 23 months	1.262	1.223	0.919	0.919	0.919	1.262	1.262	1.324	1.094	1.324	1.324
Single	Male	27.5	24 months and above	1.262	1.223	0.919	0.919	0.919	1.262	1.262	1.324	1.094	1.324	1.324
Single	Male	28.0	0 to 11 months	1.240	1.200	0.914	0.914	0.914	1.240	1.240	1.306	1.095	1.306	1.306
Single	Male	28.0	12 to 23 months	1.240	1.200	0.914	0.914	0.914	1.240	1.240	1.306	1.095	1.306	1.306
Single	Male	28.0	24 months and above	1.240	1.200	0.914	0.914	0.914	1.240	1.240	1.306	1.095	1.306	1.306
Single	Male	28.5	0 to 11 months	1.219	1.179	0.909	0.909	0.909	1.219	1.219	1.289	1.097	1.289	1.289
Single	Male	28.5	12 to 23 months	1.219	1.179	0.909	0.909	0.909	1.219	1.219	1.289	1.097	1.289	1.289
Single	Male	28.5	24 months and above	1.219	1.179	0.909	0.909	0.909	1.219	1.219	1.289	1.097	1.289	1.289
Single	Male	29.0	0 to 11 months	1.200	1.160	0.904	0.904	0.904	1.200	1.200	1.274	1.098	1.274	1.274
Single	Male	29.0	12 to 23 months	1.200	1.160	0.904	0.904	0.904	1.200	1.200	1.274	1.098	1.274	1.274
Single	Male	29.0	24 months and above	1.200	1.160	0.904	0.904	0.904	1.200	1.200	1.274	1.098	1.274	1.274
Single	Male	29.5	0 to 11 months	1.181	1.141	0.900	0.900	0.900	1.181	1.181	1.259	1.099	1.259	1.259
Single	Male	29.5	12 to 23 months	1.181	1.141	0.900	0.900	0.900	1.181	1.181	1.259	1.099	1.259	1.259
Single	Male	29.5	24 months and above	1.181	1.141	0.900	0.900	0.900	1.181	1.181	1.259	1.099	1.259	1.259
Single	Male	30.0	0 to 11 months	1.164	1.123	0.896	0.896	0.896	1.164	1.164	1.245	1.100	1.245	1.245
Single	Male	30.0	12 to 23 months	1.164	1.123	0.896	0.896	0.896	1.164	1.164	1.245	1.100	1.245	1.245
Single	Male	30.0	24 months and above	1.164	1.123	0.896	0.896	0.896	1.164	1.164	1.245	1.100	1.245	1.245
Single	Male	30.5	0 to 11 months	1.147	1.106	0.892	0.892	0.892	1.147	1.147	1.231	1.101	1.231	1.231
Single	Male	30.5	12 to 23 months	1.147	1.106	0.892	0.892	0.892	1.147	1.147	1.231	1.101	1.231	1.231
Single	Male	30.5	24 months and above	1.147	1.106	0.892	0.892	0.892	1.147	1.147	1.231	1.101	1.231	1.231
Single	Male	31.0	0 to 11 months	1.132	1.091	0.887	0.887	0.887	1.132	1.132	1.218	1.102	1.218	1.218
Single	Male	31.0	12 to 23 months	1.132	1.091	0.887	0.887	0.887	1.132	1.132	1.218	1.102	1.218	1.218

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	31.0	24 months and above	1.132	1.091	0.887	0.887	0.887	1.132	1.132	1.218	1.102	1.218	1.218
Single	Male	31.5	0 to 11 months	1.117	1.076	0.882	0.882	0.882	1.117	1.117	1.206	1.103	1.206	1.206
Single	Male	31.5	12 to 23 months	1.117	1.076	0.882	0.882	0.882	1.117	1.117	1.206	1.103	1.206	1.206
Single	Male	31.5	24 months and above	1.117	1.076	0.882	0.882	0.882	1.117	1.117	1.206	1.103	1.206	1.206
Single	Male	32.0	0 to 11 months	1.103	1.062	0.877	0.877	0.877	1.103	1.103	1.194	1.104	1.194	1.194
Single	Male	32.0	12 to 23 months	1.103	1.062	0.877	0.877	0.877	1.103	1.103	1.194	1.104	1.194	1.194
Single	Male	32.0	24 months and above	1.103	1.062	0.877	0.877	0.877	1.103	1.103	1.194	1.104	1.194	1.194
Single	Male	32.5	0 to 11 months	1.089	1.048	0.871	0.871	0.871	1.089	1.089	1.182	1.105	1.182	1.182
Single	Male	32.5	12 to 23 months	1.089	1.048	0.871	0.871	0.871	1.089	1.089	1.182	1.105	1.182	1.182
Single	Male	32.5	24 months and above	1.089	1.048	0.871	0.871	0.871	1.089	1.089	1.182	1.105	1.182	1.182
Single	Male	33.0	0 to 11 months	1.076	1.035	0.866	0.866	0.866	1.076	1.076	1.171	1.106	1.171	1.171
Single	Male	33.0	12 to 23 months	1.076	1.035	0.866	0.866	0.866	1.076	1.076	1.171	1.106	1.171	1.171
Single	Male	33.0	24 months and above	1.076	1.035	0.866	0.866	0.866	1.076	1.076	1.171	1.106	1.171	1.171
Single	Male	33.5	0 to 11 months	1.064	1.023	0.860	0.860	0.860	1.064	1.064	1.160	1.107	1.160	1.160
Single	Male	33.5	12 to 23 months	1.064	1.023	0.860	0.860	0.860	1.064	1.064	1.160	1.107	1.160	1.160
Single	Male	33.5	24 months and above	1.064	1.023	0.860	0.860	0.860	1.064	1.064	1.160	1.107	1.160	1.160
Single	Male	34.0	0 to 11 months	1.053	1.012	0.853	0.853	0.853	1.053	1.053	1.149	1.108	1.149	1.149
Single	Male	34.0	12 to 23 months	1.053	1.012	0.853	0.853	0.853	1.053	1.053	1.149	1.108	1.149	1.149
Single	Male	34.0	24 months and above	1.053	1.012	0.853	0.853	0.853	1.053	1.053	1.149	1.108	1.149	1.149
Single	Male	34.5	0 to 11 months	1.041	1.001	0.846	0.846	0.846	1.041	1.041	1.139	1.108	1.139	1.139
Single	Male	34.5	12 to 23 months	1.041	1.001	0.846	0.846	0.846	1.041	1.041	1.139	1.108	1.139	1.139
Single	Male	34.5	24 months and above	1.041	1.001	0.846	0.846	0.846	1.041	1.041	1.139	1.108	1.139	1.139
Single	Male	35.0	0 to 11 months	1.030	0.990	0.839	0.839	0.839	1.030	1.030	1.128	1.109	1.128	1.128
Single	Male	35.0	12 to 23 months	1.030	0.990	0.839	0.839	0.839	1.030	1.030	1.128	1.109	1.128	1.128
Single	Male	35.0	24 months and above	1.030	0.990	0.839	0.839	0.839	1.030	1.030	1.128	1.109	1.128	1.128
Single	Male	35.5	0 to 11 months	1.020	0.980	0.831	0.831	0.831	1.020	1.020	1.118	1.110	1.118	1.118
Single	Male	35.5	12 to 23 months	1.020	0.980	0.831	0.831	0.831	1.020	1.020	1.118	1.110	1.118	1.118
Single	Male	35.5	24 months and above	1.020	0.980	0.831	0.831	0.831	1.020	1.020	1.118	1.110	1.118	1.118
Single	Male	36.0	0 to 11 months	1.011	0.970	0.823	0.823	0.823	1.011	1.011	1.107	1.111	1.107	1.107
Single	Male	36.0	12 to 23 months	1.011	0.970	0.823	0.823	0.823	1.011	1.011	1.107	1.111	1.107	1.107
Single	Male	36.0	24 months and above	1.011	0.970	0.823	0.823	0.823	1.011	1.011	1.107	1.111	1.107	1.107
Single	Male	36.5	0 to 11 months	1.001	0.961	0.815	0.815	0.815	1.001	1.001	1.097	1.111	1.097	1.097
Single	Male	36.5	12 to 23 months	1.001	0.961	0.815	0.815	0.815	1.001	1.001	1.097	1.111	1.097	1.097
Single	Male	36.5	24 months and above	1.001	0.961	0.815	0.815	0.815	1.001	1.001	1.097	1.111	1.097	1.097
Single	Male	37.0	0 to 11 months	0.992	0.952	0.806	0.806	0.806	0.992	0.992	1.086	1.112	1.086	1.086
Single	Male	37.0	12 to 23 months	0.992	0.952	0.806	0.806	0.806	0.992	0.992	1.086	1.112	1.086	1.086
Single	Male	37.0	24 months and above	0.992	0.952	0.806	0.806	0.806	0.992	0.992	1.086	1.112	1.086	1.086
Single	Male	37.5	0 to 11 months	0.984	0.944	0.797	0.797	0.797	0.984	0.984	1.076	1.113	1.076	1.076
Single	Male	37.5	12 to 23 months	0.984	0.944	0.797	0.797	0.797	0.984	0.984	1.076	1.113	1.076	1.076
Single	Male	37.5	24 months and above	0.984	0.944	0.797	0.797	0.797	0.984	0.984	1.076	1.113	1.076	1.076
Single	Male	38.0	0 to 11 months	0.975	0.936	0.788	0.788	0.788	0.975	0.975	1.066	1.114	1.066	1.066
Single	Male	38.0	12 to 23 months	0.975	0.936	0.788	0.788	0.788	0.975	0.975	1.066	1.114	1.066	1.066
Single	Male	38.0	24 months and above	0.975	0.936	0.788	0.788	0.788	0.975	0.975	1.066	1.114	1.066	1.066
Single	Male	38.5	0 to 11 months	0.967	0.928	0.778	0.778	0.778	0.967	0.967	1.056	1.114	1.056	1.056
Single	Male	38.5	12 to 23 months	0.967	0.928	0.778	0.778	0.778	0.967	0.967	1.056	1.114	1.056	1.056
Single	Male	38.5	24 months and above	0.967	0.928	0.778	0.778	0.778	0.967	0.967	1.056	1.114	1.056	1.056
Single	Male	39.0	0 to 11 months	0.960	0.921	0.769	0.769	0.769	0.960	0.960	1.045	1.115	1.045	1.045
Single	Male	39.0	12 to 23 months	0.960	0.921	0.769	0.769	0.769	0.960	0.960	1.045	1.115	1.045	1.045
Single	Male	39.0	24 months and above	0.960	0.921	0.769	0.769	0.769	0.960	0.960	1.045	1.115	1.045	1.045
Single	Male	39.5	0 to 11 months	0.953	0.914	0.760	0.760	0.760	0.953	0.953	1.035	1.115	1.035	1.035
Single	Male	39.5	12 to 23 months	0.953	0.914	0.760	0.760	0.760	0.953	0.953	1.035	1.115	1.035	1.035
Single	Male	39.5	24 months and above	0.953	0.914	0.760	0.760	0.760	0.953	0.953	1.035	1.115	1.035	1.035
Single	Male	40.0	0 to 11 months	0.946	0.907	0.751	0.751	0.751	0.946	0.946	1.026	1.116	1.026	1.026
Single	Male	40.0	12 to 23 months	0.946	0.907	0.751	0.751	0.751	0.946	0.946	1.026	1.116	1.026	1.026
Single	Male	40.0	24 months and above	0.946	0.907	0.751	0.751	0.751	0.946	0.946	1.026	1.116	1.026	1.026
Single	Male	40.5	0 to 11 months	0.940	0.901	0.741	0.741	0.741	0.940	0.940	1.016	1.116	1.016	1.016
Single	Male	40.5	12 to 23 months	0.940	0.901	0.741	0.741	0.741	0.940	0.940	1.016	1.116	1.016	1.016
Single	Male	40.5	24 months and above	0.940	0.901	0.741	0.741	0.741	0.940	0.940	1.016	1.116	1.016	1.016
Single	Male	41.0	0 to 11 months	0.933	0.895	0.731	0.731	0.731	0.933	0.933	1.006	1.117	1.006	1.006
Single	Male	41.0	12 to 23 months	0.933	0.895	0.731	0.731	0.731	0.933	0.933	1.006	1.117	1.006	1.006
Single	Male	41.0	24 months and above	0.933	0.895	0.731	0.731	0.731	0.933	0.933	1.006	1.117	1.006	1.006
Single	Male	41.5	0 to 11 months	0.927	0.889	0.721	0.721	0.721	0.927	0.927	0.996	1.117	0.996	0.996
Single	Male	41.5	12 to 23 months	0.927	0.889	0.721	0.721	0.721	0.927	0.927	0.996	1.117	0.996	0.996
Single	Male	41.5	24 months and above	0.927	0.889	0.721	0.721	0.721	0.927	0.927	0.996	1.117	0.996	0.996
Single	Male	42.0	0 to 11 months	0.922	0.884	0.712	0.712	0.712	0.922	0.922	0.987	1.117	0.987	0.987
Single	Male	42.0	12 to 23 months	0.922	0.884	0.712	0.712	0.712	0.922	0.922	0.987	1.117	0.987	0.987
Single	Male	42.0	24 months and above	0.922	0.884	0.712	0.712	0.712	0.922	0.922	0.987	1.117	0.987	0.987
Single	Male	42.5	0 to 11 months	0.916	0.880	0.703	0.703	0.703	0.916	0.916	0.978	1.117	0.978	0.978
Single	Male	42.5	12 to 23 months	0.916	0.880	0.703	0.703	0.703	0.916	0.916	0.978	1.117	0.978	0.978
Single	Male	42.5	24 months and above	0.916	0.880	0.703	0.703	0.703	0.916	0.916	0.978	1.117	0.978	0.978
Single	Male	43.0	0 to 11 months	0.911	0.875	0.694	0.694	0.694	0.911	0.911	0.969	1.118	0.969	0.969
Single	Male	43.0	12 to 23 months	0.911	0.875	0.694	0.694	0.694	0.911	0.911	0.969	1.118	0.969	0.969
Single	Male	43.0	24 months and above	0.911	0.875	0.694	0.694	0.694	0.911	0.911	0.969	1.118	0.969	0.969
Single	Male	43.5	0 to 11 months	0.907	0.871	0.686	0.686	0.686	0.907	0.907	0.961	1.118	0.961	0.961

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	43.5	12 to 23 months	0.907	0.871	0.686	0.686	0.686	0.907	0.907	0.961	1.118	0.961	0.961
Single	Male	43.5	24 months and above	0.907	0.871	0.686	0.686	0.686	0.907	0.907	0.961	1.118	0.961	0.961
Single	Male	44.0	0 to 11 months	0.903	0.867	0.677	0.677	0.677	0.903	0.903	0.952	1.118	0.952	0.952
Single	Male	44.0	12 to 23 months	0.903	0.867	0.677	0.677	0.677	0.903	0.903	0.952	1.118	0.952	0.952
Single	Male	44.0	24 months and above	0.903	0.867	0.677	0.677	0.677	0.903	0.903	0.952	1.118	0.952	0.952
Single	Male	44.5	0 to 11 months	0.899	0.863	0.669	0.669	0.669	0.899	0.899	0.944	1.118	0.944	0.944
Single	Male	44.5	12 to 23 months	0.899	0.863	0.669	0.669	0.669	0.899	0.899	0.944	1.118	0.944	0.944
Single	Male	44.5	24 months and above	0.899	0.863	0.669	0.669	0.669	0.899	0.899	0.944	1.118	0.944	0.944
Single	Male	45.0	0 to 11 months	0.895	0.860	0.661	0.661	0.661	0.895	0.895	0.936	1.117	0.936	0.936
Single	Male	45.0	12 to 23 months	0.895	0.860	0.661	0.661	0.661	0.895	0.895	0.936	1.117	0.936	0.936
Single	Male	45.0	24 months and above	0.895	0.860	0.661	0.661	0.661	0.895	0.895	0.936	1.117	0.936	0.936
Single	Male	45.5	0 to 11 months	0.891	0.858	0.653	0.653	0.653	0.891	0.891	0.928	1.117	0.928	0.928
Single	Male	45.5	12 to 23 months	0.891	0.858	0.653	0.653	0.653	0.891	0.891	0.928	1.117	0.928	0.928
Single	Male	45.5	24 months and above	0.891	0.858	0.653	0.653	0.653	0.891	0.891	0.928	1.117	0.928	0.928
Single	Male	46.0	0 to 11 months	0.888	0.855	0.646	0.646	0.646	0.888	0.888	0.921	1.116	0.921	0.921
Single	Male	46.0	12 to 23 months	0.888	0.855	0.646	0.646	0.646	0.888	0.888	0.921	1.116	0.921	0.921
Single	Male	46.0	24 months and above	0.888	0.855	0.646	0.646	0.646	0.888	0.888	0.921	1.116	0.921	0.921
Single	Male	46.5	0 to 11 months	0.885	0.853	0.639	0.639	0.639	0.885	0.885	0.913	1.116	0.913	0.913
Single	Male	46.5	12 to 23 months	0.885	0.853	0.639	0.639	0.639	0.885	0.885	0.913	1.116	0.913	0.913
Single	Male	46.5	24 months and above	0.885	0.853	0.639	0.639	0.639	0.885	0.885	0.913	1.116	0.913	0.913
Single	Male	47.0	0 to 11 months	0.882	0.851	0.632	0.632	0.632	0.882	0.882	0.906	1.115	0.906	0.906
Single	Male	47.0	12 to 23 months	0.882	0.851	0.632	0.632	0.632	0.882	0.882	0.906	1.115	0.906	0.906
Single	Male	47.0	24 months and above	0.882	0.851	0.632	0.632	0.632	0.882	0.882	0.906	1.115	0.906	0.906
Single	Male	47.5	0 to 11 months	0.880	0.849	0.626	0.626	0.626	0.880	0.880	0.900	1.115	0.900	0.900
Single	Male	47.5	12 to 23 months	0.880	0.849	0.626	0.626	0.626	0.880	0.880	0.900	1.115	0.900	0.900
Single	Male	47.5	24 months and above	0.880	0.849	0.626	0.626	0.626	0.880	0.880	0.900	1.115	0.900	0.900
Single	Male	48.0	0 to 11 months	0.877	0.848	0.621	0.621	0.621	0.877	0.877	0.893	1.114	0.893	0.893
Single	Male	48.0	12 to 23 months	0.877	0.848	0.621	0.621	0.621	0.877	0.877	0.893	1.114	0.893	0.893
Single	Male	48.0	24 months and above	0.877	0.848	0.621	0.621	0.621	0.877	0.877	0.893	1.114	0.893	0.893
Single	Male	48.5	0 to 11 months	0.875	0.848	0.616	0.616	0.616	0.875	0.875	0.887	1.113	0.887	0.887
Single	Male	48.5	12 to 23 months	0.875	0.848	0.616	0.616	0.616	0.875	0.875	0.887	1.113	0.887	0.887
Single	Male	48.5	24 months and above	0.875	0.848	0.616	0.616	0.616	0.875	0.875	0.887	1.113	0.887	0.887
Single	Male	49.0	0 to 11 months	0.874	0.847	0.611	0.611	0.611	0.874	0.874	0.882	1.112	0.882	0.882
Single	Male	49.0	12 to 23 months	0.874	0.847	0.611	0.611	0.611	0.874	0.874	0.882	1.112	0.882	0.882
Single	Male	49.0	24 months and above	0.874	0.847	0.611	0.611	0.611	0.874	0.874	0.882	1.112	0.882	0.882
Single	Male	49.5	0 to 11 months	0.872	0.847	0.607	0.607	0.607	0.872	0.872	0.877	1.111	0.877	0.877
Single	Male	49.5	12 to 23 months	0.872	0.847	0.607	0.607	0.607	0.872	0.872	0.877	1.111	0.877	0.877
Single	Male	49.5	24 months and above	0.872	0.847	0.607	0.607	0.607	0.872	0.872	0.877	1.111	0.877	0.877
Single	Male	50.0	0 to 11 months	0.871	0.847	0.603	0.603	0.603	0.871	0.871	0.872	1.110	0.872	0.872
Single	Male	50.0	12 to 23 months	0.871	0.847	0.603	0.603	0.603	0.871	0.871	0.872	1.110	0.872	0.872
Single	Male	50.0	24 months and above	0.871	0.847	0.603	0.603	0.603	0.871	0.871	0.872	1.110	0.872	0.872
Single	Male	50.5	0 to 11 months	0.870	0.847	0.599	0.599	0.599	0.870	0.870	0.868	1.108	0.868	0.868
Single	Male	50.5	12 to 23 months	0.870	0.847	0.599	0.599	0.599	0.870	0.870	0.868	1.108	0.868	0.868
Single	Male	50.5	24 months and above	0.870	0.847	0.599	0.599	0.599	0.870	0.870	0.868	1.108	0.868	0.868
Single	Male	51.0	0 to 11 months	0.869	0.848	0.596	0.596	0.596	0.869	0.869	0.863	1.107	0.863	0.863
Single	Male	51.0	12 to 23 months	0.869	0.848	0.596	0.596	0.596	0.869	0.869	0.863	1.107	0.863	0.863
Single	Male	51.0	24 months and above	0.869	0.848	0.596	0.596	0.596	0.869	0.869	0.863	1.107	0.863	0.863
Single	Male	51.5	0 to 11 months	0.869	0.849	0.594	0.594	0.594	0.869	0.869	0.859	1.106	0.859	0.859
Single	Male	51.5	12 to 23 months	0.869	0.849	0.594	0.594	0.594	0.869	0.869	0.859	1.106	0.859	0.859
Single	Male	51.5	24 months and above	0.869	0.849	0.594	0.594	0.594	0.869	0.869	0.859	1.106	0.859	0.859
Single	Male	52.0	0 to 11 months	0.869	0.850	0.593	0.593	0.593	0.869	0.869	0.856	1.104	0.856	0.856
Single	Male	52.0	12 to 23 months	0.869	0.850	0.593	0.593	0.593	0.869	0.869	0.856	1.104	0.856	0.856
Single	Male	52.0	24 months and above	0.869	0.850	0.593	0.593	0.593	0.869	0.869	0.856	1.104	0.856	0.856
Single	Male	52.5	0 to 11 months	0.869	0.852	0.591	0.591	0.591	0.869	0.869	0.853	1.102	0.853	0.853
Single	Male	52.5	12 to 23 months	0.869	0.852	0.591	0.591	0.591	0.869	0.869	0.853	1.102	0.853	0.853
Single	Male	52.5	24 months and above	0.869	0.852	0.591	0.591	0.591	0.869	0.869	0.853	1.102	0.853	0.853
Single	Male	53.0	0 to 11 months	0.869	0.854	0.590	0.590	0.590	0.869	0.869	0.850	1.101	0.850	0.850
Single	Male	53.0	12 to 23 months	0.869	0.854	0.590	0.590	0.590	0.869	0.869	0.850	1.101	0.850	0.850
Single	Male	53.0	24 months and above	0.869	0.854	0.590	0.590	0.590	0.869	0.869	0.850	1.101	0.850	0.850
Single	Male	53.5	0 to 11 months	0.869	0.856	0.590	0.590	0.590	0.869	0.869	0.848	1.099	0.848	0.848
Single	Male	53.5	12 to 23 months	0.869	0.856	0.590	0.590	0.590	0.869	0.869	0.848	1.099	0.848	0.848
Single	Male	53.5	24 months and above	0.869	0.856	0.590	0.590	0.590	0.869	0.869	0.848	1.099	0.848	0.848
Single	Male	54.0	0 to 11 months	0.870	0.859	0.590	0.590	0.590	0.870	0.870	0.847	1.097	0.847	0.847
Single	Male	54.0	12 to 23 months	0.870	0.859	0.590	0.590	0.590	0.870	0.870	0.847	1.097	0.847	0.847
Single	Male	54.0	24 months and above	0.870	0.859	0.590	0.590	0.590	0.870	0.870	0.847	1.097	0.847	0.847
Single	Male	54.5	0 to 11 months	0.871	0.861	0.590	0.590	0.590	0.871	0.871	0.845	1.095	0.845	0.845
Single	Male	54.5	12 to 23 months	0.871	0.861	0.590	0.590	0.590	0.871	0.871	0.845	1.095	0.845	0.845
Single	Male	54.5	24 months and above	0.871	0.861	0.590	0.590	0.590	0.871	0.871	0.845	1.095	0.845	0.845
Single	Male	55.0	0 to 11 months	0.872	0.864	0.591	0.591	0.591	0.872	0.872	0.844	1.094	0.844	0.844
Single	Male	55.0	12 to 23 months	0.872	0.864	0.591	0.591	0.591	0.872	0.872	0.844	1.094	0.844	0.844
Single	Male	55.0	24 months and above	0.872	0.864	0.591	0.591	0.591	0.872	0.872	0.844	1.094	0.844	0.844
Single	Male	55.5	0 to 11 months	0.874	0.867	0.593	0.593	0.593	0.874	0.874	0.843	1.092	0.843	0.843
Single	Male	55.5	12 to 23 months	0.874	0.867	0.593	0.593	0.593	0.874	0.874	0.843	1.092	0.843	0.843
Single	Male	55.5	24 months and above	0.874	0.867	0.593	0.593	0.593	0.874	0.874	0.843	1.092	0.843	0.843

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	56.0	0 to 11 months	0.876	0.870	0.594	0.594	0.594	0.876	0.876	0.842	1.090	0.842	0.842
Single	Male	56.0	12 to 23 months	0.876	0.870	0.594	0.594	0.594	0.876	0.876	0.842	1.090	0.842	0.842
Single	Male	56.0	24 months and above	0.876	0.870	0.594	0.594	0.594	0.876	0.876	0.842	1.090	0.842	0.842
Single	Male	56.5	0 to 11 months	0.878	0.874	0.596	0.596	0.596	0.878	0.878	0.842	1.088	0.842	0.842
Single	Male	56.5	12 to 23 months	0.878	0.874	0.596	0.596	0.596	0.878	0.878	0.842	1.088	0.842	0.842
Single	Male	56.5	24 months and above	0.878	0.874	0.596	0.596	0.596	0.878	0.878	0.842	1.088	0.842	0.842
Single	Male	57.0	0 to 11 months	0.880	0.877	0.599	0.599	0.599	0.880	0.880	0.843	1.086	0.843	0.843
Single	Male	57.0	12 to 23 months	0.880	0.877	0.599	0.599	0.599	0.880	0.880	0.843	1.086	0.843	0.843
Single	Male	57.0	24 months and above	0.880	0.877	0.599	0.599	0.599	0.880	0.880	0.843	1.086	0.843	0.843
Single	Male	57.5	0 to 11 months	0.882	0.881	0.603	0.603	0.603	0.882	0.882	0.843	1.084	0.843	0.843
Single	Male	57.5	12 to 23 months	0.882	0.881	0.603	0.603	0.603	0.882	0.882	0.843	1.084	0.843	0.843
Single	Male	57.5	24 months and above	0.882	0.881	0.603	0.603	0.603	0.882	0.882	0.843	1.084	0.843	0.843
Single	Male	58.0	0 to 11 months	0.885	0.885	0.606	0.606	0.606	0.885	0.885	0.844	1.082	0.844	0.844
Single	Male	58.0	12 to 23 months	0.885	0.885	0.606	0.606	0.606	0.885	0.885	0.844	1.082	0.844	0.844
Single	Male	58.0	24 months and above	0.885	0.885	0.606	0.606	0.606	0.885	0.885	0.844	1.082	0.844	0.844
Single	Male	58.5	0 to 11 months	0.888	0.889	0.610	0.610	0.610	0.888	0.888	0.846	1.080	0.846	0.846
Single	Male	58.5	12 to 23 months	0.888	0.889	0.610	0.610	0.610	0.888	0.888	0.846	1.080	0.846	0.846
Single	Male	58.5	24 months and above	0.888	0.889	0.610	0.610	0.610	0.888	0.888	0.846	1.080	0.846	0.846
Single	Male	59.0	0 to 11 months	0.891	0.894	0.615	0.615	0.615	0.891	0.891	0.847	1.078	0.847	0.847
Single	Male	59.0	12 to 23 months	0.891	0.894	0.615	0.615	0.615	0.891	0.891	0.847	1.078	0.847	0.847
Single	Male	59.0	24 months and above	0.891	0.894	0.615	0.615	0.615	0.891	0.891	0.847	1.078	0.847	0.847
Single	Male	59.5	0 to 11 months	0.895	0.898	0.619	0.619	0.619	0.895	0.895	0.849	1.076	0.849	0.849
Single	Male	59.5	12 to 23 months	0.895	0.898	0.619	0.619	0.619	0.895	0.895	0.849	1.076	0.849	0.849
Single	Male	59.5	24 months and above	0.895	0.898	0.619	0.619	0.619	0.895	0.895	0.849	1.076	0.849	0.849
Single	Male	60.0	0 to 11 months	0.898	0.903	0.624	0.624	0.624	0.898	0.898	0.851	1.074	0.851	0.851
Single	Male	60.0	12 to 23 months	0.898	0.903	0.624	0.624	0.624	0.898	0.898	0.851	1.074	0.851	0.851
Single	Male	60.0	24 months and above	0.898	0.903	0.624	0.624	0.624	0.898	0.898	0.851	1.074	0.851	0.851
Single	Male	60.5	0 to 11 months	0.902	0.907	0.630	0.630	0.630	0.902	0.902	0.853	1.072	0.853	0.853
Single	Male	60.5	12 to 23 months	0.902	0.907	0.630	0.630	0.630	0.902	0.902	0.853	1.072	0.853	0.853
Single	Male	60.5	24 months and above	0.902	0.907	0.630	0.630	0.630	0.902	0.902	0.853	1.072	0.853	0.853
Single	Male	61.0	0 to 11 months	0.906	0.912	0.635	0.635	0.635	0.906	0.906	0.856	1.070	0.856	0.856
Single	Male	61.0	12 to 23 months	0.906	0.912	0.635	0.635	0.635	0.906	0.906	0.856	1.070	0.856	0.856
Single	Male	61.0	24 months and above	0.906	0.912	0.635	0.635	0.635	0.906	0.906	0.856	1.070	0.856	0.856
Single	Male	61.5	0 to 11 months	0.910	0.916	0.641	0.641	0.641	0.910	0.910	0.858	1.068	0.858	0.858
Single	Male	61.5	12 to 23 months	0.910	0.916	0.641	0.641	0.641	0.910	0.910	0.858	1.068	0.858	0.858
Single	Male	61.5	24 months and above	0.910	0.916	0.641	0.641	0.641	0.910	0.910	0.858	1.068	0.858	0.858
Single	Male	62.0	0 to 11 months	0.914	0.921	0.647	0.647	0.647	0.914	0.914	0.861	1.067	0.861	0.861
Single	Male	62.0	12 to 23 months	0.914	0.921	0.647	0.647	0.647	0.914	0.914	0.861	1.067	0.861	0.861
Single	Male	62.0	24 months and above	0.914	0.921	0.647	0.647	0.647	0.914	0.914	0.861	1.067	0.861	0.861
Single	Male	62.5	0 to 11 months	0.918	0.925	0.653	0.653	0.653	0.918	0.918	0.865	1.065	0.865	0.865
Single	Male	62.5	12 to 23 months	0.918	0.925	0.653	0.653	0.653	0.918	0.918	0.865	1.065	0.865	0.865
Single	Male	62.5	24 months and above	0.918	0.925	0.653	0.653	0.653	0.918	0.918	0.865	1.065	0.865	0.865
Single	Male	63.0	0 to 11 months	0.923	0.930	0.660	0.660	0.660	0.923	0.923	0.868	1.063	0.868	0.868
Single	Male	63.0	12 to 23 months	0.923	0.930	0.660	0.660	0.660	0.923	0.923	0.868	1.063	0.868	0.868
Single	Male	63.0	24 months and above	0.923	0.930	0.660	0.660	0.660	0.923	0.923	0.868	1.063	0.868	0.868
Single	Male	63.5	0 to 11 months	0.928	0.934	0.666	0.666	0.666	0.928	0.928	0.872	1.061	0.872	0.872
Single	Male	63.5	12 to 23 months	0.928	0.934	0.666	0.666	0.666	0.928	0.928	0.872	1.061	0.872	0.872
Single	Male	63.5	24 months and above	0.928	0.934	0.666	0.666	0.666	0.928	0.928	0.872	1.061	0.872	0.872
Single	Male	64.0	0 to 11 months	0.933	0.939	0.673	0.673	0.673	0.933	0.933	0.875	1.060	0.875	0.875
Single	Male	64.0	12 to 23 months	0.933	0.939	0.673	0.673	0.673	0.933	0.933	0.875	1.060	0.875	0.875
Single	Male	64.0	24 months and above	0.933	0.939	0.673	0.673	0.673	0.933	0.933	0.875	1.060	0.875	0.875
Single	Male	64.5	0 to 11 months	0.939	0.943	0.679	0.679	0.679	0.939	0.939	0.879	1.058	0.879	0.879
Single	Male	64.5	12 to 23 months	0.939	0.943	0.679	0.679	0.679	0.939	0.939	0.879	1.058	0.879	0.879
Single	Male	64.5	24 months and above	0.939	0.943	0.679	0.679	0.679	0.939	0.939	0.879	1.058	0.879	0.879
Single	Male	65.0	0 to 11 months	0.944	0.947	0.686	0.686	0.686	0.944	0.944	0.882	1.057	0.882	0.882
Single	Male	65.0	12 to 23 months	0.944	0.947	0.686	0.686	0.686	0.944	0.944	0.882	1.057	0.882	0.882
Single	Male	65.0	24 months and above	0.944	0.947	0.686	0.686	0.686	0.944	0.944	0.882	1.057	0.882	0.882
Single	Male	65.5	0 to 11 months	0.950	0.951	0.692	0.692	0.692	0.950	0.950	0.886	1.056	0.886	0.886
Single	Male	65.5	12 to 23 months	0.950	0.951	0.692	0.692	0.692	0.950	0.950	0.886	1.056	0.886	0.886
Single	Male	65.5	24 months and above	0.950	0.951	0.692	0.692	0.692	0.950	0.950	0.886	1.056	0.886	0.886
Single	Male	66.0	0 to 11 months	0.955	0.956	0.699	0.699	0.699	0.955	0.955	0.890	1.055	0.890	0.890
Single	Male	66.0	12 to 23 months	0.955	0.956	0.699	0.699	0.699	0.955	0.955	0.890	1.055	0.890	0.890
Single	Male	66.0	24 months and above	0.955	0.956	0.699	0.699	0.699	0.955	0.955	0.890	1.055	0.890	0.890
Single	Male	66.5	0 to 11 months	0.961	0.960	0.705	0.705	0.705	0.961	0.961	0.894	1.053	0.894	0.894
Single	Male	66.5	12 to 23 months	0.961	0.960	0.705	0.705	0.705	0.961	0.961	0.894	1.053	0.894	0.894
Single	Male	66.5	24 months and above	0.961	0.960	0.705	0.705	0.705	0.961	0.961	0.894	1.053	0.894	0.894
Single	Male	67.0	0 to 11 months	0.967	0.963	0.711	0.711	0.711	0.967	0.967	0.897	1.052	0.897	0.897
Single	Male	67.0	12 to 23 months	0.967	0.963	0.711	0.711	0.711	0.967	0.967	0.897	1.052	0.897	0.897
Single	Male	67.0	24 months and above	0.967	0.963	0.711	0.711	0.711	0.967	0.967	0.897	1.052	0.897	0.897
Single	Male	67.5	0 to 11 months	0.973	0.967	0.717	0.717	0.717	0.973	0.973	0.901	1.051	0.901	0.901
Single	Male	67.5	12 to 23 months	0.973	0.967	0.717	0.717	0.717	0.973	0.973	0.901	1.051	0.901	0.901
Single	Male	67.5	24 months and above	0.973	0.967	0.717	0.717	0.717	0.973	0.973	0.901	1.051	0.901	0.901
Single	Male	68.0	0 to 11 months	0.980	0.971	0.722	0.722	0.722	0.980	0.980	0.904	1.050	0.904	0.904
Single	Male	68.0	12 to 23 months	0.980	0.971	0.722	0.722	0.722	0.980	0.980	0.904	1.050	0.904	0.904

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	68.0	24 months and above	0.980	0.971	0.722	0.722	0.722	0.980	0.980	0.904	1.050	0.904	0.904
Single	Male	68.5	0 to 11 months	0.986	0.975	0.727	0.727	0.727	0.986	0.986	0.908	1.049	0.908	0.908
Single	Male	68.5	12 to 23 months	0.986	0.975	0.727	0.727	0.727	0.986	0.986	0.908	1.049	0.908	0.908
Single	Male	68.5	24 months and above	0.986	0.975	0.727	0.727	0.727	0.986	0.986	0.908	1.049	0.908	0.908
Single	Male	69.0	0 to 11 months	0.993	0.978	0.732	0.732	0.732	0.993	0.993	0.911	1.048	0.911	0.911
Single	Male	69.0	12 to 23 months	0.993	0.978	0.732	0.732	0.732	0.993	0.993	0.911	1.048	0.911	0.911
Single	Male	69.0	24 months and above	0.993	0.978	0.732	0.732	0.732	0.993	0.993	0.911	1.048	0.911	0.911
Single	Male	69.5	0 to 11 months	1.000	0.981	0.736	0.736	0.736	1.000	1.000	0.914	1.047	0.914	0.914
Single	Male	69.5	12 to 23 months	1.000	0.981	0.736	0.736	0.736	1.000	1.000	0.914	1.047	0.914	0.914
Single	Male	69.5	24 months and above	1.000	0.981	0.736	0.736	0.736	1.000	1.000	0.914	1.047	0.914	0.914
Single	Male	70.0	0 to 11 months	1.007	0.984	0.740	0.740	0.740	1.007	1.007	0.917	1.046	0.917	0.917
Single	Male	70.0	12 to 23 months	1.007	0.984	0.740	0.740	0.740	1.007	1.007	0.917	1.046	0.917	0.917
Single	Male	70.0	24 months and above	1.007	0.984	0.740	0.740	0.740	1.007	1.007	0.917	1.046	0.917	0.917
Single	Male	70.5	0 to 11 months	1.015	0.988	0.743	0.743	0.743	1.015	1.015	0.920	1.045	0.920	0.920
Single	Male	70.5	12 to 23 months	1.015	0.988	0.743	0.743	0.743	1.015	1.015	0.920	1.045	0.920	0.920
Single	Male	70.5	24 months and above	1.015	0.988	0.743	0.743	0.743	1.015	1.015	0.920	1.045	0.920	0.920
Single	Male	71.0	0 to 11 months	1.023	0.991	0.746	0.746	0.746	1.023	1.023	0.923	1.044	0.923	0.923
Single	Male	71.0	12 to 23 months	1.023	0.991	0.746	0.746	0.746	1.023	1.023	0.923	1.044	0.923	0.923
Single	Male	71.0	24 months and above	1.023	0.991	0.746	0.746	0.746	1.023	1.023	0.923	1.044	0.923	0.923
Single	Male	71.5	0 to 11 months	1.031	0.994	0.749	0.749	0.749	1.031	1.031	0.925	1.043	0.925	0.925
Single	Male	71.5	12 to 23 months	1.031	0.994	0.749	0.749	0.749	1.031	1.031	0.925	1.043	0.925	0.925
Single	Male	71.5	24 months and above	1.031	0.994	0.749	0.749	0.749	1.031	1.031	0.925	1.043	0.925	0.925
Single	Male	72.0	0 to 11 months	1.039	0.997	0.751	0.751	0.751	1.039	1.039	0.927	1.042	0.927	0.927
Single	Male	72.0	12 to 23 months	1.039	0.997	0.751	0.751	0.751	1.039	1.039	0.927	1.042	0.927	0.927
Single	Male	72.0	24 months and above	1.039	0.997	0.751	0.751	0.751	1.039	1.039	0.927	1.042	0.927	0.927
Single	Male	72.5	0 to 11 months	1.047	1.001	0.752	0.752	0.752	1.047	1.047	0.928	1.040	0.928	0.928
Single	Male	72.5	12 to 23 months	1.047	1.001	0.752	0.752	0.752	1.047	1.047	0.928	1.040	0.928	0.928
Single	Male	72.5	24 months and above	1.047	1.001	0.752	0.752	0.752	1.047	1.047	0.928	1.040	0.928	0.928
Single	Male	73.0	0 to 11 months	1.056	1.004	0.753	0.753	0.753	1.056	1.056	0.929	1.039	0.929	0.929
Single	Male	73.0	12 to 23 months	1.056	1.004	0.753	0.753	0.753	1.056	1.056	0.929	1.039	0.929	0.929
Single	Male	73.0	24 months and above	1.056	1.004	0.753	0.753	0.753	1.056	1.056	0.929	1.039	0.929	0.929
Single	Male	73.5	0 to 11 months	1.064	1.008	0.753	0.753	0.753	1.064	1.064	0.930	1.037	0.930	0.930
Single	Male	73.5	12 to 23 months	1.064	1.008	0.753	0.753	0.753	1.064	1.064	0.930	1.037	0.930	0.930
Single	Male	73.5	24 months and above	1.064	1.008	0.753	0.753	0.753	1.064	1.064	0.930	1.037	0.930	0.930
Single	Male	74.0	0 to 11 months	1.073	1.012	0.753	0.753	0.753	1.073	1.073	0.931	1.035	0.931	0.931
Single	Male	74.0	12 to 23 months	1.073	1.012	0.753	0.753	0.753	1.073	1.073	0.931	1.035	0.931	0.931
Single	Male	74.0	24 months and above	1.073	1.012	0.753	0.753	0.753	1.073	1.073	0.931	1.035	0.931	0.931
Single	Male	74.5	0 to 11 months	1.083	1.016	0.752	0.752	0.752	1.083	1.083	0.932	1.032	0.932	0.932
Single	Male	74.5	12 to 23 months	1.083	1.016	0.752	0.752	0.752	1.083	1.083	0.932	1.032	0.932	0.932
Single	Male	74.5	24 months and above	1.083	1.016	0.752	0.752	0.752	1.083	1.083	0.932	1.032	0.932	0.932
Single	Male	75.0	0 to 11 months	1.092	1.021	0.751	0.751	0.751	1.092	1.092	0.932	1.029	0.932	0.932
Single	Male	75.0	12 to 23 months	1.092	1.021	0.751	0.751	0.751	1.092	1.092	0.932	1.029	0.932	0.932
Single	Male	75.0	24 months and above	1.092	1.021	0.751	0.751	0.751	1.092	1.092	0.932	1.029	0.932	0.932
Single	Male	75.5	0 to 11 months	1.102	1.026	0.749	0.749	0.749	1.102	1.102	0.932	1.026	0.932	0.932
Single	Male	75.5	12 to 23 months	1.102	1.026	0.749	0.749	0.749	1.102	1.102	0.932	1.026	0.932	0.932
Single	Male	75.5	24 months and above	1.102	1.026	0.749	0.749	0.749	1.102	1.102	0.932	1.026	0.932	0.932
Single	Male	76.0	0 to 11 months	1.113	1.032	0.747	0.747	0.747	1.113	1.113	0.931	1.023	0.931	0.931
Single	Male	76.0	12 to 23 months	1.113	1.032	0.747	0.747	0.747	1.113	1.113	0.931	1.023	0.931	0.931
Single	Male	76.0	24 months and above	1.113	1.032	0.747	0.747	0.747	1.113	1.113	0.931	1.023	0.931	0.931
Single	Male	76.5	0 to 11 months	1.123	1.038	0.745	0.745	0.745	1.123	1.123	0.930	1.019	0.930	0.930
Single	Male	76.5	12 to 23 months	1.123	1.038	0.745	0.745	0.745	1.123	1.123	0.930	1.019	0.930	0.930
Single	Male	76.5	24 months and above	1.123	1.038	0.745	0.745	0.745	1.123	1.123	0.930	1.019	0.930	0.930
Single	Male	77.0	0 to 11 months	1.134	1.045	0.742	0.742	0.742	1.134	1.134	0.929	1.014	0.929	0.929
Single	Male	77.0	12 to 23 months	1.134	1.045	0.742	0.742	0.742	1.134	1.134	0.929	1.014	0.929	0.929
Single	Male	77.0	24 months and above	1.134	1.045	0.742	0.742	0.742	1.134	1.134	0.929	1.014	0.929	0.929
Single	Male	77.5	0 to 11 months	1.146	1.053	0.739	0.739	0.739	1.146	1.146	0.927	1.009	0.927	0.927
Single	Male	77.5	12 to 23 months	1.146	1.053	0.739	0.739	0.739	1.146	1.146	0.927	1.009	0.927	0.927
Single	Male	77.5	24 months and above	1.146	1.053	0.739	0.739	0.739	1.146	1.146	0.927	1.009	0.927	0.927
Single	Male	78.0	0 to 11 months	1.159	1.062	0.736	0.736	0.736	1.159	1.159	0.926	1.003	0.926	0.926
Single	Male	78.0	12 to 23 months	1.159	1.062	0.736	0.736	0.736	1.159	1.159	0.926	1.003	0.926	0.926
Single	Male	78.0	24 months and above	1.159	1.062	0.736	0.736	0.736	1.159	1.159	0.926	1.003	0.926	0.926
Single	Male	78.5	0 to 11 months	1.172	1.073	0.734	0.734	0.734	1.172	1.172	0.924	0.996	0.924	0.924
Single	Male	78.5	12 to 23 months	1.172	1.073	0.734	0.734	0.734	1.172	1.172	0.924	0.996	0.924	0.924
Single	Male	78.5	24 months and above	1.172	1.073	0.734	0.734	0.734	1.172	1.172	0.924	0.996	0.924	0.924
Single	Male	79.0	0 to 11 months	1.185	1.085	0.731	0.731	0.731	1.185	1.185	0.923	0.988	0.923	0.923
Single	Male	79.0	12 to 23 months	1.185	1.085	0.731	0.731	0.731	1.185	1.185	0.923	0.988	0.923	0.923
Single	Male	79.0	24 months and above	1.185	1.085	0.731	0.731	0.731	1.185	1.185	0.923	0.988	0.923	0.923
Single	Male	79.5	0 to 11 months	1.200	1.099	0.729	0.729	0.729	1.200	1.200	0.921	0.979	0.921	0.921
Single	Male	79.5	12 to 23 months	1.200	1.099	0.729	0.729	0.729	1.200	1.200	0.921	0.979	0.921	0.921
Single	Male	79.5	24 months and above	1.200	1.099	0.729	0.729	0.729	1.200	1.200	0.921	0.979	0.921	0.921
Single	Male	80.0	0 to 11 months	1.215	1.114	0.727	0.727	0.727	1.215	1.215	0.919	0.970	0.919	0.919
Single	Male	80.0	12 to 23 months	1.215	1.114	0.727	0.727	0.727	1.215	1.215	0.919	0.970	0.919	0.919
Single	Male	80.0	24 months and above	1.215	1.114	0.727	0.727	0.727	1.215	1.215	0.919	0.970	0.919	0.919
Single	Male	80.5	0 to 11 months	1.231	1.132	0.725	0.725	0.725	1.231	1.231	0.917	0.959	0.917	0.917

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	80.5	12 to 23 months	1.231	1.132	0.725	0.725	0.725	1.231	1.231	0.917	0.959	0.917	0.917
Single	Male	80.5	24 months and above	1.231	1.132	0.725	0.725	0.725	1.231	1.231	0.917	0.959	0.917	0.917
Single	Male	81.0	0 to 11 months	1.248	1.153	0.724	0.724	0.724	1.248	1.248	0.915	0.948	0.915	0.915
Single	Male	81.0	12 to 23 months	1.248	1.153	0.724	0.724	0.724	1.248	1.248	0.915	0.948	0.915	0.915
Single	Male	81.0	24 months and above	1.248	1.153	0.724	0.724	0.724	1.248	1.248	0.915	0.948	0.915	0.915
Single	Male	81.5	0 to 11 months	1.267	1.176	0.725	0.725	0.725	1.267	1.267	0.913	0.935	0.913	0.913
Single	Male	81.5	12 to 23 months	1.267	1.176	0.725	0.725	0.725	1.267	1.267	0.913	0.935	0.913	0.913
Single	Male	81.5	24 months and above	1.267	1.176	0.725	0.725	0.725	1.267	1.267	0.913	0.935	0.913	0.913
Single	Male	82.0	0 to 11 months	1.286	1.202	0.726	0.726	0.726	1.286	1.286	0.912	0.920	0.912	0.912
Single	Male	82.0	12 to 23 months	1.286	1.202	0.726	0.726	0.726	1.286	1.286	0.912	0.920	0.912	0.912
Single	Male	82.0	24 months and above	1.286	1.202	0.726	0.726	0.726	1.286	1.286	0.912	0.920	0.912	0.912
Single	Male	82.5	0 to 11 months	1.307	1.232	0.729	0.729	0.729	1.307	1.307	0.911	0.905	0.911	0.911
Single	Male	82.5	12 to 23 months	1.307	1.232	0.729	0.729	0.729	1.307	1.307	0.911	0.905	0.911	0.911
Single	Male	82.5	24 months and above	1.307	1.232	0.729	0.729	0.729	1.307	1.307	0.911	0.905	0.911	0.911
Single	Male	83.0	0 to 11 months	1.330	1.266	0.733	0.733	0.733	1.330	1.330	0.910	0.888	0.910	0.910
Single	Male	83.0	12 to 23 months	1.330	1.266	0.733	0.733	0.733	1.330	1.330	0.910	0.888	0.910	0.910
Single	Male	83.0	24 months and above	1.330	1.266	0.733	0.733	0.733	1.330	1.330	0.910	0.888	0.910	0.910
Single	Male	83.5	0 to 11 months	1.354	1.306	0.739	0.739	0.739	1.354	1.354	0.910	0.870	0.910	0.910
Single	Male	83.5	12 to 23 months	1.354	1.306	0.739	0.739	0.739	1.354	1.354	0.910	0.870	0.910	0.910
Single	Male	83.5	24 months and above	1.354	1.306	0.739	0.739	0.739	1.354	1.354	0.910	0.870	0.910	0.910
Single	Male	84.0	0 to 11 months	1.380	1.352	0.747	0.747	0.747	1.380	1.380	0.911	0.850	0.911	0.911
Single	Male	84.0	12 to 23 months	1.380	1.352	0.747	0.747	0.747	1.380	1.380	0.911	0.850	0.911	0.911
Single	Male	84.0	24 months and above	1.380	1.352	0.747	0.747	0.747	1.380	1.380	0.911	0.850	0.911	0.911
Single	Male	84.5	0 to 11 months	1.408	1.404	0.758	0.758	0.758	1.408	1.408	0.912	0.829	0.912	0.912
Single	Male	84.5	12 to 23 months	1.408	1.404	0.758	0.758	0.758	1.408	1.408	0.912	0.829	0.912	0.912
Single	Male	84.5	24 months and above	1.408	1.404	0.758	0.758	0.758	1.408	1.408	0.912	0.829	0.912	0.912
Single	Male	85.0	0 to 11 months	1.439	1.463	0.772	0.772	0.772	1.439	1.439	0.915	0.806	0.915	0.915
Single	Male	85.0	12 to 23 months	1.439	1.463	0.772	0.772	0.772	1.439	1.439	0.915	0.806	0.915	0.915
Single	Male	85.0	24 months and above	1.439	1.463	0.772	0.772	0.772	1.439	1.439	0.915	0.806	0.915	0.915
Single	Male	85.5	0 to 11 months	1.454	1.494	0.779	0.779	0.779	1.454	1.454	0.916	0.795	0.916	0.916
Single	Male	85.5	12 to 23 months	1.454	1.494	0.779	0.779	0.779	1.454	1.454	0.916	0.795	0.916	0.916
Single	Male	85.5	24 months and above	1.454	1.494	0.779	0.779	0.779	1.454	1.454	0.916	0.795	0.916	0.916
Single	Male	86.0	0 to 11 months	1.460	1.500	0.781	0.781	0.781	1.460	1.460	0.920	0.795	0.920	0.920
Single	Male	86.0	12 to 23 months	1.460	1.500	0.781	0.781	0.781	1.460	1.460	0.920	0.795	0.920	0.920
Single	Male	86.0	24 months and above	1.460	1.500	0.781	0.781	0.781	1.460	1.460	0.920	0.795	0.920	0.920
Single	Male	86.5	0 to 11 months	1.466	1.506	0.782	0.782	0.782	1.466	1.466	0.923	0.795	0.923	0.923
Single	Male	86.5	12 to 23 months	1.466	1.506	0.782	0.782	0.782	1.466	1.466	0.923	0.795	0.923	0.923
Single	Male	86.5	24 months and above	1.466	1.506	0.782	0.782	0.782	1.466	1.466	0.923	0.795	0.923	0.923
Single	Male	87.0	0 to 11 months	1.472	1.512	0.784	0.784	0.784	1.472	1.472	0.927	0.795	0.927	0.927
Single	Male	87.0	12 to 23 months	1.472	1.512	0.784	0.784	0.784	1.472	1.472	0.927	0.795	0.927	0.927
Single	Male	87.0	24 months and above	1.472	1.512	0.784	0.784	0.784	1.472	1.472	0.927	0.795	0.927	0.927
Single	Male	87.5	0 to 11 months	1.477	1.518	0.785	0.785	0.785	1.477	1.477	0.931	0.795	0.931	0.931
Single	Male	87.5	12 to 23 months	1.477	1.518	0.785	0.785	0.785	1.477	1.477	0.931	0.795	0.931	0.931
Single	Male	87.5	24 months and above	1.477	1.518	0.785	0.785	0.785	1.477	1.477	0.931	0.795	0.931	0.931
Single	Male	88.0	0 to 11 months	1.483	1.524	0.787	0.787	0.787	1.483	1.483	0.934	0.795	0.934	0.934
Single	Male	88.0	12 to 23 months	1.483	1.524	0.787	0.787	0.787	1.483	1.483	0.934	0.795	0.934	0.934
Single	Male	88.0	24 months and above	1.483	1.524	0.787	0.787	0.787	1.483	1.483	0.934	0.795	0.934	0.934
Single	Male	88.5	0 to 11 months	1.489	1.530	0.788	0.788	0.788	1.489	1.489	0.938	0.795	0.938	0.938
Single	Male	88.5	12 to 23 months	1.489	1.530	0.788	0.788	0.788	1.489	1.489	0.938	0.795	0.938	0.938
Single	Male	88.5	24 months and above	1.489	1.530	0.788	0.788	0.788	1.489	1.489	0.938	0.795	0.938	0.938
Single	Male	89.0	0 to 11 months	1.495	1.536	0.790	0.790	0.790	1.495	1.495	0.942	0.795	0.942	0.942
Single	Male	89.0	12 to 23 months	1.495	1.536	0.790	0.790	0.790	1.495	1.495	0.942	0.795	0.942	0.942
Single	Male	89.0	24 months and above	1.495	1.536	0.790	0.790	0.790	1.495	1.495	0.942	0.795	0.942	0.942
Single	Male	89.5	0 to 11 months	1.501	1.542	0.792	0.792	0.792	1.501	1.501	0.946	0.795	0.946	0.946
Single	Male	89.5	12 to 23 months	1.501	1.542	0.792	0.792	0.792	1.501	1.501	0.946	0.795	0.946	0.946
Single	Male	89.5	24 months and above	1.501	1.542	0.792	0.792	0.792	1.501	1.501	0.946	0.795	0.946	0.946
Single	Male	90.0	0 to 11 months	1.507	1.549	0.793	0.793	0.793	1.507	1.507	0.950	0.795	0.950	0.950
Single	Male	90.0	12 to 23 months	1.507	1.549	0.793	0.793	0.793	1.507	1.507	0.950	0.795	0.950	0.950
Single	Male	90.0	24 months and above	1.507	1.549	0.793	0.793	0.793	1.507	1.507	0.950	0.795	0.950	0.950
Single	Male	90.5	0 to 11 months	1.513	1.555	0.795	0.795	0.795	1.513	1.513	0.953	0.795	0.953	0.953
Single	Male	90.5	12 to 23 months	1.513	1.555	0.795	0.795	0.795	1.513	1.513	0.953	0.795	0.953	0.953
Single	Male	90.5	24 months and above	1.513	1.555	0.795	0.795	0.795	1.513	1.513	0.953	0.795	0.953	0.953
Single	Male	91.0	0 to 11 months	1.519	1.561	0.796	0.796	0.796	1.519	1.519	0.957	0.795	0.957	0.957
Single	Male	91.0	12 to 23 months	1.519	1.561	0.796	0.796	0.796	1.519	1.519	0.957	0.795	0.957	0.957
Single	Male	91.0	24 months and above	1.519	1.561	0.796	0.796	0.796	1.519	1.519	0.957	0.795	0.957	0.957
Single	Male	91.5	0 to 11 months	1.525	1.567	0.798	0.798	0.798	1.525	1.525	0.961	0.795	0.961	0.961
Single	Male	91.5	12 to 23 months	1.525	1.567	0.798	0.798	0.798	1.525	1.525	0.961	0.795	0.961	0.961
Single	Male	91.5	24 months and above	1.525	1.567	0.798	0.798	0.798	1.525	1.525	0.961	0.795	0.961	0.961
Single	Male	92.0	0 to 11 months	1.531	1.574	0.799	0.799	0.799	1.531	1.531	0.965	0.795	0.965	0.965
Single	Male	92.0	12 to 23 months	1.531	1.574	0.799	0.799	0.799	1.531	1.531	0.965	0.795	0.965	0.965
Single	Male	92.0	24 months and above	1.531	1.574	0.799	0.799	0.799	1.531	1.531	0.965	0.795	0.965	0.965
Single	Male	92.5	0 to 11 months	1.538	1.580	0.801	0.801	0.801	1.538	1.538	0.969	0.795	0.969	0.969
Single	Male	92.5	12 to 23 months	1.538	1.580	0.801	0.801	0.801	1.538	1.538	0.969	0.795	0.969	0.969
Single	Male	92.5	24 months and above	1.538	1.580	0.801	0.801	0.801	1.538	1.538	0.969	0.795	0.969	0.969

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 2

DRIVER CLASS FACTORS

Marital Status	Gender	Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
Single	Male	93.0	0 to 11 months	1.544	1.586	0.803	0.803	0.803	1.544	1.544	0.973	0.795	0.973	0.973
Single	Male	93.0	12 to 23 months	1.544	1.586	0.803	0.803	0.803	1.544	1.544	0.973	0.795	0.973	0.973
Single	Male	93.0	24 months and above	1.544	1.586	0.803	0.803	0.803	1.544	1.544	0.973	0.795	0.973	0.973
Single	Male	93.5	0 to 11 months	1.550	1.593	0.804	0.804	0.804	1.550	1.550	0.976	0.795	0.976	0.976
Single	Male	93.5	12 to 23 months	1.550	1.593	0.804	0.804	0.804	1.550	1.550	0.976	0.795	0.976	0.976
Single	Male	93.5	24 months and above	1.550	1.593	0.804	0.804	0.804	1.550	1.550	0.976	0.795	0.976	0.976
Single	Male	94.0	0 to 11 months	1.556	1.599	0.806	0.806	0.806	1.556	1.556	0.980	0.795	0.980	0.980
Single	Male	94.0	12 to 23 months	1.556	1.599	0.806	0.806	0.806	1.556	1.556	0.980	0.795	0.980	0.980
Single	Male	94.0	24 months and above	1.556	1.599	0.806	0.806	0.806	1.556	1.556	0.980	0.795	0.980	0.980
Single	Male	94.5	0 to 11 months	1.562	1.605	0.808	0.808	0.808	1.562	1.562	0.984	0.795	0.984	0.984
Single	Male	94.5	12 to 23 months	1.562	1.605	0.808	0.808	0.808	1.562	1.562	0.984	0.795	0.984	0.984
Single	Male	94.5	24 months and above	1.562	1.605	0.808	0.808	0.808	1.562	1.562	0.984	0.795	0.984	0.984
Single	Male	95.0	0 to 11 months	1.569	1.612	0.809	0.809	0.809	1.569	1.569	0.988	0.795	0.988	0.988
Single	Male	95.0	12 to 23 months	1.569	1.612	0.809	0.809	0.809	1.569	1.569	0.988	0.795	0.988	0.988
Single	Male	95.0	24 months and above	1.569	1.612	0.809	0.809	0.809	1.569	1.569	0.988	0.795	0.988	0.988
Single	Male	95.5	0 to 11 months	1.575	1.618	0.811	0.811	0.811	1.575	1.575	0.992	0.795	0.992	0.992
Single	Male	95.5	12 to 23 months	1.575	1.618	0.811	0.811	0.811	1.575	1.575	0.992	0.795	0.992	0.992
Single	Male	95.5	24 months and above	1.575	1.618	0.811	0.811	0.811	1.575	1.575	0.992	0.795	0.992	0.992
Single	Male	96.0	0 to 11 months	1.581	1.625	0.812	0.812	0.812	1.581	1.581	0.996	0.795	0.996	0.996
Single	Male	96.0	12 to 23 months	1.581	1.625	0.812	0.812	0.812	1.581	1.581	0.996	0.795	0.996	0.996
Single	Male	96.0	24 months and above	1.581	1.625	0.812	0.812	0.812	1.581	1.581	0.996	0.795	0.996	0.996
Single	Male	96.5	0 to 11 months	1.587	1.631	0.814	0.814	0.814	1.587	1.587	1.000	0.795	1.000	1.000
Single	Male	96.5	12 to 23 months	1.587	1.631	0.814	0.814	0.814	1.587	1.587	1.000	0.795	1.000	1.000
Single	Male	96.5	24 months and above	1.587	1.631	0.814	0.814	0.814	1.587	1.587	1.000	0.795	1.000	1.000
Single	Male	97.0	0 to 11 months	1.594	1.638	0.816	0.816	0.816	1.594	1.594	1.004	0.795	1.004	1.004
Single	Male	97.0	12 to 23 months	1.594	1.638	0.816	0.816	0.816	1.594	1.594	1.004	0.795	1.004	1.004
Single	Male	97.0	24 months and above	1.594	1.638	0.816	0.816	0.816	1.594	1.594	1.004	0.795	1.004	1.004
Single	Male	97.5	0 to 11 months	1.600	1.644	0.817	0.817	0.817	1.600	1.600	1.008	0.795	1.008	1.008
Single	Male	97.5	12 to 23 months	1.600	1.644	0.817	0.817	0.817	1.600	1.600	1.008	0.795	1.008	1.008
Single	Male	97.5	24 months and above	1.600	1.644	0.817	0.817	0.817	1.600	1.600	1.008	0.795	1.008	1.008
Single	Male	98.0	0 to 11 months	1.607	1.651	0.819	0.819	0.819	1.607	1.607	1.012	0.795	1.012	1.012
Single	Male	98.0	12 to 23 months	1.607	1.651	0.819	0.819	0.819	1.607	1.607	1.012	0.795	1.012	1.012
Single	Male	98.0	24 months and above	1.607	1.651	0.819	0.819	0.819	1.607	1.607	1.012	0.795	1.012	1.012
Single	Male	98.5	0 to 11 months	1.613	1.657	0.821	0.821	0.821	1.613	1.613	1.016	0.795	1.016	1.016
Single	Male	98.5	12 to 23 months	1.613	1.657	0.821	0.821	0.821	1.613	1.613	1.016	0.795	1.016	1.016
Single	Male	98.5	24 months and above	1.613	1.657	0.821	0.821	0.821	1.613	1.613	1.016	0.795	1.016	1.016
Single	Male	99.0	0 to 11 months	1.619	1.664	0.822	0.822	0.822	1.619	1.619	1.020	0.795	1.020	1.020
Single	Male	99.0	12 to 23 months	1.619	1.664	0.822	0.822	0.822	1.619	1.619	1.020	0.795	1.020	1.020
Single	Male	99.0	24 months and above	1.619	1.664	0.822	0.822	0.822	1.619	1.619	1.020	0.795	1.020	1.020
Single	Male	99.5 and above	0 to 11 months	1.626	1.671	0.824	0.824	0.824	1.626	1.626	1.024	0.795	1.024	1.024
Single	Male	99.5 and above	12 to 23 months	1.626	1.671	0.824	0.824	0.824	1.626	1.626	1.024	0.795	1.024	1.024
Single	Male	99.5 and above	24 months and above	1.626	1.671	0.824	0.824	0.824	1.626	1.626	1.024	0.795	1.024	1.024

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 10

MODEL YEAR FACTORS

Model Year	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL
1959 & Prior	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1960	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1961	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1962	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1963	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1964	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1965	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1966	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1967	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1968	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1969	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1970	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1971	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1972	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1973	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1974	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1975	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1976	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1977	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1978	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1979	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1980	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1981	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1982	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1983	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1984	0.526	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1985	0.531	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1986	0.537	0.671	0.547	0.547	0.547	1.000	1.000	1.000	0.339	0.134
1987	0.580	0.689	0.572	0.572	0.572	1.000	1.000	1.000	0.339	0.143
1988	0.622	0.706	0.599	0.599	0.599	1.000	1.000	1.000	0.339	0.148
1989	0.657	0.719	0.626	0.626	0.626	1.000	1.000	1.000	0.339	0.155
1990	0.693	0.736	0.652	0.652	0.652	1.000	1.000	1.000	0.339	0.162
1991	0.727	0.755	0.678	0.678	0.678	1.000	1.000	1.000	0.363	0.163
1992	0.755	0.774	0.703	0.703	0.703	1.000	1.000	1.000	0.379	0.173
1993	0.780	0.794	0.727	0.727	0.727	1.000	1.000	1.000	0.391	0.182
1994	0.795	0.810	0.744	0.744	0.744	1.000	1.000	1.000	0.395	0.202
1995	0.815	0.831	0.768	0.768	0.768	1.000	1.000	1.000	0.404	0.219
1996	0.833	0.846	0.795	0.795	0.795	1.000	1.000	1.000	0.416	0.244
1997	0.852	0.862	0.817	0.817	0.817	1.000	1.000	1.000	0.430	0.260
1998	0.875	0.881	0.835	0.835	0.835	1.000	1.000	1.000	0.453	0.278
1999	0.883	0.899	0.855	0.855	0.855	1.000	1.000	1.000	0.465	0.299
2000	0.895	0.907	0.875	0.875	0.875	1.000	1.000	1.000	0.492	0.332
2001	0.912	0.928	0.897	0.897	0.897	1.000	1.000	1.000	0.517	0.365
2002	0.924	0.937	0.910	0.910	0.910	1.000	1.000	1.000	0.552	0.406
2003	0.940	0.955	0.919	0.919	0.919	1.000	1.000	1.000	0.585	0.444
2004	0.964	0.980	0.933	0.933	0.933	1.000	1.000	1.000	0.609	0.477
2005	0.984	0.988	0.946	0.946	0.946	1.000	1.000	1.000	0.635	0.525
2006	1.000	0.998	0.960	0.960	0.960	1.000	1.000	1.000	0.671	0.601
2007	1.000	1.000	0.974	0.974	0.974	1.000	1.000	1.000	0.711	0.678
2008	1.000	1.000	0.986	0.986	0.986	1.000	1.000	1.000	0.753	0.748
2009	1.000	1.000	0.991	0.991	0.991	1.000	1.000	1.000	0.796	0.794
2010	1.000	1.000	0.994	0.994	0.994	1.000	1.000	1.000	0.844	0.830
2011	1.000	1.000	0.996	0.996	0.996	1.000	1.000	1.000	0.872	0.916
2012	1.000	1.000	0.998	0.998	0.998	1.000	1.000	1.000	0.934	0.957
2013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2014	1.000	1.000	1.003	1.003	1.003	1.000	1.000	1.000	1.098	1.030
2015	1.000	1.000	1.005	1.005	1.005	1.000	1.000	1.000	1.162	1.072
2016	1.000	1.000	1.008	1.008	1.008	1.000	1.000	1.000	1.244	1.109

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 3

MODEL YEAR FACTORS

<u>Model Year</u>	<u>BI</u>	<u>PD</u>	<u>MED</u>	<u>PIP</u>	<u>APIP</u>	<u>UMBI</u>	<u>UIMBI</u>	<u>UMPD</u>	<u>COMP</u>	<u>COLL</u>
2017	1.000	1.000	1.010	1.010	1.010	1.000	1.000	1.000	1.325	1.145

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 33

MINIMUM DRIVER AGE BY TENURE FACTORS

Min Driver Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
15 and less	0 to 23 months	1.979	1.809	1.423	1.423	1.423	1.979	1.979	1.789	1.240	1.789	1.789
15 and less	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
15.500	0 to 23 months	1.979	1.809	1.423	1.423	1.423	1.979	1.979	1.789	1.240	1.789	1.789
15.500	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
16.000	0 to 23 months	1.979	1.809	1.423	1.423	1.423	1.979	1.979	1.789	1.240	1.789	1.789
16.000	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
16.500	0 to 23 months	1.916	1.757	1.396	1.396	1.396	1.916	1.916	1.745	1.235	1.745	1.745
16.500	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
17.000	0 to 23 months	1.804	1.674	1.352	1.352	1.352	1.804	1.804	1.670	1.228	1.670	1.670
17.000	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
17.500	0 to 23 months	1.707	1.601	1.312	1.312	1.312	1.707	1.707	1.604	1.222	1.604	1.604
17.500	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
18.000	0 to 23 months	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
18.000	24 months and above	1.623	1.537	1.276	1.276	1.276	1.623	1.623	1.544	1.217	1.544	1.544
18.500	0 to 23 months	1.549	1.480	1.244	1.244	1.244	1.549	1.549	1.491	1.212	1.491	1.491
18.500	24 months and above	1.549	1.480	1.244	1.244	1.244	1.549	1.549	1.491	1.212	1.491	1.491
19.000	0 to 23 months	1.484	1.430	1.215	1.215	1.215	1.484	1.484	1.444	1.206	1.444	1.444
19.000	24 months and above	1.484	1.430	1.215	1.215	1.215	1.484	1.484	1.444	1.206	1.444	1.444
19.500	0 to 23 months	1.427	1.386	1.190	1.190	1.190	1.427	1.427	1.402	1.200	1.402	1.402
19.500	24 months and above	1.427	1.386	1.190	1.190	1.190	1.427	1.427	1.402	1.200	1.402	1.402
20.000	0 to 23 months	1.376	1.348	1.167	1.167	1.167	1.376	1.376	1.364	1.195	1.364	1.364
20.000	24 months and above	1.376	1.348	1.167	1.167	1.167	1.376	1.376	1.364	1.195	1.364	1.364
20.500	0 to 23 months	1.332	1.314	1.147	1.147	1.147	1.332	1.332	1.330	1.190	1.330	1.330
20.500	24 months and above	1.332	1.314	1.147	1.147	1.147	1.332	1.332	1.330	1.190	1.330	1.330
21.000	0 to 23 months	1.293	1.285	1.130	1.130	1.130	1.293	1.293	1.300	1.185	1.300	1.300
21.000	24 months and above	1.293	1.285	1.130	1.130	1.130	1.293	1.293	1.300	1.185	1.300	1.300
21.500	0 to 23 months	1.253	1.248	1.108	1.108	1.108	1.253	1.253	1.267	1.177	1.267	1.267
21.500	24 months and above	1.253	1.248	1.108	1.108	1.108	1.253	1.253	1.267	1.177	1.267	1.267
22.000	0 to 23 months	1.217	1.215	1.089	1.089	1.089	1.217	1.217	1.237	1.169	1.237	1.237
22.000	24 months and above	1.217	1.215	1.089	1.089	1.089	1.217	1.217	1.237	1.169	1.237	1.237
22.500	0 to 23 months	1.185	1.186	1.071	1.071	1.071	1.185	1.185	1.210	1.161	1.210	1.210
22.500	24 months and above	1.185	1.186	1.071	1.071	1.071	1.185	1.185	1.210	1.161	1.210	1.210
23.000	0 to 23 months	1.157	1.161	1.056	1.056	1.056	1.157	1.157	1.185	1.153	1.185	1.185
23.000	24 months and above	1.157	1.161	1.056	1.056	1.056	1.157	1.157	1.185	1.153	1.185	1.185
23.500	0 to 23 months	1.132	1.138	1.043	1.043	1.043	1.132	1.132	1.163	1.145	1.163	1.163
23.500	24 months and above	1.132	1.138	1.043	1.043	1.043	1.132	1.132	1.163	1.145	1.163	1.163
24.000	0 to 23 months	1.111	1.117	1.031	1.031	1.031	1.111	1.111	1.143	1.138	1.143	1.143
24.000	24 months and above	1.111	1.117	1.031	1.031	1.031	1.111	1.111	1.143	1.138	1.143	1.143
24.500	0 to 23 months	1.092	1.099	1.020	1.020	1.020	1.092	1.092	1.125	1.130	1.125	1.125
24.500	24 months and above	1.092	1.099	1.020	1.020	1.020	1.092	1.092	1.125	1.130	1.125	1.125
25.000	0 to 23 months	1.075	1.084	1.011	1.011	1.011	1.075	1.075	1.110	1.123	1.110	1.110
25.000	24 months and above	1.075	1.084	1.011	1.011	1.011	1.075	1.075	1.110	1.123	1.110	1.110
25.500	0 to 23 months	1.061	1.070	1.003	1.003	1.003	1.061	1.061	1.095	1.116	1.095	1.095
25.500	24 months and above	1.061	1.070	1.003	1.003	1.003	1.061	1.061	1.095	1.116	1.095	1.095
26.000	0 to 23 months	1.048	1.057	0.996	0.996	0.996	1.048	1.048	1.082	1.109	1.082	1.082
26.000	24 months and above	1.048	1.057	0.996	0.996	0.996	1.048	1.048	1.082	1.109	1.082	1.082
26.500	0 to 23 months	1.037	1.046	0.991	0.991	0.991	1.037	1.037	1.071	1.103	1.071	1.071
26.500	24 months and above	1.037	1.046	0.991	0.991	0.991	1.037	1.037	1.071	1.103	1.071	1.071
27.000	0 to 23 months	1.028	1.037	0.986	0.986	0.986	1.028	1.028	1.061	1.096	1.061	1.061
27.000	24 months and above	1.028	1.037	0.986	0.986	0.986	1.028	1.028	1.061	1.096	1.061	1.061
27.500	0 to 23 months	1.020	1.029	0.982	0.982	0.982	1.020	1.020	1.052	1.090	1.052	1.052
27.500	24 months and above	1.020	1.029	0.982	0.982	0.982	1.020	1.020	1.052	1.090	1.052	1.052
28.000	0 to 23 months	1.013	1.022	0.979	0.979	0.979	1.013	1.013	1.045	1.083	1.045	1.045
28.000	24 months and above	1.013	1.022	0.979	0.979	0.979	1.013	1.013	1.045	1.083	1.045	1.045
28.500	0 to 23 months	1.008	1.017	0.977	0.977	0.977	1.008	1.008	1.038	1.077	1.038	1.038
28.500	24 months and above	1.008	1.017	0.977	0.977	0.977	1.008	1.008	1.038	1.077	1.038	1.038
29.000	0 to 23 months	1.004	1.012	0.976	0.976	0.976	1.004	1.004	1.032	1.070	1.032	1.032
29.000	24 months and above	1.004	1.012	0.976	0.976	0.976	1.004	1.004	1.032	1.070	1.032	1.032
29.500	0 to 23 months	1.000	1.008	0.976	0.976	0.976	1.000	1.000	1.027	1.064	1.027	1.027
29.500	24 months and above	1.000	1.008	0.976	0.976	0.976	1.000	1.000	1.027	1.064	1.027	1.027
30.000	0 to 23 months	0.997	1.005	0.975	0.975	0.975	0.997	0.997	1.022	1.058	1.022	1.022
30.000	24 months and above	0.997	1.005	0.975	0.975	0.975	0.997	0.997	1.022	1.058	1.022	1.022
30.500	0 to 23 months	0.995	1.003	0.976	0.976	0.976	0.995	0.995	1.018	1.052	1.018	1.018
30.500	24 months and above	0.995	1.003	0.976	0.976	0.976	0.995	0.995	1.018	1.052	1.018	1.018
31.000	0 to 23 months	0.994	1.001	0.977	0.977	0.977	0.994	0.994	1.015	1.047	1.015	1.015
31.000	24 months and above	0.994	1.001	0.977	0.977	0.977	0.994	0.994	1.015	1.047	1.015	1.015
31.500	0 to 23 months	0.994	0.999	0.979	0.979	0.979	0.994	0.994	1.012	1.041	1.012	1.012

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 4

MINIMUM DRIVER AGE BY TENURE FACTORS

Min Driver Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
31.500	24 months and above	0.994	0.999	0.979	0.979	0.979	0.994	0.994	1.012	1.041	1.012	1.012
32.000	0 to 23 months	0.994	0.998	0.980	0.980	0.980	0.994	0.994	1.009	1.035	1.009	1.009
32.000	24 months and above	0.994	0.998	0.980	0.980	0.980	0.994	0.994	1.009	1.035	1.009	1.009
32.500	0 to 23 months	0.994	0.998	0.982	0.982	0.982	0.994	0.994	1.007	1.029	1.007	1.007
32.500	24 months and above	0.994	0.998	0.982	0.982	0.982	0.994	0.994	1.007	1.029	1.007	1.007
33.000	0 to 23 months	0.994	0.998	0.985	0.985	0.985	0.994	0.994	1.005	1.024	1.005	1.005
33.000	24 months and above	0.994	0.998	0.985	0.985	0.985	0.994	0.994	1.005	1.024	1.005	1.005
33.500	0 to 23 months	0.994	0.998	0.988	0.988	0.988	0.994	0.994	1.003	1.018	1.003	1.003
33.500	24 months and above	0.994	0.998	0.988	0.988	0.988	0.994	0.994	1.003	1.018	1.003	1.003
34.000	0 to 23 months	0.994	0.998	0.991	0.991	0.991	0.994	0.994	1.002	1.013	1.002	1.002
34.000	24 months and above	0.994	0.998	0.991	0.991	0.991	0.994	0.994	1.002	1.013	1.002	1.002
34.500	0 to 23 months	0.994	0.998	0.995	0.995	0.995	0.994	0.994	1.001	1.007	1.001	1.001
34.500	24 months and above	0.994	0.998	0.995	0.995	0.995	0.994	0.994	1.001	1.007	1.001	1.001
35.000	0 to 23 months	0.994	0.998	0.998	0.998	0.998	0.994	0.994	1.000	1.002	1.000	1.000
35.000	24 months and above	0.994	0.998	0.998	0.998	0.998	0.994	0.994	1.000	1.002	1.000	1.000
35.500	0 to 23 months	0.994	0.998	1.002	1.002	1.002	0.994	0.994	1.000	0.997	1.000	1.000
35.500	24 months and above	0.994	0.998	1.002	1.002	1.002	0.994	0.994	1.000	0.997	1.000	1.000
36.000	0 to 23 months	0.994	0.998	1.005	1.005	1.005	0.994	0.994	0.999	0.992	0.999	0.999
36.000	24 months and above	0.994	0.998	1.005	1.005	1.005	0.994	0.994	0.999	0.992	0.999	0.999
36.500	0 to 23 months	0.994	0.998	1.009	1.009	1.009	0.994	0.994	0.998	0.987	0.998	0.998
36.500	24 months and above	0.994	0.998	1.009	1.009	1.009	0.994	0.994	0.998	0.987	0.998	0.998
37.000	0 to 23 months	0.994	0.998	1.013	1.013	1.013	0.994	0.994	0.997	0.982	0.997	0.997
37.000	24 months and above	0.994	0.998	1.013	1.013	1.013	0.994	0.994	0.997	0.982	0.997	0.997
37.500	0 to 23 months	0.994	0.998	1.017	1.017	1.017	0.994	0.994	0.997	0.977	0.997	0.997
37.500	24 months and above	0.994	0.998	1.017	1.017	1.017	0.994	0.994	0.997	0.977	0.997	0.997
38.000	0 to 23 months	0.994	0.998	1.021	1.021	1.021	0.994	0.994	0.996	0.972	0.996	0.996
38.000	24 months and above	0.994	0.998	1.021	1.021	1.021	0.994	0.994	0.996	0.972	0.996	0.996
38.500	0 to 23 months	0.994	0.998	1.025	1.025	1.025	0.994	0.994	0.996	0.968	0.996	0.996
38.500	24 months and above	0.994	0.998	1.025	1.025	1.025	0.994	0.994	0.996	0.968	0.996	0.996
39.000	0 to 23 months	0.994	0.998	1.028	1.028	1.028	0.994	0.994	0.995	0.963	0.995	0.995
39.000	24 months and above	0.994	0.998	1.028	1.028	1.028	0.994	0.994	0.995	0.963	0.995	0.995
39.500	0 to 23 months	0.994	0.998	1.031	1.031	1.031	0.994	0.994	0.994	0.959	0.994	0.994
39.500	24 months and above	0.994	0.998	1.031	1.031	1.031	0.994	0.994	0.994	0.959	0.994	0.994
40.000	0 to 23 months	0.994	0.998	1.034	1.034	1.034	0.994	0.994	0.993	0.954	0.993	0.993
40.000	24 months and above	0.994	0.998	1.034	1.034	1.034	0.994	0.994	0.993	0.954	0.993	0.993
40.500	0 to 23 months	0.994	0.998	1.037	1.037	1.037	0.994	0.994	0.992	0.950	0.992	0.992
40.500	24 months and above	0.994	0.998	1.037	1.037	1.037	0.994	0.994	0.992	0.950	0.992	0.992
41.000	0 to 23 months	0.993	0.998	1.040	1.040	1.040	0.993	0.993	0.991	0.945	0.991	0.991
41.000	24 months and above	0.993	0.998	1.040	1.040	1.040	0.993	0.993	0.991	0.945	0.991	0.991
41.500	0 to 23 months	0.993	0.998	1.043	1.043	1.043	0.993	0.993	0.989	0.941	0.989	0.989
41.500	24 months and above	0.993	0.998	1.043	1.043	1.043	0.993	0.993	0.989	0.941	0.989	0.989
42.000	0 to 23 months	0.993	0.998	1.045	1.045	1.045	0.993	0.993	0.988	0.936	0.988	0.988
42.000	24 months and above	0.993	0.998	1.045	1.045	1.045	0.993	0.993	0.988	0.936	0.988	0.988
42.500	0 to 23 months	0.993	0.998	1.047	1.047	1.047	0.993	0.993	0.986	0.932	0.986	0.986
42.500	24 months and above	0.993	0.998	1.047	1.047	1.047	0.993	0.993	0.986	0.932	0.986	0.986
43.000	0 to 23 months	0.993	0.998	1.048	1.048	1.048	0.993	0.993	0.984	0.927	0.984	0.984
43.000	24 months and above	0.993	0.998	1.048	1.048	1.048	0.993	0.993	0.984	0.927	0.984	0.984
43.500	0 to 23 months	0.993	0.998	1.049	1.049	1.049	0.993	0.993	0.982	0.923	0.982	0.982
43.500	24 months and above	0.993	0.998	1.049	1.049	1.049	0.993	0.993	0.982	0.923	0.982	0.982
44.000	0 to 23 months	0.993	0.998	1.050	1.050	1.050	0.993	0.993	0.980	0.919	0.980	0.980
44.000	24 months and above	0.993	0.998	1.050	1.050	1.050	0.993	0.993	0.980	0.919	0.980	0.980
44.500	0 to 23 months	0.993	0.996	1.051	1.051	1.051	0.993	0.993	0.977	0.915	0.977	0.977
44.500	24 months and above	0.993	0.996	1.051	1.051	1.051	0.993	0.993	0.977	0.915	0.977	0.977
45.000	0 to 23 months	0.992	0.994	1.051	1.051	1.051	0.992	0.992	0.974	0.911	0.974	0.974
45.000	24 months and above	0.992	0.994	1.051	1.051	1.051	0.992	0.992	0.974	0.911	0.974	0.974
45.500	0 to 23 months	0.989	0.991	1.051	1.051	1.051	0.989	0.989	0.971	0.907	0.971	0.971
45.500	24 months and above	0.989	0.991	1.051	1.051	1.051	0.989	0.989	0.971	0.907	0.971	0.971
46.000	0 to 23 months	0.985	0.988	1.050	1.050	1.050	0.985	0.985	0.968	0.902	0.968	0.968
46.000	24 months and above	0.985	0.988	1.050	1.050	1.050	0.985	0.985	0.968	0.902	0.968	0.968
46.500	0 to 23 months	0.981	0.985	1.049	1.049	1.049	0.981	0.981	0.965	0.898	0.965	0.965
46.500	24 months and above	0.981	0.985	1.049	1.049	1.049	0.981	0.981	0.965	0.898	0.965	0.965
47.000	0 to 23 months	0.976	0.982	1.047	1.047	1.047	0.976	0.976	0.962	0.894	0.962	0.962
47.000	24 months and above	0.976	0.982	1.047	1.047	1.047	0.976	0.976	0.962	0.894	0.962	0.962
47.500	0 to 23 months	0.971	0.978	1.045	1.045	1.045	0.971	0.971	0.958	0.890	0.958	0.958
47.500	24 months and above	0.971	0.978	1.045	1.045	1.045	0.971	0.971	0.958	0.890	0.958	0.958
48.000	0 to 23 months	0.966	0.975	1.043	1.043	1.043	0.966	0.966	0.955	0.886	0.955	0.955
48.000	24 months and above	0.966	0.975	1.043	1.043	1.043	0.966	0.966	0.955	0.886	0.955	0.955

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 4

MINIMUM DRIVER AGE BY TENURE FACTORS

Min Driver Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
48.500	0 to 23 months	0.960	0.971	1.040	1.040	1.040	0.960	0.960	0.951	0.882	0.951	0.951
48.500	24 months and above	0.960	0.971	1.040	1.040	1.040	0.960	0.960	0.951	0.882	0.951	0.951
49.000	0 to 23 months	0.955	0.966	1.037	1.037	1.037	0.955	0.955	0.947	0.878	0.947	0.947
49.000	24 months and above	0.955	0.966	1.037	1.037	1.037	0.955	0.955	0.947	0.878	0.947	0.947
49.500	0 to 23 months	0.949	0.962	1.033	1.033	1.033	0.949	0.949	0.943	0.874	0.943	0.943
49.500	24 months and above	0.949	0.962	1.033	1.033	1.033	0.949	0.949	0.943	0.874	0.943	0.943
50.000	0 to 23 months	0.942	0.957	1.029	1.029	1.029	0.942	0.942	0.938	0.871	0.938	0.938
50.000	24 months and above	0.942	0.957	1.029	1.029	1.029	0.942	0.942	0.938	0.871	0.938	0.938
50.500	0 to 23 months	0.936	0.953	1.024	1.024	1.024	0.936	0.936	0.934	0.867	0.934	0.934
50.500	24 months and above	0.936	0.953	1.024	1.024	1.024	0.936	0.936	0.934	0.867	0.934	0.934
51.000	0 to 23 months	0.929	0.948	1.019	1.019	1.019	0.929	0.929	0.929	0.863	0.929	0.929
51.000	24 months and above	0.929	0.948	1.019	1.019	1.019	0.929	0.929	0.929	0.863	0.929	0.929
51.500	0 to 23 months	0.922	0.943	1.013	1.013	1.013	0.922	0.922	0.924	0.859	0.924	0.924
51.500	24 months and above	0.922	0.943	1.013	1.013	1.013	0.922	0.922	0.924	0.859	0.924	0.924
52.000	0 to 23 months	0.915	0.938	1.008	1.008	1.008	0.915	0.915	0.919	0.855	0.919	0.919
52.000	24 months and above	0.915	0.938	1.008	1.008	1.008	0.915	0.915	0.919	0.855	0.919	0.919
52.500	0 to 23 months	0.908	0.933	1.002	1.002	1.002	0.908	0.908	0.915	0.851	0.915	0.915
52.500	24 months and above	0.908	0.933	1.002	1.002	1.002	0.908	0.908	0.915	0.851	0.915	0.915
53.000	0 to 23 months	0.901	0.928	0.995	0.995	0.995	0.901	0.901	0.910	0.848	0.910	0.910
53.000	24 months and above	0.901	0.928	0.995	0.995	0.995	0.901	0.901	0.910	0.848	0.910	0.910
53.500	0 to 23 months	0.894	0.923	0.988	0.988	0.988	0.894	0.894	0.905	0.844	0.905	0.905
53.500	24 months and above	0.894	0.923	0.988	0.988	0.988	0.894	0.894	0.905	0.844	0.905	0.905
54.000	0 to 23 months	0.887	0.918	0.981	0.981	0.981	0.887	0.887	0.900	0.840	0.900	0.900
54.000	24 months and above	0.887	0.918	0.981	0.981	0.981	0.887	0.887	0.900	0.840	0.900	0.900
54.500	0 to 23 months	0.879	0.913	0.974	0.974	0.974	0.879	0.879	0.895	0.836	0.895	0.895
54.500	24 months and above	0.879	0.913	0.974	0.974	0.974	0.879	0.879	0.895	0.836	0.895	0.895
55.000	0 to 23 months	0.872	0.908	0.966	0.966	0.966	0.872	0.872	0.890	0.832	0.890	0.890
55.000	24 months and above	0.872	0.908	0.966	0.966	0.966	0.872	0.872	0.890	0.832	0.890	0.890
55.500	0 to 23 months	0.865	0.903	0.958	0.958	0.958	0.865	0.865	0.886	0.828	0.886	0.886
55.500	24 months and above	0.865	0.903	0.958	0.958	0.958	0.865	0.865	0.886	0.828	0.886	0.886
56.000	0 to 23 months	0.858	0.898	0.950	0.950	0.950	0.858	0.858	0.881	0.825	0.881	0.881
56.000	24 months and above	0.858	0.898	0.950	0.950	0.950	0.858	0.858	0.881	0.825	0.881	0.881
56.500	0 to 23 months	0.851	0.893	0.942	0.942	0.942	0.851	0.851	0.877	0.821	0.877	0.877
56.500	24 months and above	0.851	0.893	0.942	0.942	0.942	0.851	0.851	0.877	0.821	0.877	0.877
57.000	0 to 23 months	0.844	0.888	0.933	0.933	0.933	0.844	0.844	0.872	0.817	0.872	0.872
57.000	24 months and above	0.844	0.888	0.933	0.933	0.933	0.844	0.844	0.872	0.817	0.872	0.872
57.500	0 to 23 months	0.837	0.884	0.924	0.924	0.924	0.837	0.837	0.868	0.813	0.868	0.868
57.500	24 months and above	0.837	0.884	0.924	0.924	0.924	0.837	0.837	0.868	0.813	0.868	0.868
58.000	0 to 23 months	0.830	0.880	0.915	0.915	0.915	0.830	0.830	0.863	0.810	0.863	0.863
58.000	24 months and above	0.830	0.880	0.915	0.915	0.915	0.830	0.830	0.863	0.810	0.863	0.863
58.500	0 to 23 months	0.824	0.876	0.906	0.906	0.906	0.824	0.824	0.859	0.806	0.859	0.859
58.500	24 months and above	0.824	0.876	0.906	0.906	0.906	0.824	0.824	0.859	0.806	0.859	0.859
59.000	0 to 23 months	0.818	0.872	0.897	0.897	0.897	0.818	0.818	0.855	0.803	0.855	0.855
59.000	24 months and above	0.818	0.872	0.897	0.897	0.897	0.818	0.818	0.855	0.803	0.855	0.855
59.500	0 to 23 months	0.812	0.868	0.888	0.888	0.888	0.812	0.812	0.851	0.799	0.851	0.851
59.500	24 months and above	0.812	0.868	0.888	0.888	0.888	0.812	0.812	0.851	0.799	0.851	0.851
60.000	0 to 23 months	0.806	0.864	0.879	0.879	0.879	0.806	0.806	0.847	0.795	0.847	0.847
60.000	24 months and above	0.806	0.864	0.879	0.879	0.879	0.806	0.806	0.847	0.795	0.847	0.847
60.500	0 to 23 months	0.800	0.860	0.871	0.871	0.871	0.800	0.800	0.843	0.791	0.843	0.843
60.500	24 months and above	0.800	0.860	0.871	0.871	0.871	0.800	0.800	0.843	0.791	0.843	0.843
61.000	0 to 23 months	0.795	0.857	0.862	0.862	0.862	0.795	0.795	0.840	0.788	0.840	0.840
61.000	24 months and above	0.795	0.857	0.862	0.862	0.862	0.795	0.795	0.840	0.788	0.840	0.840
61.500	0 to 23 months	0.790	0.855	0.853	0.853	0.853	0.790	0.790	0.837	0.784	0.837	0.837
61.500	24 months and above	0.790	0.855	0.853	0.853	0.853	0.790	0.790	0.837	0.784	0.837	0.837
62.000	0 to 23 months	0.785	0.852	0.844	0.844	0.844	0.785	0.785	0.834	0.780	0.834	0.834
62.000	24 months and above	0.785	0.852	0.844	0.844	0.844	0.785	0.785	0.834	0.780	0.834	0.834
62.500	0 to 23 months	0.781	0.850	0.836	0.836	0.836	0.781	0.781	0.832	0.776	0.832	0.832
62.500	24 months and above	0.781	0.850	0.836	0.836	0.836	0.781	0.781	0.832	0.776	0.832	0.832
63.000	0 to 23 months	0.777	0.848	0.828	0.828	0.828	0.777	0.777	0.830	0.772	0.830	0.830
63.000	24 months and above	0.777	0.848	0.828	0.828	0.828	0.777	0.777	0.830	0.772	0.830	0.830
63.500	0 to 23 months	0.773	0.846	0.820	0.820	0.820	0.773	0.773	0.828	0.768	0.828	0.828
63.500	24 months and above	0.773	0.846	0.820	0.820	0.820	0.773	0.773	0.828	0.768	0.828	0.828
64.000	0 to 23 months	0.770	0.845	0.812	0.812	0.812	0.770	0.770	0.827	0.765	0.827	0.827
64.000	24 months and above	0.770	0.845	0.812	0.812	0.812	0.770	0.770	0.827	0.765	0.827	0.827
64.500	0 to 23 months	0.767	0.845	0.804	0.804	0.804	0.767	0.767	0.825	0.761	0.825	0.825
64.500	24 months and above	0.767	0.845	0.804	0.804	0.804	0.767	0.767	0.825	0.761	0.825	0.825
65.000	0 to 23 months	0.764	0.844	0.797	0.797	0.797	0.764	0.764	0.824	0.757	0.824	0.824

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 4

MINIMUM DRIVER AGE BY TENURE FACTORS

Min Driver Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
65.000	24 months and above	0.764	0.844	0.797	0.797	0.797	0.764	0.764	0.824	0.757	0.824	0.824
65.500	0 to 23 months	0.762	0.844	0.790	0.790	0.790	0.762	0.762	0.824	0.753	0.824	0.824
65.500	24 months and above	0.762	0.844	0.790	0.790	0.790	0.762	0.762	0.824	0.753	0.824	0.824
66.000	0 to 23 months	0.761	0.845	0.783	0.783	0.783	0.761	0.761	0.823	0.750	0.823	0.823
66.000	24 months and above	0.761	0.845	0.783	0.783	0.783	0.761	0.761	0.823	0.750	0.823	0.823
66.500	0 to 23 months	0.759	0.846	0.777	0.777	0.777	0.759	0.759	0.823	0.746	0.823	0.823
66.500	24 months and above	0.759	0.846	0.777	0.777	0.777	0.759	0.759	0.823	0.746	0.823	0.823
67.000	0 to 23 months	0.758	0.847	0.771	0.771	0.771	0.758	0.758	0.824	0.742	0.824	0.824
67.000	24 months and above	0.758	0.847	0.771	0.771	0.771	0.758	0.758	0.824	0.742	0.824	0.824
67.500	0 to 23 months	0.758	0.849	0.765	0.765	0.765	0.758	0.758	0.825	0.738	0.825	0.825
67.500	24 months and above	0.758	0.849	0.765	0.765	0.765	0.758	0.758	0.825	0.738	0.825	0.825
68.000	0 to 23 months	0.758	0.852	0.760	0.760	0.760	0.758	0.758	0.826	0.734	0.826	0.826
68.000	24 months and above	0.758	0.852	0.760	0.760	0.760	0.758	0.758	0.826	0.734	0.826	0.826
68.500	0 to 23 months	0.759	0.855	0.756	0.756	0.756	0.759	0.759	0.828	0.730	0.828	0.828
68.500	24 months and above	0.759	0.855	0.756	0.756	0.756	0.759	0.759	0.828	0.730	0.828	0.828
69.000	0 to 23 months	0.760	0.858	0.752	0.752	0.752	0.760	0.760	0.831	0.726	0.831	0.831
69.000	24 months and above	0.760	0.858	0.752	0.752	0.752	0.760	0.760	0.831	0.726	0.831	0.831
69.500	0 to 23 months	0.762	0.862	0.748	0.748	0.748	0.762	0.762	0.834	0.722	0.834	0.834
69.500	24 months and above	0.762	0.862	0.748	0.748	0.748	0.762	0.762	0.834	0.722	0.834	0.834
70.000	0 to 23 months	0.764	0.867	0.745	0.745	0.745	0.764	0.764	0.837	0.718	0.837	0.837
70.000	24 months and above	0.764	0.867	0.745	0.745	0.745	0.764	0.764	0.837	0.718	0.837	0.837
70.500	0 to 23 months	0.767	0.872	0.743	0.743	0.743	0.767	0.767	0.841	0.714	0.841	0.841
70.500	24 months and above	0.767	0.872	0.743	0.743	0.743	0.767	0.767	0.841	0.714	0.841	0.841
71.000	0 to 23 months	0.770	0.877	0.742	0.742	0.742	0.770	0.770	0.846	0.710	0.846	0.846
71.000	24 months and above	0.770	0.877	0.742	0.742	0.742	0.770	0.770	0.846	0.710	0.846	0.846
71.500	0 to 23 months	0.774	0.883	0.741	0.741	0.741	0.774	0.774	0.851	0.706	0.851	0.851
71.500	24 months and above	0.774	0.883	0.741	0.741	0.741	0.774	0.774	0.851	0.706	0.851	0.851
72.000	0 to 23 months	0.779	0.890	0.741	0.741	0.741	0.779	0.779	0.856	0.702	0.856	0.856
72.000	24 months and above	0.779	0.890	0.741	0.741	0.741	0.779	0.779	0.856	0.702	0.856	0.856
72.500	0 to 23 months	0.784	0.898	0.742	0.742	0.742	0.784	0.784	0.862	0.698	0.862	0.862
72.500	24 months and above	0.784	0.898	0.742	0.742	0.742	0.784	0.784	0.862	0.698	0.862	0.862
73.000	0 to 23 months	0.790	0.907	0.744	0.744	0.744	0.790	0.790	0.869	0.694	0.869	0.869
73.000	24 months and above	0.790	0.907	0.744	0.744	0.744	0.790	0.790	0.869	0.694	0.869	0.869
73.500	0 to 23 months	0.796	0.916	0.747	0.747	0.747	0.796	0.796	0.877	0.690	0.877	0.877
73.500	24 months and above	0.796	0.916	0.747	0.747	0.747	0.796	0.796	0.877	0.690	0.877	0.877
74.000	0 to 23 months	0.803	0.925	0.750	0.750	0.750	0.803	0.803	0.886	0.686	0.886	0.886
74.000	24 months and above	0.803	0.925	0.750	0.750	0.750	0.803	0.803	0.886	0.686	0.886	0.886
74.500	0 to 23 months	0.811	0.935	0.755	0.755	0.755	0.811	0.811	0.895	0.682	0.895	0.895
74.500	24 months and above	0.811	0.935	0.755	0.755	0.755	0.811	0.811	0.895	0.682	0.895	0.895
75.000	0 to 23 months	0.820	0.946	0.761	0.761	0.761	0.820	0.820	0.904	0.678	0.904	0.904
75.000	24 months and above	0.820	0.946	0.761	0.761	0.761	0.820	0.820	0.904	0.678	0.904	0.904
75.500	0 to 23 months	0.829	0.958	0.768	0.768	0.768	0.829	0.829	0.915	0.674	0.915	0.915
75.500	24 months and above	0.829	0.958	0.768	0.768	0.768	0.829	0.829	0.915	0.674	0.915	0.915
76.000	0 to 23 months	0.839	0.971	0.776	0.776	0.776	0.839	0.839	0.926	0.669	0.926	0.926
76.000	24 months and above	0.839	0.971	0.776	0.776	0.776	0.839	0.839	0.926	0.669	0.926	0.926
76.500	0 to 23 months	0.850	0.984	0.786	0.786	0.786	0.850	0.850	0.938	0.665	0.938	0.938
76.500	24 months and above	0.850	0.984	0.786	0.786	0.786	0.850	0.850	0.938	0.665	0.938	0.938
77.000	0 to 23 months	0.861	0.998	0.797	0.797	0.797	0.861	0.861	0.951	0.661	0.951	0.951
77.000	24 months and above	0.861	0.998	0.797	0.797	0.797	0.861	0.861	0.951	0.661	0.951	0.951
77.500	0 to 23 months	0.874	1.013	0.810	0.810	0.810	0.874	0.874	0.965	0.657	0.965	0.965
77.500	24 months and above	0.874	1.013	0.810	0.810	0.810	0.874	0.874	0.965	0.657	0.965	0.965
78.000	0 to 23 months	0.887	1.029	0.825	0.825	0.825	0.887	0.887	0.980	0.652	0.980	0.980
78.000	24 months and above	0.887	1.029	0.825	0.825	0.825	0.887	0.887	0.980	0.652	0.980	0.980
78.500	0 to 23 months	0.901	1.046	0.841	0.841	0.841	0.901	0.901	0.996	0.648	0.996	0.996
78.500	24 months and above	0.901	1.046	0.841	0.841	0.841	0.901	0.901	0.996	0.648	0.996	0.996
79.000	0 to 23 months	0.916	1.063	0.860	0.860	0.860	0.916	0.916	1.013	0.644	1.013	1.013
79.000	24 months and above	0.916	1.063	0.860	0.860	0.860	0.916	0.916	1.013	0.644	1.013	1.013
79.500	0 to 23 months	0.931	1.081	0.882	0.882	0.882	0.931	0.931	1.031	0.640	1.031	1.031
79.500	24 months and above	0.931	1.081	0.882	0.882	0.882	0.931	0.931	1.031	0.640	1.031	1.031
80.000	0 to 23 months	0.948	1.100	0.905	0.905	0.905	0.948	0.948	1.050	0.635	1.050	1.050
80.000	24 months and above	0.948	1.100	0.905	0.905	0.905	0.948	0.948	1.050	0.635	1.050	1.050
80.500	0 to 23 months	0.956	1.110	0.917	0.917	0.917	0.956	0.956	1.060	0.633	1.060	1.060
80.500	24 months and above	0.956	1.110	0.917	0.917	0.917	0.956	0.956	1.060	0.633	1.060	1.060
81.000	0 to 23 months	0.960	1.119	0.921	0.921	0.921	0.960	0.960	1.068	0.633	1.068	1.068
81.000	24 months and above	0.960	1.119	0.921	0.921	0.921	0.960	0.960	1.068	0.633	1.068	1.068
81.500	0 to 23 months	0.964	1.128	0.924	0.924	0.924	0.964	0.964	1.077	0.633	1.077	1.077
81.500	24 months and above	0.964	1.128	0.924	0.924	0.924	0.964	0.964	1.077	0.633	1.077	1.077

SAFECO INSURANCE COMPANY OF ILLINOIS
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 4

MINIMUM DRIVER AGE BY TENURE FACTORS

Min Driver Age	Tenure	BI	PD	MED	PIP	APIP	UMBI	UIMBI	UMPD	COMP	COLL	LOU
82.000	0 to 23 months	0.968	1.137	0.928	0.928	0.928	0.968	0.968	1.086	0.633	1.086	1.086
82.000	24 months and above	0.968	1.137	0.928	0.928	0.928	0.968	0.968	1.086	0.633	1.086	1.086
82.500	0 to 23 months	0.971	1.146	0.932	0.932	0.932	0.971	0.971	1.094	0.633	1.094	1.094
82.500	24 months and above	0.971	1.146	0.932	0.932	0.932	0.971	0.971	1.094	0.633	1.094	1.094
83.000	0 to 23 months	0.975	1.155	0.935	0.935	0.935	0.975	0.975	1.103	0.633	1.103	1.103
83.000	24 months and above	0.975	1.155	0.935	0.935	0.935	0.975	0.975	1.103	0.633	1.103	1.103
83.500	0 to 23 months	0.979	1.164	0.939	0.939	0.939	0.979	0.979	1.112	0.633	1.112	1.112
83.500	24 months and above	0.979	1.164	0.939	0.939	0.939	0.979	0.979	1.112	0.633	1.112	1.112
84.000	0 to 23 months	0.983	1.174	0.943	0.943	0.943	0.983	0.983	1.121	0.633	1.121	1.121
84.000	24 months and above	0.983	1.174	0.943	0.943	0.943	0.983	0.983	1.121	0.633	1.121	1.121
84.500	0 to 23 months	0.987	1.183	0.947	0.947	0.947	0.987	0.987	1.130	0.633	1.130	1.130
84.500	24 months and above	0.987	1.183	0.947	0.947	0.947	0.987	0.987	1.130	0.633	1.130	1.130
85.000	0 to 23 months	0.991	1.193	0.951	0.951	0.951	0.991	0.991	1.139	0.633	1.139	1.139
85.000	24 months and above	0.991	1.193	0.951	0.951	0.951	0.991	0.991	1.139	0.633	1.139	1.139
85.500	0 to 23 months	0.995	1.202	0.954	0.954	0.954	0.995	0.995	1.148	0.633	1.148	1.148
85.500	24 months and above	0.995	1.202	0.954	0.954	0.954	0.995	0.995	1.148	0.633	1.148	1.148
86.000	0 to 23 months	0.999	1.212	0.958	0.958	0.958	0.999	0.999	1.157	0.633	1.157	1.157
86.000	24 months and above	0.999	1.212	0.958	0.958	0.958	0.999	0.999	1.157	0.633	1.157	1.157
86.500	0 to 23 months	1.003	1.221	0.962	0.962	0.962	1.003	1.003	1.166	0.633	1.166	1.166
86.500	24 months and above	1.003	1.221	0.962	0.962	0.962	1.003	1.003	1.166	0.633	1.166	1.166
87.000	0 to 23 months	1.007	1.231	0.966	0.966	0.966	1.007	1.007	1.176	0.633	1.176	1.176
87.000	24 months and above	1.007	1.231	0.966	0.966	0.966	1.007	1.007	1.176	0.633	1.176	1.176
87.500	0 to 23 months	1.011	1.241	0.970	0.970	0.970	1.011	1.011	1.185	0.633	1.185	1.185
87.500	24 months and above	1.011	1.241	0.970	0.970	0.970	1.011	1.011	1.185	0.633	1.185	1.185
88.000	0 to 23 months	1.015	1.251	0.974	0.974	0.974	1.015	1.015	1.195	0.633	1.195	1.195
88.000	24 months and above	1.015	1.251	0.974	0.974	0.974	1.015	1.015	1.195	0.633	1.195	1.195
88.500	0 to 23 months	1.019	1.261	0.977	0.977	0.977	1.019	1.019	1.204	0.633	1.204	1.204
88.500	24 months and above	1.019	1.261	0.977	0.977	0.977	1.019	1.019	1.204	0.633	1.204	1.204
89.000	0 to 23 months	1.023	1.271	0.981	0.981	0.981	1.023	1.023	1.214	0.633	1.214	1.214
89.000	24 months and above	1.023	1.271	0.981	0.981	0.981	1.023	1.023	1.214	0.633	1.214	1.214
89.500	0 to 23 months	1.027	1.281	0.985	0.985	0.985	1.027	1.027	1.223	0.633	1.223	1.223
89.500	24 months and above	1.027	1.281	0.985	0.985	0.985	1.027	1.027	1.223	0.633	1.223	1.223
90.000	0 to 23 months	1.031	1.291	0.989	0.989	0.989	1.031	1.031	1.233	0.633	1.233	1.233
90.000	24 months and above	1.031	1.291	0.989	0.989	0.989	1.031	1.031	1.233	0.633	1.233	1.233
90.500	0 to 23 months	1.035	1.302	0.993	0.993	0.993	1.035	1.035	1.243	0.633	1.243	1.243
90.500	24 months and above	1.035	1.302	0.993	0.993	0.993	1.035	1.035	1.243	0.633	1.243	1.243
91.000	0 to 23 months	1.040	1.312	0.997	0.997	0.997	1.040	1.040	1.253	0.633	1.253	1.253
91.000	24 months and above	1.040	1.312	0.997	0.997	0.997	1.040	1.040	1.253	0.633	1.253	1.253
91.500	0 to 23 months	1.044	1.323	1.001	1.001	1.001	1.044	1.044	1.263	0.633	1.263	1.263
91.500	24 months and above	1.044	1.323	1.001	1.001	1.001	1.044	1.044	1.263	0.633	1.263	1.263
92.000	0 to 23 months	1.048	1.333	1.005	1.005	1.005	1.048	1.048	1.273	0.633	1.273	1.273
92.000	24 months and above	1.048	1.333	1.005	1.005	1.005	1.048	1.048	1.273	0.633	1.273	1.273
92.500	0 to 23 months	1.052	1.344	1.009	1.009	1.009	1.052	1.052	1.283	0.633	1.283	1.283
92.500	24 months and above	1.052	1.344	1.009	1.009	1.009	1.052	1.052	1.283	0.633	1.283	1.283
93.000	0 to 23 months	1.056	1.355	1.013	1.013	1.013	1.056	1.056	1.294	0.633	1.294	1.294
93.000	24 months and above	1.056	1.355	1.013	1.013	1.013	1.056	1.056	1.294	0.633	1.294	1.294
93.500	0 to 23 months	1.061	1.366	1.017	1.017	1.017	1.061	1.061	1.304	0.633	1.304	1.304
93.500	24 months and above	1.061	1.366	1.017	1.017	1.017	1.061	1.061	1.304	0.633	1.304	1.304
94.000	0 to 23 months	1.065	1.376	1.021	1.021	1.021	1.065	1.065	1.314	0.633	1.314	1.314
94.000	24 months and above	1.065	1.376	1.021	1.021	1.021	1.065	1.065	1.314	0.633	1.314	1.314
94.500	0 to 23 months	1.069	1.387	1.025	1.025	1.025	1.069	1.069	1.325	0.633	1.325	1.325
94.500	24 months and above	1.069	1.387	1.025	1.025	1.025	1.069	1.069	1.325	0.633	1.325	1.325
95.000	0 to 23 months	1.073	1.399	1.030	1.030	1.030	1.073	1.073	1.336	0.633	1.336	1.336
95.000	24 months and above	1.073	1.399	1.030	1.030	1.030	1.073	1.073	1.336	0.633	1.336	1.336
95.500	0 to 23 months	1.078	1.410	1.034	1.034	1.034	1.078	1.078	1.346	0.633	1.346	1.346
95.500	24 months and above	1.078	1.410	1.034	1.034	1.034	1.078	1.078	1.346	0.633	1.346	1.346
96.000	0 to 23 months	1.082	1.421	1.038	1.038	1.038	1.082	1.082	1.357	0.633	1.357	1.357
96.000	24 months and above	1.082	1.421	1.038	1.038	1.038	1.082	1.082	1.357	0.633	1.357	1.357
96.500	0 to 23 months	1.086	1.432	1.042	1.042	1.042	1.086	1.086	1.368	0.633	1.368	1.368
96.500	24 months and above	1.086	1.432	1.042	1.042	1.042	1.086	1.086	1.368	0.633	1.368	1.368
97.000	0 to 23 months	1.091	1.444	1.046	1.046	1.046	1.091	1.091	1.379	0.633	1.379	1.379
97.000	24 months and above	1.091	1.444	1.046	1.046	1.046	1.091	1.091	1.379	0.633	1.379	1.379
97.500	0 to 23 months	1.095	1.455	1.050	1.050	1.050	1.095	1.095	1.390	0.633	1.390	1.390
97.500	24 months and above	1.095	1.455	1.050	1.050	1.050	1.095	1.095	1.390	0.633	1.390	1.390
98.000	0 to 23 months	1.099	1.467	1.055	1.055	1.055	1.099	1.099	1.401	0.633	1.401	1.401
98.000	24 months and above	1.099	1.467	1.055	1.055	1.055	1.099	1.099	1.401	0.633	1.401	1.401
98.500	0 to 23 months	1.104	1.479	1.059	1.059	1.059	1.104	1.104	1.412	0.633	1.412	1.412

SAFECO INSURANCE COMPANY OF ILLINOIS
 MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

ARKANSAS

EXHIBIT 4

MINIMUM DRIVER AGE BY TENURE FACTORS

<u>Min Driver Age</u>	<u>Tenure</u>	<u>BI</u>	<u>PD</u>	<u>MED</u>	<u>PIP</u>	<u>APIP</u>	<u>UMBI</u>	<u>UIMBI</u>	<u>UMPD</u>	<u>COMP</u>	<u>COLL</u>	<u>LOU</u>
98.500	24 months and above	1.104	1.479	1.059	1.059	1.059	1.104	1.104	1.412	0.633	1.412	1.412
99	0 to 23 months	1.108	1.491	1.063	1.063	1.063	1.108	1.108	1.423	0.633	1.423	1.423
99	24 months and above	1.108	1.491	1.063	1.063	1.063	1.108	1.108	1.423	0.633	1.423	1.423
99.5 and above	0 to 23 months	1.113	1.503	1.067	1.067	1.067	1.113	1.113	1.435	0.633	1.435	1.435
99.5 and above	24 months and above	1.113	1.503	1.067	1.067	1.067	1.113	1.113	1.435	0.633	1.435	1.435

SERFF Tracking #:

LBPM-129899620

State Tracking #:

Company Tracking #:

15-AR-S-AO-RR-STP-LVL1

State:

Arkansas

Filing Company:

Safeco Insurance Company of Illinois

TOI/Sub-TOI:

19.0 Personal Auto/19.0000 Personal Auto Combinations

Product Name:

Safeco Auto

Project Name/Number:

Level 1/15-AR-S-AO-RR-STP-LVL1

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	AR Form A-1.pdf
Item Status:	Filed
Status Date:	02/19/2015
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_SURVEY_FORM_APCS2012.pdf PPA_SURVEY_FORM_APCS2012.xls
Item Status:	Filed
Status Date:	02/19/2015
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract.pdf
Item Status:	Filed
Status Date:	02/19/2015
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Filed
Status Date:	02/19/2015
Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	AR 2015 STP Filing Justification Package.pdf
Item Status:	Filed
Status Date:	02/19/2015

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 Safeco Insurance Company of Illinois
 NAIC # (including group #) 111-39012

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

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

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

a. Driver over 55	<u>2</u> %
b. Good Student Discount	<u>1-16</u> %
c. Multi-car Discount	Varies by % <u>cars/drivers</u>
d. Accident Free Discount	<u>5</u> %

Please Specify Qualification for Discount:

Policies must be accident free for 34 months. Discount is not affected by not at-fault, below threshold at-fault, and forgiven accidents.

e. Anti-Theft Discount	<u>Comp 3-4%</u>
f. Other (specify) <u>Account Credit</u>	<u>2-15.4%</u>
Distant Student Discount	8-20%
Driver Training Discount	2%
Coverage Level Discount	0.7%-17%
Advanced Quote Discount	0.5%-13%
Paid in Full Discount	6% - 15%
Sponsored Market	5 %
Affinity Market	5 %
Low Mileage Discount	2-20%
Violation Free Discount	5%

Do you have an installment payment plan for automobile insurance? Yes No

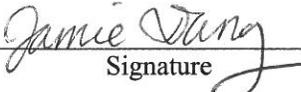
If so, what is the fee for installment payments? \$6.00 / \$2.00 for customer EFT

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
<u>500 Tiers – one program</u>	<u>1.0%</u>	<u>27592 policies</u>

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


Signature

Printed Name

Jamie Dang

Title

Product Analyst

Telephone Number

206-473-6155

Email Address

Jamie.Dang@Safeco.com

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 39012
Company Name: Safeco Insurance Company of Illinois
Contact Person: Janine Graff
Telephone No.: (206) 473-5487
Email Address: Janine.Graff@Safeco.com
Effective Date: 5/11/2015

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	N/A	%
AUTO/HOMEOWNERS	5-15.4	%
GOOD STUDENT	1-16	%
ANTI-THEFT DEVICE	3-4	%
Over 55 Defensive Driver Discount	2	%
\$250/\$500 Deductible Comp./Coll.	N/A	%

Vehicle	Coverages	Age	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
			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		\$688	\$769	\$192	\$197	\$702	\$786	\$198	\$202	\$898	\$1,007	\$247	\$253	\$676	\$758	\$194	\$197	\$782	\$877	\$217	\$222		
	Minimum Liability with Comprehensive and Collision		\$1,147	\$1,278	\$337	\$326	\$1,170	\$1,306	\$354	\$340	\$1,421	\$1,588	\$419	\$403	\$1,221	\$1,364	\$390	\$368	\$1,288	\$1,438	\$380	\$366		
	100/300/50 Liability with Comprehensive and Collision		\$1,156	\$1,292	\$344	\$333	\$1,196	\$1,339	\$364	\$351	\$1,470	\$1,648	\$436	\$422	\$1,246	\$1,396	\$397	\$378	\$1,316	\$1,474	\$392	\$379		
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$689	\$770	\$192	\$197	\$702	\$786	\$198	\$202	\$898	\$1,006	\$247	\$253	\$676	\$757	\$194	\$197	\$782	\$876	\$217	\$222		
	Minimum Liability with Comprehensive and Collision		\$1,187	\$1,322	\$347	\$334	\$1,210	\$1,350	\$363	\$348	\$1,468	\$1,639	\$430	\$413	\$1,264	\$1,411	\$400	\$377	\$1,331	\$1,486	\$390	\$375		
	100/300/50 Liability with Comprehensive and Collision		\$1,190	\$1,329	\$351	\$340	\$1,229	\$1,375	\$372	\$358	\$1,508	\$1,689	\$445	\$430	\$1,281	\$1,435	\$406	\$385	\$1,352	\$1,513	\$400	\$386		
2010 Honda Odyssey "EX"	Minimum Liability		\$592	\$661	\$171	\$174	\$608	\$680	\$177	\$180	\$777	\$871	\$220	\$224	\$591	\$661	\$175	\$177	\$676	\$756	\$193	\$197		
	Minimum Liability with Comprehensive and Collision		\$1,073	\$1,194	\$320	\$308	\$1,097	\$1,223	\$336	\$321	\$1,327	\$1,480	\$396	\$379	\$1,155	\$1,288	\$371	\$349	\$1,205	\$1,344	\$360	\$345		
	100/300/50 Liability with Comprehensive and Collision		\$1,080	\$1,206	\$325	\$314	\$1,119	\$1,252	\$344	\$331	\$1,371	\$1,535	\$411	\$396	\$1,175	\$1,315	\$377	\$358	\$1,229	\$1,375	\$370	\$356		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$621	\$692	\$179	\$182	\$637	\$712	\$185	\$188	\$815	\$912	\$231	\$235	\$619	\$692	\$183	\$185	\$708	\$792	\$202	\$206		
	Minimum Liability with Comprehensive and Collision		\$1,235	\$1,374	\$361	\$346	\$1,263	\$1,407	\$380	\$361	\$1,522	\$1,697	\$448	\$427	\$1,338	\$1,492	\$425	\$397	\$1,386	\$1,546	\$408	\$388		
	100/300/50 Liability with Comprehensive and Collision		\$1,225	\$1,367	\$362	\$349	\$1,268	\$1,417	\$385	\$368	\$1,546	\$1,731	\$459	\$440	\$1,339	\$1,498	\$426	\$401	\$1,392	\$1,557	\$413	\$396		
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$743	\$830	\$207	\$212	\$761	\$853	\$215	\$219	\$975	\$1,093	\$269	\$274	\$736	\$825	\$211	\$215	\$848	\$950	\$235	\$240		
	Minimum Liability with Comprehensive and Collision		\$1,349	\$1,503	\$387	\$372	\$1,378	\$1,538	\$407	\$389	\$1,669	\$1,864	\$482	\$462	\$1,447	\$1,616	\$450	\$423	\$1,516	\$1,693	\$437	\$419		
	100/300/50 Liability with Comprehensive and Collision		\$1,345	\$1,503	\$391	\$378	\$1,392	\$1,558	\$414	\$398	\$1,705	\$1,911	\$497	\$479	\$1,458	\$1,634	\$454	\$430	\$1,531	\$1,715	\$446	\$430		
2010 Hyundai Santa Fe SE 4x2	Minimum Liability		\$681	\$760	\$191	\$195	\$695	\$778	\$197	\$201	\$889	\$996	\$246	\$251	\$670	\$750	\$193	\$197	\$774	\$867	\$216	\$220		
	Minimum Liability with Comprehensive and Collision		\$1,169	\$1,302	\$344	\$332	\$1,194	\$1,331	\$361	\$346	\$1,448	\$1,616	\$428	\$410	\$1,250	\$1,395	\$399	\$376	\$1,313	\$1,465	\$388	\$372		
	100/300/50 Liability with Comprehensive and Collision		\$1,174	\$1,312	\$349	\$338	\$1,215	\$1,359	\$370	\$356	\$1,491	\$1,671	\$443	\$428	\$1,269	\$1,422	\$405	\$384	\$1,336	\$1,496	\$398	\$384		

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

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.	Safeco Insurance Company of Illinois	B.	111-39012

		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.	19.0 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
BI	15.3%	5.4%					
PD	43.3%	4.7%					
PIP	51.0%	6.9%					
UM/UIM, UMPD/UIMPD	25.3%	4.7%					
COMP	1.1%	3.8%					
COLL	14.1%	4.0%					
TOTAL OVERALL EFFECT	19.9%	4.5%					

6.

5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2014	22,797	5.5	6/21/2014	30,544	17,200	52	59
2013	-	1.1	3/9/2013	-	-	-	-
2012	15,157	3.3	9/8/2012	22,951	11,308	49	54
	15,157	3.0	3/10/2012	20,860	11,308	49	54
2011	15,275	0	10/8/2011	20,860	10,972	53	55
2010	14,789	-	-	21,124	10,228	48	52

7.

Expense Constants	Selected Provisions
A. Total Production Expense	16.7%
B. General Expense	6.0%
C. Taxes, License & Fees	3.5%
D. Underwriting Profit & Contingencies	9.1%
E. Other (explain)	
F. TOTAL	35.2%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. 1.5% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Personal Automobile
Arkansas
Safeco
Summary of Rate Indications

Narrative

The most current rate level indication for Arkansas Automobile is +19.9% with a new business effective date of May 11, 2015 and a renewal business effective date of June 22, 2015.

Past and Prospective Experience Within and Outside the State

Calendar year earned premiums and accident year losses (incurred losses for Liability and paid losses for Physical Damage) are utilized in the indication. Three years of experience are used for both Liability and Physical Damage coverages beginning July 1, 2011 and ending June 30, 2014. Losses are evaluated as of June 30, 2014. The credibility weighted indications are +29.6% for Liability (See Exhibit I, Sheet 1) and +9.7% for Physical Damage (See Exhibit I, Sheet 2). The overall indication is +19.9%.

Liability and Physical Damage premiums are brought to current level by means of the parallelogram method. Liability premium is adjusted to reflect a reduction in the average on-leveled earned premium. Physical Damage premium is also adjusted to reflect the effects of Symbol Trend, Model Year and Deductible shift.

Exhibit IV shows the development of losses by accident year. Arkansas loss data was used to select loss development factors for all coverages.

For each coverage, two annual trend factors are selected. The historical trend factor trends losses from the midpoint of each year used in the experience period to the midpoint of the latest experience period. In this case, the midpoint of the latest experience period is January 1, 2014. The loss projection factor trends losses from the midpoint of the latest experience period to one year beyond the proposed effective date (i.e. average accident date of the proposed policy effective period). The loss trend selections are based on both Safeco and Industry Fast Track data and are shown in Exhibit V.

Fixed expense ratios of 8.7% and 8.8%, as a percent of Earned Premium, were calculated for Liability and Physical Damage, respectively (See Exhibit VII) and then added to the developed and trended loss ratio to determine the overall indicated loss, fixed expense and loss adjustment expense ratio.

Catastrophic Hazards

A catastrophe load factor of 1.273 is selected based on the long-term catastrophe experience in Arkansas (See Exhibit VI). Catastrophe losses are removed from the Comprehensive loss experience and the data is then adjusted by including the selected catastrophe load.

Insurer Operating Expenses

Both Liability and Physical Damage incurred losses are adjusted to include all loss adjustment expenses. Based on Safeco Arkansas projections we have selected the LAE factors of 1.291 for non-MedPay Liability and 1.119 for Physical Damage.

The projected permissible loss, fixed expense and loss adjustment expense ratio for Liability is +74.0%. The projected permissible loss, fixed expense, and loss adjustment expense ratio for Physical Damage is +72.0% (see Exhibit VII).

Index of Exhibits

Exhibit	Description
I	Liability and Physical Damage Rate Level Indications
II	Premium Exhibit
III	Loss Exhibit
IV	Loss Development Triangles
V	Trend Analysis
VI	Catastrophe Provision Calculation
VII	Permissible Loss Ratio Calculation
VIII	Excess Loss Loading
Appendix A	Automobile Profit Provision

Safeco Insurance
Arkansas
Combined
Combined Coverages Rate Level Indication

A) 1-Year Total Liability Earned Premium at Current Level and at Total Limits	14,772,596
B) 1-Year Total Physical Damage Earned Premium at Current Level	13,868,371
C) Total Earned Premium at Current Level: (A) + (B)	28,640,968
D) Total Liability Rate Indication (See Exhibit I, Sheet 1)	29.6%
E) Total Physical Damage Rate Indication (See Exhibit I, Sheet 2)	9.7%
F) Overall Rate Indication	19.9%

Safeco Insurance
Arkansas
Combined
Total Limits Liability Rate Level Indication
Accident Period: 07/01/2011 to 06/30/2014

	3-Year Total
1) Total Limits Earned Premium at Collected Level (See Exhibit II)	
Bodily Injury	18,257,111
Property Damage	14,584,752
UM/UIM	6,583,936
PIP	2,935,150
Total Liability	42,360,949
2) Earned Premium at Current Level Including Premium Trend (See Exhibit II)	
Bodily Injury	14,487,697
Property Damage	13,015,660
UM/UIM	5,462,831
PIP	2,453,688
Total Liability	35,419,876
3) Total Limits Incurred Loss as of 06/14 (See Exhibit III)	
Bodily Injury	7,135,006
Property Damage	8,325,009
UM/UIM	3,007,309
PIP	2,130,609
Total Liability	20,597,933
4) Total Limits Ultimate Loss and LAE (See Exhibit III)	
Bodily Injury	9,281,044
Property Damage	11,644,745
UM/UIM	4,018,123
PIP	2,483,933
Total Liability	27,427,845
5) Total Limits Ultimate and Trended Loss and LAE (See Exhibit III)	
Bodily Injury	9,725,081
Property Damage	12,665,989
UM/UIM	4,267,237
PIP	2,594,726
Total Liability	29,253,033
6) Fixed Expenses (See Exhibit VII)	
Bodily Injury	8.7%
Property Damage	8.7%
UM/UIM	8.7%
PIP	8.7%
7) Indicated Loss, LAE and Fixed Expense Ratio [(5)/(2)+(6)]	
Bodily Injury	75.8%
Property Damage	106.0%
UM/UIM	86.8%
PIP	114.5%
8) Permissible Loss, LAE, and Fixed Expense Ratio (See Exhibit VII)	74.0%
9) Indicated Rate Change [(7)/(8) - 1]	
Bodily Injury	2.5%
Property Damage	43.3%
UM/UIM	17.4%
PIP	54.7%
10) Credibility	
Bodily Injury: Full Credibility Based on 3,000 BI Claims	57.6%
Property Damage: Full Credibility Based on 3,000 PD Claims	100.0%
UM/UIM: Full Credibility Based on 3,000 UM Claims	45.5%
PIP: Full Credibility Based on 3,000 PIP Claims	46.2%
11) Complement of Credibility (Average Loss Ratio Trend)	
Bodily Injury	32.6%
Property Damage	35.4%
UM/UIM	31.9%
PIP	47.9%
12) Credibility Weighted Rate Indication {(9)*(10) + (11)*[1-(10)]}	
Bodily Injury	15.3%
Property Damage	43.3%
UM/UIM	25.3%
PIP	51.0%
Total Liability (Weighted Average of Coverages. Weights = (2), Year Ending 06/30/2014)	29.6%

Safeco Insurance
Arkansas
Combined
Physical Damage Rate Level Indication
Accident Period: 07/01/2011 to 06/30/2014

	3-Year Total
1) Earned Premium at Collected Level (See Exhibit II)	
Comprehensive	12,558,346
Collision	22,366,526
Total	<u>34,924,871</u>
2) Earned Premium at Current Level Including Premium Trend (See Exhibit II)	
Comprehensive	11,179,851
Collision	21,393,820
Total	<u>32,573,671</u>
3) Paid Loss as of 06/14 (See Exhibit III)	
Comprehensive	4,987,205
Collision	12,218,173
Total	<u>17,205,378</u>
4) Ultimate Loss and LAE (See Exhibit III)	
Comprehensive	7,333,830
Collision	13,704,735
Total	<u>21,038,565</u>
5) Ultimate and Trended Loss and LAE (See Exhibit III)	
Comprehensive	7,160,794
Collision	15,714,230
Total	<u>22,875,025</u>
6) Fixed Expenses (See Exhibit VII)	
Comprehensive	8.8%
Collision	8.8%
7) Indicated Loss, LAE and Fixed Expense Ratio [(5)/(2)+(6)]	
Comprehensive	72.8%
Collision	82.2%
8) Permissible Loss, LAE, and Fixed Expense Ratio (See Exhibit VII)	72.0%
9) Indicated Rate Change [(7)/(8) - 1]	
Comprehensive	1.1%
Collision	14.1%
10) Credibility	
Comprehensive: Full Credibility Based on 3,000 Comprehensive Claims	100.0%
Collision: Full Credibility Based on 3,000 Collision Claims	100.0%
11) Complement of Credibility (Average Loss Ratio Trend)	
Comprehensive	15.4%
Collision	23.7%
12) Credibility Weighted Rate Indication {(9)*(10) + (11)*[1-(10)]}	
Comprehensive	1.1%
Collision	14.1%
Total Physical Damage (Weighted Average of Coverages. Weights = (2), Year Ending 06/30/2014)	<u>9.7%</u>

Safeco Insurance
Private Passenger Automobile
Arkansas
Earned Premium
Accident Period: 07/01/2011 to 06/30/2014
Data Evaluated as of: 06/30/2014

Calculation of Trended Earned Premium at Current Rate Level
Combined

Bodily Injury

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Trended Earned Premium @ Current Level	Weights
07/01/11 to 06/30/12	5,274,684	1.087	5,736,063	0.669	3,836,014	0.26
07/01/12 to 06/30/13	5,878,371	1.078	6,335,282	0.727	4,605,157	0.32
07/01/13 to 06/30/14	7,104,055	1.077	7,652,711	0.790	6,046,526	0.42
Total	18,257,111		19,724,055		14,487,697	

Property Damage

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Trended Earned Premium @ Current Level	Weights
07/01/11 to 06/30/12	3,992,444	1.276	5,093,353	0.683	3,480,650	0.27
07/01/12 to 06/30/13	4,669,829	1.209	5,643,671	0.735	4,147,012	0.32
07/01/13 to 06/30/14	5,922,480	1.151	6,819,253	0.790	5,387,998	0.41
Total	14,584,752		17,556,277		13,015,660	

UM

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Trended Earned Premium @ Current Level	Weights
07/01/11 to 06/30/12	1,816,024	1.140	2,070,330	0.685	1,417,949	0.26
07/01/12 to 06/30/13	2,092,645	1.114	2,331,933	0.740	1,726,615	0.32
07/01/13 to 06/30/14	2,675,267	1.083	2,896,181	0.800	2,318,266	0.42
Total	6,583,936		7,298,444		5,462,831	

PIP

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Trended Earned Premium @ Current Level	Weights
07/01/11 to 06/30/12	729,601	1.489	1,086,623	0.593	644,275	0.26
07/01/12 to 06/30/13	943,990	1.298	1,225,201	0.644	789,608	0.32
07/01/13 to 06/30/14	1,261,558	1.154	1,455,798	0.701	1,019,806	0.42
Total	2,935,150		3,767,622		2,453,688	

Comprehensive

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Trended Earned Premium @ Current Level	Weights
07/01/11 to 06/30/12	3,372,573	1.073	3,618,598	0.805	2,911,901	0.26
07/01/12 to 06/30/13	3,936,003	1.083	4,262,359	0.834	3,554,341	0.32
07/01/13 to 06/30/14	5,249,770	1.039	5,454,711	0.864	4,713,608	0.42
Total	12,558,346		13,335,668		11,179,851	

Collision

Experience Period	Earned Premium	On-Level Factors	Earned Premium @ Current Level	Premium Trend Factor	Trended Earned Premium @ Current Level	Weights
07/01/11 to 06/30/12	5,635,352	1.137	6,405,912	0.856	5,484,286	0.26
07/01/12 to 06/30/13	7,078,303	1.076	7,613,754	0.887	6,754,771	0.32
07/01/13 to 06/30/14	9,652,870	1.032	9,957,783	0.919	9,154,763	0.43
Total	22,366,526		23,977,450		21,393,820	

Safeco Insurance
Private Passenger Automobile
Arkansas
Loss Experience
Accident Period: 07/01/2011 to 06/30/2014
Data Evaluated as of: 06/30/2014
Combined
Incurred Loss Method
Losses Developed to Ultimate

Bodily Injury Basic @ 100

Experience Period	Incurred Loss	Adjustment Factor	Adjusted Incurred Losses	Loss Development Factor	LAE Load	Excess Loss Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	2,113,034	1.000	2,113,034	0.942	1.291	1.080	2,777,180	1.048	2,910,050	0.26
07/01/12 to 06/30/13	2,431,027	1.000	2,431,027	0.923	1.291	1.080	3,129,478	1.048	3,279,203	0.32
07/01/13 to 06/30/14	2,590,945	1.000	2,590,945	0.934	1.291	1.080	3,374,385	1.048	3,535,828	0.42
Total	7,135,006						9,281,044		9,725,081	

Property Damage

Experience Period	Incurred Loss	Adjustment Factor	Adjusted Incurred Losses	Loss Development Factor	LAE Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	2,296,390	1.000	2,296,390	1.003	1.291	2,973,049	1.113	3,309,045	0.27
07/01/12 to 06/30/13	2,851,014	1.000	2,851,014	1.016	1.291	3,739,652	1.091	4,080,672	0.32
07/01/13 to 06/30/14	3,177,605	1.000	3,177,605	1.202	1.291	4,932,044	1.070	5,276,273	0.41
Total	8,325,009					11,644,745		12,665,989	

UMBI/UIM @ 100

Experience Period	Incurred Loss	Adjustment Factor	Adjusted Incurred Losses	Loss Development Factor	LAE Load	Excess Loss Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	400,637	1.000	400,637	0.942	1.291	1.080	526,561	1.048	551,754	0.26
07/01/12 to 06/30/13	890,889	1.000	890,889	0.923	1.291	1.080	1,146,848	1.048	1,201,717	0.32
07/01/13 to 06/30/14	674,191	1.000	674,191	0.934	1.291	1.080	878,051	1.048	920,060	0.42
Total	1,965,718						2,551,460		2,673,531	

UMPD

Experience Period	Incurred Loss	Adjustment Factor	Adjusted Incurred Losses	Loss Development Factor	LAE Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	276,724	1.000	276,724	1.003	1.291	358,264	1.113	398,753	0.26
07/01/12 to 06/30/13	327,621	1.000	327,621	1.016	1.291	429,737	1.091	468,925	0.32
07/01/13 to 06/30/14	437,247	1.000	437,247	1.202	1.291	678,662	1.070	726,029	0.42
Total	1,041,591					1,466,663		1,593,707	

PIP

Experience Period	Incurred Loss	Adjustment Factor	Adjusted Incurred Losses	Loss Development Factor	LAE Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	519,402	1.000	519,402	0.989	1.291	663,423	1.057	700,959	0.26
07/01/12 to 06/30/13	652,215	1.000	652,215	0.935	1.291	786,973	1.046	823,267	0.32
07/01/13 to 06/30/14	958,992	1.000	958,992	0.835	1.291	1,033,538	1.036	1,070,499	0.42
Total	2,130,609					2,483,933		2,594,726	

Safeco Insurance
Private Passenger Automobile
Arkansas
Loss Experience
Accident Period: 07/01/2011 to 06/30/2014
Data Evaluated as of: 06/30/2014
Combined
Paid Loss Method
Losses Developed to Ultimate

Comprehensive xCat

Experience Period	Paid Loss	Adjustment Factor	Adjusted Paid Losses	Loss Development Factor	LAE Load	CAT Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	1,354,151	1.000	1,354,151	1.002	1.119	1.273	1,934,122	0.948	1,834,289	0.26
07/01/12 to 06/30/13	1,695,484	1.000	1,695,484	1.003	1.119	1.273	2,424,430	0.973	2,358,245	0.32
07/01/13 to 06/30/14	1,937,570	1.000	1,937,570	1.077	1.119	1.273	2,975,277	0.998	2,968,261	0.42
Total	4,987,205						7,333,830		7,160,794	

Collision

Experience Period	Paid Loss	Adjustment Factor	Adjusted Paid Losses	Loss Development Factor	LAE Load	Developed Loss & LAE	Trend Factor	Trended Developed Loss & LAE	Weights
07/01/11 to 06/30/12	3,210,228	1.000	3,210,228	0.999	1.119	3,589,495	1.160	4,164,117	0.26
07/01/12 to 06/30/13	3,690,103	1.000	3,690,103	0.996	1.119	4,115,092	1.149	4,726,588	0.32
07/01/13 to 06/30/14	5,317,842	1.000	5,317,842	1.008	1.119	6,000,148	1.137	6,823,526	0.43
Total	12,218,173					13,704,735		15,714,230	

Safeco Insurance
Arkansas
Bodily Injury/UM Bodily Injury/UM Bodily Injury- Basic Limits @ 100,000 Incurred Losses

Acc Year/ Age	Maturity														
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Jul2005-Jun2006	5,924,670	6,302,512	6,186,069	6,012,010	5,950,871	5,860,121	5,845,361	5,845,361	5,824,361						
Jul2006-Jun2007	5,663,202	5,666,430	5,475,899	5,409,894	5,244,429	5,249,429	5,202,182	5,202,182							
Jul2007-Jun2008	4,273,679	3,975,312	3,928,185	3,881,737	3,769,121	3,735,102	3,746,196								
Jul2008-Jun2009	3,386,835	3,475,311	3,330,080	3,144,202	3,237,299	3,196,572									
Jul2009-Jun2010	2,948,443	2,862,707	2,792,354	2,703,007	2,652,359										
Jul2010-Jun2011	2,644,547	2,723,010	2,689,995	2,545,691											
Jul2011-Jun2012	2,146,877	2,520,780	2,513,671												
Jul2012-Jun2013	3,256,428	3,321,916													
Jul2013-Jun2014	3,265,136														
	Age to Age Factors														
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180-ult
Jul2005-Jun2006	1.064	0.982	0.972	0.990	0.985	0.997	1.000	0.996							
Jul2006-Jun2007	1.001	0.966	0.988	0.969	1.001	0.991	1.000								
Jul2007-Jun2008	0.930	0.988	0.988	0.971	0.991	1.003									
Jul2008-Jun2009	1.026	0.958	0.944	1.030	0.987										
Jul2009-Jun2010	0.971	0.975	0.968	0.981											
Jul2010-Jun2011	1.030	0.988	0.946												
Jul2011-Jun2012	1.174	0.997													
Jul2012-Jun2013	1.020														
Selected	1.012	0.979	0.969	0.988	0.991	0.997	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000
To Ultimate	0.934	0.923	0.942	0.973	0.985	0.994	0.996	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Safeco Insurance
Arkansas
Property Damage/UM Property Damage/UIM Property Damage - Incurred Losses

Acc Year/ Age	Maturity														
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Jul2005-Jun2006	3,754,681	4,504,173	4,523,210	4,527,298	4,526,780	4,526,253	4,525,886	4,525,486	4,525,486						
Jul2006-Jun2007	3,593,434	4,189,418	4,234,970	4,259,081	4,257,931	4,257,931	4,257,931	4,257,931	4,257,931						
Jul2007-Jun2008	3,047,043	3,541,821	3,618,328	3,618,324	3,618,630	3,625,392	3,625,392								
Jul2008-Jun2009	2,440,666	2,901,871	2,906,993	2,917,893	2,919,593	2,919,593									
Jul2009-Jun2010	2,141,601	2,516,209	2,536,103	2,535,149	2,535,149										
Jul2010-Jun2011	2,201,554	2,639,378	2,702,590	2,714,690											
Jul2011-Jun2012	2,047,741	2,542,011	2,573,114												
Jul2012-Jun2013	2,715,743	3,178,635													
Jul2013-Jun2014	3,614,851														
	Age to Age Factors														
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180-ult
Jul2005-Jun2006	1.200	1.004	1.001	1.000	1.000	1.000	1.000	1.000							
Jul2006-Jun2007	1.166	1.011	1.006	1.000	1.000	1.000	1.000								
Jul2007-Jun2008	1.162	1.022	1.000	1.000	1.002	1.000									
Jul2008-Jun2009	1.189	1.002	1.004	1.001	1.000										
Jul2009-Jun2010	1.175	1.008	1.000	1.000											
Jul2010-Jun2011	1.199	1.024	1.004												
Jul2011-Jun2012	1.241	1.012													
Jul2012-Jun2013	1.170														
Selected	1.183	1.013	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
To Ultimate	1.202	1.016	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Safeco Insurance
Arkansas
PIP - Incurred Losses

Acc Year/ Age	Maturity														
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Jul2005-Jun2006	1,030,388	845,930	818,337	800,576	797,376	797,832	796,645	796,645	796,645						
Jul2006-Jun2007	760,537	705,324	680,020	668,626	672,042	672,042	674,670	674,670							
Jul2007-Jun2008	853,400	660,186	622,188	609,174	605,841	613,675	613,675								
Jul2008-Jun2009	718,446	675,720	631,591	621,202	629,202	625,250									
Jul2009-Jun2010	593,755	496,024	483,598	483,895	483,895										
Jul2010-Jun2011	449,127	432,136	400,842	398,466											
Jul2011-Jun2012	663,829	554,066	519,402												
Jul2012-Jun2013	622,750	652,215													
Jul2013-Jun2014	958,992														

	Age to Age Factors														
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180-ult
Jul2005-Jun2006	0.821	0.967	0.978	0.996	1.001	0.999	1.000	1.000							
Jul2006-Jun2007	0.927	0.964	0.983	1.005	1.000	1.004	1.000								
Jul2007-Jun2008	0.774	0.942	0.979	0.995	1.013	1.000									
Jul2008-Jun2009	0.941	0.935	0.984	1.013	0.994										
Jul2009-Jun2010	0.835	0.975	1.001	1.000											
Jul2010-Jun2011	0.962	0.928	0.994												
Jul2011-Jun2012	0.835	0.937													
Jul2012-Jun2013	1.047														
Selected	0.893	0.945	0.985	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
To Ultimate	0.835	0.935	0.989	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Safeco Insurance
Arkansas
Comprehensive Excluding Catastrophes - Paid Loss, Including R/R

Acc Year/ Age	Maturity														
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Jul2005-Jun2006	2,426,214	2,578,240	2,577,106	2,580,378	2,580,263	2,580,263	2,580,263	2,580,263	2,580,263	2,580,263					
Jul2006-Jun2007	2,165,526	2,322,627	2,323,439	2,323,604	2,323,604	2,323,604	2,323,604	2,323,604	2,323,604	2,323,604					
Jul2007-Jun2008	2,131,532	2,305,711	2,311,806	2,311,386	2,311,386	2,311,386	2,313,886	2,314,078							
Jul2008-Jun2009	1,315,495	1,580,678	1,604,637	1,604,637	1,617,999	1,617,999									
Jul2009-Jun2010	1,403,446	1,502,043	1,503,741	1,503,980	1,503,980										
Jul2010-Jun2011	1,148,684	1,230,685	1,230,802	1,230,991											
Jul2011-Jun2012	1,262,426	1,353,505	1,354,151												
Jul2012-Jun2013	1,586,152	1,695,484													
Jul2013-Jun2014	1,937,570														
	Age to Age Factors														
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180-ult
Jul2005-Jun2006	1.063	1.000	1.001	1.000	1.000	1.000	1.000	1.000							
Jul2006-Jun2007	1.073	1.000	1.000	1.000	1.000	1.000	1.000								
Jul2007-Jun2008	1.082	1.003	1.000	1.000	1.001	1.000									
Jul2008-Jun2009	1.202	1.015	1.000	1.008	1.000										
Jul2009-Jun2010	1.070	1.001	1.000	1.000											
Jul2010-Jun2011	1.071	1.000	1.000												
Jul2011-Jun2012	1.072	1.000													
Jul2012-Jun2013	1.069														
Selected	1.074	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
To Ultimate	1.077	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Safeco Insurance
Arkansas
Collision - Paid Losses

Acc Year/ Age	Maturity														
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
Jul2005-Jun2006	4,796,787	4,923,858	4,926,038	4,911,994	4,911,860	4,911,860	4,911,860	4,911,860	4,911,860	4,911,860					
Jul2006-Jun2007	4,927,092	5,073,406	5,057,037	5,058,304	5,051,883	5,051,883	5,051,883	5,051,883	5,051,883						
Jul2007-Jun2008	4,624,462	4,679,595	4,657,984	4,655,643	4,655,606	4,655,606	4,655,606	4,655,606	4,655,606						
Jul2008-Jun2009	3,431,907	3,516,921	3,507,292	3,506,798	3,495,027	3,495,027									
Jul2009-Jun2010	3,181,543	3,258,023	3,252,369	3,254,736	3,254,736										
Jul2010-Jun2011	3,218,825	3,189,745	3,180,377	3,180,377											
Jul2011-Jun2012	3,318,375	3,206,147	3,210,228												
Jul2012-Jun2013	3,617,080	3,690,103													
Jul2013-Jun2014	5,317,842														

	Age to Age Factors														
	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - 144	144 - 156	156 - 168	168 - 180	180-ult
Jul2005-Jun2006	1.026	1.000	0.997	1.000	1.000	1.000	1.000	1.000							
Jul2006-Jun2007	1.030	0.997	1.000	0.999	1.000	1.000	1.000								
Jul2007-Jun2008	1.012	0.995	0.999	1.000	1.000	1.000									
Jul2008-Jun2009	1.025	0.997	1.000	0.997	1.000										
Jul2009-Jun2010	1.024	0.998	1.001	1.000											
Jul2010-Jun2011	0.991	0.997	1.000												
Jul2011-Jun2012	0.966	1.001													
Jul2012-Jun2013	1.020														
Selected	1.012	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
To Ultimate	1.008	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Safeco Insurance
Private Passenger Automobile
Arkansas
Calculation of Loss Trend Factors
Combined
Historical Loss Trend Factors

Selected Annual Historical Pure Premium Trend :	BI	PD	UMBI	UMPD	PIP	COMP	COLL
	0.0%	2.0%	0.0%	2.0%	1.0%	-2.5%	1.0%

Experience Period	Trend From	Trend To	Trend Period	BI Loss Trend Factor	PD Loss Trend Factor	UMBI Loss Trend Factor	UMPD Loss Trend Factor	PIP Loss Trend Factor	Comp Loss Trend Factor	Coll Loss Trend Factor
07/01/11 to 06/30/12	1/1/2012	1/1/2014	2.00	1.000	1.040	1.000	1.040	1.020	0.951	1.020
07/01/12 to 06/30/13	1/1/2013	1/1/2014	1.00	1.000	1.020	1.000	1.020	1.010	0.975	1.010
07/01/13 to 06/30/14	1/1/2014	1/1/2014	0.00	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Loss Projection Factors

Selected Annual Projected Pure Premium Trend :	BI	PD	UMBI	UMPD	PIP	COMP	COLL
	2.0%	2.9%	2.0%	2.9%	1.5%	-0.1%	5.6%

Experience Period	Trend From	Trend To	Trend Period	BI Loss Trend Factor	PD Loss Trend Factor	UMBI Loss Trend Factor	UMPD Loss Trend Factor	PIP Loss Trend Factor	Comp Loss Trend Factor	Coll Loss Trend Factor
All	1/1/2014	5/11/2016	2.36	1.048	1.070	1.048	1.070	1.036	0.998	1.137

Combined Loss Trend Factors

Experience Period	BI Loss Trend Factor	PD Loss Trend Factor	UMBI Loss Trend Factor	UMPD Loss Trend Factor	PIP Loss Trend Factor	Comp Loss Trend Factor	Coll Loss Trend Factor
07/01/11 to 06/30/12	1.048	1.113	1.048	1.113	1.057	0.948	1.160
07/01/12 to 06/30/13	1.048	1.091	1.048	1.091	1.046	0.973	1.149
07/01/13 to 06/30/14	1.048	1.070	1.048	1.070	1.036	0.998	1.137

	Distribution	Trend To Date
12 month policy	77.5%	6/1/2016
6 month policy	22.5%	3/1/2016
Total	100.0%	5/11/2016

Safeco Insurance
Private Passenger Automobile
Arkansas
Calculation of Premium Trend Factors
Combined
Historical Premium Factors

Selected Annual Historical Premium Trend:	BI -8.0%	PD -7.0%	UM -7.5%	PIP -8.0%	Comp -3.5%	Collision -3.5%
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Experience Period	Trend From	Trend To	Trend Period	BI Premium Trend Factor	PD Premium Trend Factor	UM Premium Trend Factor	PIP Premium Trend Factor	Comp Premium Trend Factor	Coll Premium Trend Factor
07/01/11 to 06/30/12	1/1/2012	1/1/2014	2.00	0.846	0.865	0.856	0.846	0.931	0.931
07/01/12 to 06/30/13	1/1/2013	1/1/2014	1.00	0.920	0.930	0.925	0.920	0.965	0.965
07/01/13 to 06/30/14	1/1/2014	1/1/2014	0.00	1.000	1.000	1.000	1.000	1.000	1.000

Premium Projection Factors

Selected Annual Projected Premium Trend:	BI -9.5%	PD -9.5%	UM -9.0%	PIP -14.0%	Comp -6.0%	Collision -3.5%
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Experience Period	Trend From	Trend To	Trend Period	BI Premium Trend Factor	PD Premium Trend Factor	UM Premium Trend Factor	PIP Premium Trend Factor	Comp Premium Trend Factor	Coll Premium Trend Factor
All	1/1/2014	5/11/2016	2.36	0.790	0.790	0.800	0.701	0.864	0.919

Combined Premium Trend Factors

Experience Period	BI Premium Trend Factor	PD Premium Trend Factor	UM Premium Trend Factor	PIP Premium Trend Factor	Comp Premium Trend Factor	Coll Premium Trend Factor
07/01/11 to 06/30/12	0.669	0.683	0.685	0.593	0.805	0.856
07/01/12 to 06/30/13	0.727	0.735	0.740	0.644	0.834	0.887
07/01/13 to 06/30/14	0.790	0.790	0.800	0.701	0.864	0.919

Arkansas
Fast Track Trend Data
Industry

4 Qtrs. Ending		Bodily Injury				Property Damage			Personal Injury Protection				Collision			Comprehensive		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2010	1	10,278	1.26%	0.81%	83	2,964	3.05%	90	*****	*****	*****	*****	3,081	5.69%	175	1,383	8.28%	115
2010	2	10,183	1.26%	0.82%	83	2,972	3.06%	91	*****	*****	*****	*****	3,063	5.70%	175	1,314	8.37%	110
2010	3	10,340	1.26%	0.82%	85	2,969	3.06%	91	*****	*****	*****	*****	3,080	5.69%	175	1,151	7.86%	91
2010	4	10,558	1.25%	0.80%	85	2,968	3.02%	90	*****	*****	*****	*****	3,095	5.62%	174	1,136	7.86%	89
2011	1	12,552	1.25%	0.80%	101	2,976	2.98%	89	*****	*****	*****	*****	3,161	5.53%	175	1,093	7.58%	83
2011	2	12,773	1.24%	0.78%	100	2,989	2.91%	87	*****	*****	*****	*****	3,223	5.42%	175	1,477	8.89%	131
2011	3	12,790	1.25%	0.77%	98	2,993	2.94%	88	*****	*****	*****	*****	3,274	5.32%	174	1,545	9.28%	143
2011	4	12,843	1.27%	0.77%	99	3,022	2.93%	89	*****	*****	*****	*****	3,350	5.29%	177	1,573	9.20%	145
2012	1	10,842	1.29%	0.78%	85	3,012	2.99%	90	*****	*****	*****	*****	3,275	5.26%	172	1,599	9.20%	147
2012	2	10,837	1.29%	0.80%	87	3,053	3.01%	92	*****	*****	*****	*****	3,299	5.26%	174	1,282	7.51%	96
2012	3	11,001	1.28%	0.81%	89	3,034	2.99%	91	*****	*****	*****	*****	3,283	5.24%	172	1,239	7.10%	88
2012	4	11,185	1.27%	0.80%	90	3,040	2.97%	90	*****	*****	*****	*****	3,272	5.20%	170	1,207	7.01%	85
2013	1	11,230	1.26%	0.79%	89	3,112	2.92%	91	*****	*****	*****	*****	3,351	5.19%	174	1,220	6.94%	85
2013	2	11,257	1.28%	0.79%	89	3,132	2.94%	92	*****	*****	*****	*****	3,373	5.23%	176	1,223	6.87%	84
2013	3	11,174	1.27%	0.79%	88	3,206	2.90%	93	*****	*****	*****	*****	3,447	5.19%	179	1,221	6.66%	81
2013	4	11,114	1.27%	0.80%	89	3,255	2.88%	94	*****	*****	*****	*****	3,504	5.21%	182	1,236	6.50%	80
2014	1	11,255	1.24%	0.79%	89	3,263	2.87%	94	*****	*****	*****	*****	3,527	5.29%	187	1,251	6.41%	80

FITTED TREND

1-Yr (5 pts)	-0.33	-1.77	0.77	0.43	5.47	-2.02	3.35	*****	*****	*****	*****	5.77	1.38	7.22	2.48	-8.28	-6.00
2-Yr (9 pts)	1.77	-1.36	-0.03	1.74	4.46	-2.45	1.90	*****	*****	*****	*****	4.11	-0.17	3.93	-7.11	-12.67	-18.88
3-Yr (13 pts)	-4.69	0.18	0.61	-4.11	3.18	-0.84	2.31	*****	*****	*****	*****	2.99	-1.39	1.56	-5.09	-11.20	-15.72
4-Yr (17 pts)	0.80	0.16	-0.41	0.39	2.38	-1.29	1.06	*****	*****	*****	*****	3.39	-2.44	0.86	-1.29	-6.90	-8.10

Arkansas
Fast Track Trend Data
Safeco

4 Qtrs. Ending		Bodily Injury				Property Damage			Personal Injury Protection				Collision			Comprehensive			Comprehensive Ex-Cat		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2010	1	9,440	1.40%	1.25%	118	2,449	4.10%	100	2,838	1.23%	0.78%	22	2,624	6.43%	169	1,473	6.46%	95	1,388	5.90%	82
2010	2	9,461	1.51%	1.23%	116	2,439	4.03%	98	2,499	1.39%	0.83%	21	2,754	6.57%	181	1,407	6.51%	92	1,368	6.12%	84
2010	3	9,886	1.41%	1.18%	117	2,431	3.91%	95	2,554	1.31%	0.84%	22	2,731	6.60%	180	1,201	6.47%	78	1,172	6.15%	72
2010	4	9,636	1.25%	1.09%	105	2,517	3.81%	96	2,894	1.20%	0.81%	24	2,586	6.64%	172	1,174	6.39%	75	1,141	6.05%	69
2011	1	8,475	1.27%	1.05%	89	2,445	3.77%	92	2,725	1.24%	0.84%	23	2,839	6.70%	190	1,232	6.17%	76	1,198	5.91%	71
2011	2	8,060	1.42%	1.12%	90	2,487	3.86%	96	2,811	1.08%	0.74%	21	2,840	6.63%	188	1,564	7.34%	115	1,227	5.90%	72
2011	3	7,066	1.37%	1.05%	74	2,436	3.96%	96	2,919	1.15%	0.76%	22	2,806	6.78%	190	1,599	7.53%	120	1,212	5.99%	73
2011	4	7,929	1.47%	1.08%	86	2,436	4.05%	99	2,754	1.23%	0.75%	21	2,765	6.71%	186	1,563	7.81%	122	1,187	6.26%	74
2012	1	7,754	1.49%	1.17%	90	2,509	3.91%	98	2,585	1.25%	0.82%	21	2,705	6.81%	184	1,501	7.76%	117	1,118	6.24%	70
2012	2	7,798	1.23%	1.08%	84	2,467	3.75%	93	2,755	1.19%	0.94%	26	2,769	6.53%	181	1,214	6.45%	78	1,101	6.16%	68
2012	3	8,141	1.32%	1.05%	86	2,554	3.73%	95	3,071	1.18%	0.85%	26	2,679	6.17%	165	1,269	6.30%	80	1,191	6.06%	72
2012	4	7,212	1.31%	1.01%	73	2,571	3.67%	94	3,346	1.18%	0.82%	28	2,759	6.07%	167	1,273	6.27%	80	1,199	6.08%	73
2013	1	7,335	1.26%	0.90%	66	2,590	3.72%	96	3,493	1.08%	0.76%	26	2,692	5.96%	161	1,276	6.15%	78	1,203	5.90%	71
2013	2	9,050	1.30%	0.90%	81	2,689	3.64%	98	3,592	1.03%	0.69%	25	2,644	5.85%	155	1,235	6.03%	74	1,172	5.80%	68
2013	3	8,104	1.17%	0.96%	78	2,760	3.48%	96	3,233	1.11%	0.80%	26	2,488	5.85%	165	1,192	5.79%	69	1,113	5.62%	63
2013	4	8,648	1.02%	0.86%	74	2,679	3.39%	91	3,138	1.05%	0.84%	26	2,897	5.83%	169	1,222	5.71%	70	1,131	5.49%	62
2014	1	9,367	1.03%	0.82%	77	2,744	3.33%	91	3,209	1.15%	0.91%	29	2,886	5.99%	173	1,235	5.63%	70	1,157	5.46%	63
2014	2	8,244	1.02%	0.79%	65	2,768	3.33%	92	3,143	1.16%	0.89%	28	2,925	5.95%	174	1,411	5.90%	83	1,230	5.60%	69

FITTED TREND

1-Yr (5 pts)	-1.65	-21.92	-14.96	-16.36	2.08	-8.48	-6.57	-10.39	11.93	28.92	15.52	9.27	2.48	11.98	12.88	-2.77	9.76	5.59	-3.85	1.52
2-Yr (9 pts)	7.65	-12.87	-13.91	-7.32	5.63	-6.75	-1.49	3.07	-2.57	0.27	3.34	4.00	-3.63	0.23	2.50	-6.09	-3.75	1.11	-6.08	-5.04
3-Yr (13 pts)	5.00	-11.48	-11.08	-6.63	4.70	-6.15	-1.74	6.80	-2.01	3.54	10.58	1.22	-5.42	-4.27	-7.49	-10.52	-17.22	-0.63	-3.79	-4.40
4-Yr (17 pts)	-1.86	-7.44	-8.89	-10.59	3.45	-4.25	-0.94	6.95	-4.01	0.86	7.87	1.09	-3.95	-2.90	-1.85	-4.59	-6.36	-1.44	-2.49	-3.90

R9 Southwest
Fast Track Trend Data
Industry

4 Qtrs. Ending		Bodily Injury				Property Damage			Personal Injury Protection				Collision			Comprehensive		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2010	1	11,343	1.42%	0.97%	110	2,908	3.79%	110	2,959	1.72%	1.03%	30	3,193	5.47%	175	1,362	8.21%	112
2010	2	11,383	1.41%	0.96%	109	2,903	3.77%	110	2,974	1.71%	1.03%	31	3,190	5.45%	174	1,267	8.19%	104
2010	3	11,516	1.42%	0.96%	110	2,915	3.78%	110	3,043	1.72%	1.02%	31	3,221	5.45%	176	1,150	8.11%	93
2010	4	11,631	1.43%	0.95%	111	2,920	3.79%	111	3,072	1.72%	1.02%	31	3,217	5.43%	175	1,103	8.07%	89
2011	1	11,863	1.44%	0.96%	114	2,931	3.79%	111	3,122	1.75%	1.03%	32	3,227	5.42%	175	1,093	7.95%	87
2011	2	12,090	1.44%	0.96%	116	2,950	3.75%	111	3,158	1.76%	1.03%	32	3,231	5.38%	174	1,199	8.17%	98
2011	3	12,141	1.43%	0.95%	116	2,957	3.74%	110	3,120	1.78%	1.05%	33	3,255	5.36%	175	1,270	8.28%	105
2011	4	12,103	1.44%	0.95%	115	2,983	3.74%	112	3,124	1.79%	1.04%	32	3,303	5.42%	179	1,283	8.23%	106
2012	1	11,994	1.46%	0.94%	113	3,012	3.77%	113	3,118	1.82%	1.04%	32	3,293	5.43%	179	1,296	8.37%	109
2012	2	11,994	1.49%	0.94%	113	3,023	3.82%	115	3,153	1.85%	1.02%	32	3,311	5.52%	183	1,338	8.47%	113
2012	3	12,136	1.49%	0.94%	114	3,000	3.87%	116	3,177	1.85%	1.01%	32	3,312	5.56%	184	1,366	8.38%	114
2012	4	12,432	1.50%	0.94%	117	3,014	3.88%	117	3,180	1.86%	1.03%	33	3,304	5.57%	184	1,365	8.32%	114
2013	1	12,591	1.49%	0.93%	117	3,049	3.86%	118	3,190	1.84%	1.02%	32	3,370	5.58%	188	1,401	8.36%	117
2013	2	12,792	1.47%	0.93%	119	3,085	3.85%	119	3,161	1.80%	1.02%	32	3,409	5.60%	191	1,395	8.14%	114
2013	3	12,960	1.48%	0.93%	121	3,165	3.82%	121	3,202	1.79%	1.02%	33	3,437	5.63%	194	1,349	8.01%	108
2013	4	13,060	1.48%	0.93%	122	3,205	3.82%	122	3,233	1.77%	1.00%	32	3,469	5.68%	197	1,355	8.03%	109
2014	1	13,197	1.48%	0.93%	123	3,219	3.84%	124	3,216	1.78%	1.00%	32	3,486	5.75%	200	1,302	7.85%	102

FITTED TREND

1-Yr (5 pts)	4.70	-0.33	0.20	4.90	6.04	-0.73	5.26	1.57	-3.58	-1.96	-0.41	3.46	3.06	6.63	-6.80	-5.45	-11.88
2-Yr (9 pts)	5.46	0.00	-0.55	4.89	3.88	0.29	4.18	1.40	-2.10	-1.43	-0.04	3.20	2.34	5.62	0.37	-3.46	-3.11
3-Yr (13 pts)	3.55	1.12	-0.97	2.55	3.05	0.90	3.98	1.08	0.42	-1.05	0.01	2.61	2.19	4.86	5.27	-0.75	4.47
4-Yr (17 pts)	3.66	1.35	-0.95	2.67	2.52	0.59	3.12	1.83	1.44	-0.53	1.29	2.22	1.34	3.59	3.81	-0.21	3.59

R9 Southwest
Fast Track Trend Data
Safeco

4 Qtrs. Ending		Bodily Injury				Property Damage			Personal Injury Protection				Collision			Comprehensive			Comprehensive Ex-Cat		
Year	Qtr.	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Arising Freq.	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium	Paid Severity	Paid Freq.	Paid Pure Premium
2010	1	10,653	1.50%	1.16%	123	2,540	4.29%	109	2,506	1.57%	1.22%	31	2,647	6.72%	178	1,329	7.19%	96	993	6.13%	61
2010	2	10,497	1.46%	1.12%	118	2,547	4.24%	108	2,559	1.54%	1.17%	30	2,602	6.73%	175	1,203	7.41%	89	931	6.60%	61
2010	3	10,082	1.45%	1.11%	112	2,523	4.25%	107	2,598	1.48%	1.18%	31	2,585	6.83%	176	1,086	7.47%	81	865	6.85%	59
2010	4	9,626	1.45%	1.08%	104	2,498	4.27%	107	2,614	1.48%	1.16%	30	2,524	6.89%	174	1,070	7.53%	81	843	6.87%	58
2011	1	9,625	1.42%	1.04%	100	2,493	4.24%	106	2,629	1.43%	1.08%	28	2,508	6.95%	174	1,055	7.46%	79	829	6.81%	56
2011	2	9,541	1.41%	1.01%	96	2,472	4.23%	104	2,630	1.35%	1.06%	28	2,505	6.86%	172	1,152	7.58%	87	846	6.58%	56
2011	3	9,399	1.38%	0.95%	89	2,489	4.18%	104	2,606	1.31%	0.97%	25	2,508	6.77%	170	1,242	7.64%	95	869	6.52%	57
2011	4	9,676	1.37%	0.91%	88	2,504	4.18%	105	2,632	1.28%	0.91%	24	2,549	6.79%	173	1,258	7.60%	96	880	6.51%	57
2012	1	9,942	1.37%	0.88%	87	2,493	4.16%	104	2,589	1.27%	0.90%	23	2,547	6.70%	171	1,283	7.61%	98	875	6.50%	57
2012	2	10,298	1.33%	0.87%	90	2,553	4.17%	106	2,584	1.28%	0.88%	23	2,560	6.74%	173	1,386	7.81%	108	838	6.51%	55
2012	3	10,507	1.30%	0.87%	91	2,559	4.18%	107	2,631	1.27%	0.88%	23	2,552	6.82%	174	1,426	7.62%	109	846	6.34%	54
2012	4	10,667	1.26%	0.85%	90	2,625	4.12%	108	2,620	1.22%	0.89%	23	2,535	6.79%	172	1,396	7.53%	105	845	6.34%	54
2013	1	11,001	1.22%	0.81%	89	2,663	4.11%	109	2,656	1.23%	0.90%	24	2,586	6.80%	176	1,371	7.59%	101	843	6.22%	52
2013	2	11,444	1.22%	0.81%	93	2,663	4.08%	109	2,669	1.18%	0.89%	24	2,603	6.83%	178	1,360	7.05%	96	885	6.19%	55
2013	3	11,996	1.20%	0.82%	98	2,717	4.06%	110	2,683	1.16%	0.87%	23	2,601	6.81%	177	1,288	7.13%	92	879	6.37%	56
2013	4	11,591	1.19%	0.85%	99	2,734	4.03%	110	2,645	1.20%	0.91%	24	2,632	6.89%	181	1,305	7.04%	92	879	6.27%	55
2014	1	11,492	1.18%	0.87%	100	2,760	4.03%	111	2,602	1.19%	0.92%	24	2,633	7.00%	184	1,275	7.03%	90	872	6.30%	55
2014	2	11,246	1.18%	0.85%	96	2,797	4.02%	112	2,542	1.22%	0.91%	23	2,611	7.03%	184	1,285	7.15%	92	895	6.33%	57

FITTED TREND

1-Yr (5 pts)	-3.07	-3.52	6.44	3.17	4.64	-1.48	3.10	-5.01	3.33	3.54	-1.64	0.76	3.38	4.17	-4.84	0.60	-4.28	0.56	1.37	1.94
2-Yr (9 pts)	6.00	-5.74	-0.40	5.57	4.72	-2.07	2.56	-0.47	-3.32	1.71	1.24	1.71	1.84	3.58	-5.43	-4.93	-10.09	3.20	-0.86	2.31
3-Yr (13 pts)	8.08	-6.40	-4.51	3.20	4.48	-1.67	2.73	-0.02	-4.07	-2.72	-2.74	1.62	0.96	2.59	1.92	-3.24	-1.38	1.03	-1.60	-0.59
4-Yr (17 pts)	5.16	-5.98	-7.54	-2.77	2.96	-1.55	1.36	0.24	-6.25	-6.93	-6.71	0.81	0.42	1.24	5.14	-1.71	3.34	0.26	-2.20	-1.94

Safeco Insurance
Private Passenger Automobile
Arkansas
All Companies
Comprehensive Catastrophe Load Calculation

Accident Year Ending	Total Paid Comp Loss	XCat Paid Comp Loss	Total/XCat Ratio
Jul2002-Jun2003	880,547	873,439	1.008
Jul2003-Jun2004	1,467,231	1,443,432	1.016
Jul2004-Jun2005	1,862,505	1,856,638	1.003
Jul2005-Jun2006	2,893,749	2,580,263	1.121
Jul2006-Jun2007	2,341,806	2,323,604	1.008
Jul2007-Jun2008	3,603,651	2,314,078	1.557
Jul2008-Jun2009	2,139,539	1,617,999	1.322
Jul2009-Jun2010	1,653,228	1,503,980	1.099
Jul2010-Jun2011	2,328,346	1,230,991	1.891
Jul2011-Jun2012	1,565,140	1,354,151	1.156
Jul2012-Jun2013	1,965,779	1,695,484	1.159
Jul2013-Jun2014	2,743,694	1,937,570	1.416

Selected Cat Provision 1.273

Safeco Insurance
Private Passenger Automobile
Arkansas
Permissible Loss Ratio Calculation
Projected Expenses
(As a Percentage of Earned Premium)

Liability	Total	Variable	Fixed
Commission	16.3%	16.3%	0.0%
Other Acquisition	1.3%	0.0%	1.3%
General	7.0%	0.7%	6.3%
Tax	1.4%	1.4%	0.0%
Profit	7.6%	7.6%	0.0%
Contingency	0.0%	0.0%	0.0%
Involuntary Load	0.0%	0.0%	0.0%
Total Expense Ratio	33.6%	26.0%	7.6%
Total Trended Expense Ratio	34.7%	26.0%	8.7%
Target Loss & Fixed Exp Ratio			74.0%

Physical Damage	Total	Variable	Fixed
Commission	15.1%	15.1%	0.0%
Other Acquisition	1.3%	0.0%	1.3%
General	7.0%	0.7%	6.3%
Tax	1.4%	1.4%	0.0%
Profit	10.7%	10.7%	0.0%
Contingency	0.0%	0.0%	0.0%
Involuntary Load	0.0%	0.0%	0.0%
Total Expense Ratio	35.6%	28.0%	7.6%
Total Trended Expense Ratio	36.7%	28.0%	8.8%
Target Loss & Fixed Exp Ratio			72.0%

Arkansas
Excess Loss Loading Factor Calculation
Method One: Ratio of Ultimate Developed Losses

BI + UMBI / UIM

Accident Year	Ult. Incurred Loss	Ult Loss Capped @ 100	Large Loss Factor	Trended Large Loss Factor	Fitted Trend
Jul2004-Jun2005	-	-			
Jul2005-Jun2006	6,294,087	5,824,361	1.081	1.081	0.2%
Jul2006-Jun2007	5,499,863	5,187,928	1.060	1.060	0.3%
Jul2007-Jun2008	3,992,894	3,740,699	1.067	1.067	0.2%
Jul2008-Jun2009	3,430,382	3,178,572	1.079	1.079	0.0%
Jul2009-Jun2010	2,798,700	2,615,001	1.070	1.070	-0.2%
Jul2010-Jun2011	2,884,190	2,480,403	1.163	1.163	-1.1%
Jul2011-Jun2012	2,413,067	2,370,976	1.018	1.018	3.9%
Jul2012-Jun2013	3,363,951	3,100,516	1.085	1.085	1.2%
Jul2013-Jun2014	3,409,213	3,105,894	1.098	1.098	
5 Year Average				1.087	
7 Year Average				1.083	
8 Year Average				1.080	
9 Year Average				1.080	
Selected State Load				1.080	
Excess Trend		0.0%			

Safeco Insurance

Private Passenger Automobile

Countrywide Profit Provision

As Safeco Insurance is organized under a mutual holding company system, our company has limited recourse to stock market capitalization to generate needed surplus funds, unlike a publicly-traded insurance company or an insurance company with a publicly-traded parent. Any increase in surplus must come from (1) underwriting profit, (2) investment income, (3) realized capital gains, or (4) unrealized capital gains. In the following analysis, Safeco selects provisions for underwriting profit which will ensure that anticipated income from all sources produces net income after taxes that is commensurate with the risk assumed in the business of property/casualty insurance. Furthermore, these provisions ensure that projected changes in policyholder surplus are sufficiently similar (in direction and magnitude) to changes in premium accounts so that confidence in the Companies' financial integrity can be maintained.

Exhibit A shows a history of calendar year rates of return for investment income expressed as a percentage of mean invested assets. The primary source is interest, dividends, and real estate income shown in column (3). Based on the current market yield, it is reasonable to anticipate before tax returns of 3.3% from interest, dividends, and real estate income during the time rates are effective. Historically, realized capital gains have contributed very little to earnings. For the prospective period, we select 0.3% from this source. In total, our anticipated pre-tax return is 3.6%. We believe this a reasonable return given the current interest rate environment. After federal income taxes, the total anticipated rate of return is 2.7% of invested assets.

Exhibit B presents the investment income derived from unearned premium reserves. The model uses historical information, modified for the current tax rate. This income is separated into two categories. First, there are premium finance charges [Line 10] collected by allowing policyholders to pay their premiums in installments over the 12-month policy term. Line 3 is the corresponding portion of the unearned premium reserve representing the premium which is being financed by the company. Second, there is the remaining reserve, after prepaid expense and taxes, [Line 7] which develops income based on the anticipated rate of return.

Exhibit C applies the rate of return to mean loss and loss adjustment expense reserves. These exhibits relate investment income to premium earned. Exhibit D provides pertinent expense data to calculate the Permissible Loss Ratio. Exhibit E deals with the calculation of federal income taxes applicable to unearned premium and loss reserves.

Income from all of the above sources is combined with our selected underwriting profit provisions in the following 2 to 1 premium-to-surplus model:

Let Premium = \$100; Surplus = \$50

Memo Exhibit

	<u>Liability</u>	<u>Physical Damage</u>
1) Investment Income on Unearned Premium Reserves \$100 x (Exhibit B, Table 1, Item 12)	\$1.06	\$1.06
2) Investment Income on Loss Reserves \$100 x (Exhibit C, Table 1, Item 5)	\$2.12	\$0.10
3) Investment Income on Surplus \$50 x (Exhibit A, Table 1, Column 7)	\$1.35	\$1.35
4) Underwriting Income After Tax \$100 x (1-.35) x Profit Provision (Exhibit D, Item 4b)	\$4.92	\$6.94
5) Total Expected Return [1]+[2]+[3]+[4] Average Total Expected Return (Based on earned 59.7%/40.3% premium distribution)	\$9.45	\$9.45
6) Expected Return on Surplus ([5]*Premium:Surplus Ratio)/100		18.9%
7) GAAP Adjusted Return [6]/GAAP Adj. Factor (Exhibit F, Item 6)		15.0%

We have determined that, related to surplus, 15.0% is an appropriate and fair rate of return for property-casualty insurers in comparison with other industries, given the variability in the overall return. The pre-tax profit provisions of 7.6% for liability and 10.7% for physical damage are derived using an iterative method to yield an anticipated return of 9.45% on earned premium after tax, and a 15.0% GAAP adjusted return on surplus. We have selected target profit provisions of 7.6% for liability and 10.7% for physical damage as a percentage of premium.

Exhibit A: Effective Rate of Return on Investable Assets

Table 1: Historical Investments Returns 1986-2013

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Calendar Year	Mean Invested Assets (a)	Net Investment Income (b)	Net Inv. Inc. % of (2)	Net Realized Capital Gains (c)	Net Realized Cap. Gains % of (2)	Total Return
1986	8,118,335,491	638,231,286	7.9	306,142,812	3.8	
1987	9,808,729,009	733,126,525	7.5	117,222,704	1.2	
1988	11,272,895,755	868,278,838	7.7	34,851,447	0.3	
1989	12,415,308,080	965,013,926	7.8	45,991,686	0.4	
1990	13,727,246,565	1,040,182,466	7.6	43,141,539	0.3	
1991	14,085,608,244	1,084,863,706	7.7	16,195,685	0.1	
1992	14,872,603,927	1,078,372,300	7.3	356,556,819	2.4	
1993	15,380,644,905	1,019,000,685	6.6	192,575,284	1.3	
1994	15,728,080,374	1,000,703,107	6.4	42,091,361	0.3	
1995	16,644,320,729	1,004,243,423	6.4	58,061,803	0.3	
1996	17,754,458,149	1,024,976,627	5.8	80,172,253	0.5	
1997	19,051,878,513	1,049,458,975	5.5	112,763,515	0.6	
1998	20,008,196,638	1,114,613,916	5.6	199,016,656	1.0	
1999	21,692,869,206	1,259,013,722	5.8	559,579,315	2.6	
2000	23,097,086,037	1,249,282,280	5.4	336,548,991	1.5	
2001	22,316,155,306	1,180,115,309	5.3	295,996,921	1.3	
2002	22,117,700,188	1,149,160,133	5.2	236,186,278	1.1	
2003	24,593,328,553	1,213,180,583	4.9	186,183,583	0.8	
2004	28,362,100,873	1,278,067,945	4.5	411,926,118	1.5	
2005	31,616,013,191	1,277,698,305	4.0	273,728,472	0.9	
2006	35,560,878,142	1,370,600,938	3.9	106,166,957	0.3	
2007	40,342,136,927	1,668,935,624	4.1	189,655,540	0.5	
2008	44,670,013,186	2,071,514,943	4.6	(48,560,181)	-0.1	
2009	47,693,589,467	1,792,955,767	3.8	(28,910,232)	-0.1	
2010	49,579,139,343	1,721,410,847	3.5	202,759,385	0.4	
2011	50,838,643,778	1,760,105,473	3.5	163,773,970	0.3	
2012	52,513,908,048	1,648,452,923	3.1	236,234,647	0.4	
2013	54,881,045,930	1,499,741,700	2.7	206,470,410	0.4	
Latest 10 Years	436,057,468,885	16,089,484,465	3.8	1,713,245,086	0.5	
Latest 5 Years	255,506,326,566	8,422,666,710	3.3	780,328,180	0.3	
Anticipated Returns (Before Tax)			3.3		0.3	3.6
2013 Federal Tax Rate (Exhibit A, Table 2)			0.2584		0.3500	
Anticipated Returns (After Tax)			2.5		0.2	2.7

(a) Mean of current and prior year Annual Statements: Page 2, Line 12 Less Page SI04, Column (2), Lines 12, 18 and 24.

(b) 2013 Annual Statement: Page 4, Line 9 less Page 12, Part 1, Column (2), Lines 1.3, 2.11, 2.21, and 8.

(c) 2013 Annual Statement: Page 4, Line 10.

Exhibit A: Effective Rate of Return on Investable Assets

Table 2: Effective Federal Tax Rate

	<u>Earned</u> <u>Income</u>		<u>Distribution</u>	Federal Tax <u>Rate</u>
BONDS (Ex Tax Exempt)	\$1,089,277,238	(a)	0.726	0.3500
BONDS (Tax Exempt)				
Acquired Before 8/7/86	\$450,434		0.000	0.0000
Acquired After 8/7/86	\$424,514,954		0.283	0.0525
STOCKS				
Acquired Before 8/7/86				
Non-Affiliated	\$499,200		0.000	0.1050
Foreign	\$0		0.000	0.3500
Total	<u>\$499,200</u>			
Acquired After 8/7/86				
Non-Affiliated	\$51,807,999		0.035	0.1418
Foreign	<u>\$8,790,267</u>		0.006	0.3500
Total	<u>\$60,598,266</u>			
All Other Investment Income (b)	(\$75,598,392)	(c)	-0.050	0.3500
Net Investment Income Gain/(Loss)	\$1,499,741,700	(d)	1.000	0.2584 (e)

(a) 2013 Annual Statement: Page 12, Part 1, Column (2), Lines 1 + 1.2
(Excludes bonds of affiliates)

(b) Reduced by investment expenses and depreciation on real estate

(c) 2013 Annual Statement: Page 12, Part 1, Column (2), lines 3, 4, 6, 7, and 9 less line 16

(d) Exhibit A, Table 1, Column 3

(e) Weighted average rate using "Distribution" column

Exhibit B: Investment Income from Unearned Premium Reserves

Table 1: Investment Income from Unearned Premium Reserves as Factor of Earned Premium

	Auto Liability	Auto Physical Damage
1) Earned Premium	\$100.00	\$100.00
2) Mean Unearned Premium Reserve Ratio of Mean Direct Unearned Premium Reserve to Direct Earned Premium x [1]	\$42.80	\$42.80
3) Mean Premium Subject to Installment Payment Finance Plan Ratio of Mean Premium Financed to Mean Direct Unearned Reserve x [2]	\$16.61	\$16.61
4) Funds Available for Prepaid Expense, Tax, and Investment [2] - [3]	\$26.19	\$26.19
5) Prepaid Expense Sum of Acquisition, Taxes, and One-Half General Expenses x (2)	\$10.87	\$10.66
6) Federal Tax - 1986 Reform Act Ratio of Tax Payable to Mean Net Unearned Premium Reserve x [2]	\$0.00	\$0.00
7) Funds Available for Investment Max([4] - [5] - [6], \$0)	\$15.32	\$15.54
8) Rate of Return, After Tax	2.7%	2.7%
9) Income on Invested Reserve [7] x [8]	\$0.41	\$0.42
10) Income from Installment Payment Premium Finance Plan Ratio of Investment Income to Mean Premium Financed x (3)	\$0.64	\$0.64
11) Total Investment Income [9] + [10]	\$1.06	\$1.06
12) Investment Income as a Factor of Earned Premium [11] / [1]	0.0106	0.0106

Notes

Lines [2], [3], and [10]: Exhibit B, Table 2, Columns [9], [10] and [6], 'Selected'

Line [5]: Exhibit D - Acquisition, 50% of General, and Taxes

Line [6]: Exhibit E, Section A, Line [5]

Line [8]: Exhibit A, Table 1

Exhibit B: Investment Income from Unearned Premium Reserves

Table 2: Investment Income from Installment Payment Premium Finance Plan (\$000)
(Private Passenger Automobile)

	[1] Premium Finance <u>Charges</u>	[2] Premium Charged-Off	[3]=[1]-[2] Net Investment <u>Income</u>	
<u>Year</u>				
2010	\$38,315	\$14,017	\$24,298	
2011	\$37,216	\$8,244	\$28,971	
2012	\$41,101	\$8,479	\$32,622	
2013	\$43,438	\$8,057	\$35,381	
	[4]=[3]*0.65 After-Tax Investment <u>Income</u>	[5] Mean Premium <u>Financed</u>	[6]=[4]/[5] Ratio of Investment Income to Mean <u>Premium Financed</u>	
<u>Year</u>				
2010	\$15,793	\$318,500	0.050	
2011	\$18,831	\$399,258	0.047	
2012	\$21,204	\$553,592	0.038	
2013	\$22,998	\$730,094	0.031	
Selected			0.039	
	[7] Direct Earned <u>Premium</u>	[8] Mean Direct Unearned <u>Premium Reserve</u>	[9]=[8]/[7] Unearned Premium to Earned Premium <u>Ratio</u>	[10]=[5]/[8] Premium Financed to Unearned Premium <u>Reserve Ratio</u>
<u>Year</u>				
2010	3,038,046	\$1,049,117	0.345	0.304
2011	3,071,907	\$1,246,141	0.406	0.320
2012	3,231,980	\$1,406,652	0.435	0.394
2013	3,656,977	\$1,620,871	0.443	0.450
Selected			0.428	0.388

Exhibit C: Investment Income from Loss Reserves

Table 1: Investment Income from Loss Reserves as a Factor of Premium

	<u>Auto Liability</u>	<u>Auto Physical Damage</u>
1) Ratio of Loss & LAE Reserves to Incurred Loss & LAE	1.240	0.062
2) Ratio of Federal Tax Payable to Incurred Loss & LAE	-0.004	0.000
3) Permissible Loss & LAE Ratio	0.633	0.607
4) Net Effective Rate of Return After Tax	0.027	0.027
5) Investment Income as a Factor of Premium {[(1) - (2)] * (3) * (4)}	0.021	0.001

Notes

Line [1]: Exhibit C, Table 2, Column [9]

Line [2]: Exhibit E, Section B, Line [11]

Line [3]: Exhibit D

Line [4]: Exhibit A, Table 1

Exhibit C: Investment Income from Loss Reserves

Table 2: Ratio of Loss and LAE Reserves to Loss and LAE Incurred
Private Passenger Automobile - Liability
(\$000)

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
<u>Year</u>	<u>Year-End Direct Loss Reserve</u>	<u>Prior Year Direct Loss Reserve</u>	<u>Mean Direct Loss Reserve</u>	<u>Year End Direct LAE Reserve</u>	<u>Prior Year Direct LAE Reserve</u>	<u>Mean Direct LAE Reserve</u>	<u>Direct Incurred Losses</u>	<u>Direct Incurred LAE</u>	<u>Ratio of Reserves to Incurred</u>
2010	1,520,282	1,520,282	1,520,282	240,282	240,282	240,282	1,024,499	226,385	1.407
2011	1,457,168	1,520,282	1,488,725	228,230	240,282	234,256	1,004,504	255,542	1.338
2012	1,386,777	1,457,168	1,421,973	298,512	228,230	263,371	1,021,460	275,447	1.299
2013	1,406,909	1,386,777	1,396,843	440,509	298,512	369,511	1,316,059	391,171	1.082

Selected

1.240

Table 2: Ratio of Loss and LAE Reserves to Loss and LAE Incurred
Private Passenger Automobile - Physical Damage
(\$000)

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
<u>Year</u>	<u>Year-End Direct Loss Reserve</u>	<u>Prior Year Direct Loss Reserve</u>	<u>Mean Direct Loss Reserve</u>	<u>Year End Direct LAE Reserve</u>	<u>Prior Year Direct LAE Reserve</u>	<u>Mean Direct LAE Reserve</u>	<u>Direct Incurred Losses</u>	<u>Direct Incurred LAE</u>	<u>Ratio of Reserves to Incurred</u>
2010	41,841	41,841	41,841	15,796	15,796	15,796	675,921	112,939	0.073
2011	37,388	41,841	39,615	12,876	15,796	14,336	748,030	89,805	0.060
2012	35,483	37,388	36,436	26,105	12,876	19,490	770,669	167,937	0.066
2013	38,501	35,483	36,992	20,818	26,105	23,461	863,196	135,668	0.059

Selected

0.062

Exhibit D: Expense Ratios

	<u>Auto Liability</u>	<u>Auto Physical Damage</u>
1) Acquisition	19.3%	19.0%
2) General	7.6%	7.3%
3) Taxes	2.3%	2.2%
4a) Indicated Profit	7.6%	10.7%
4b) Selected Profit	7.6%	10.7%
5) Indicated Total	36.7%	39.3%
6) Permissible Loss and LAE Ratio	63.3%	60.7%

Notes

Data from 2013 Insurance Expense Exhibit (Direct)

Exhibit E: Federal Income Tax Payable Due to Tax Reform Act of 1986

A. Tax on Unearned Premium Reserves (\$000,000)

	<u>Private Passenger Auto</u>	
1) Net Unearned Premium Reserve 12/31/12	\$1,504	(a)
2) Net Unearned Premium Reserve 12/31/13	\$1,509	(a)
3) Mean Net Unearned Premium Reserve {[1] + [2]} / 2	\$1,507	
4) Federal Tax Payable on Change in Net Unearned Premium Reserve {[2]-[1]} x 20% x 0.35	\$0	
5) Ratio of Tax Payable to Mean Net Unearned Premium Reserve [4] / [3]	0.000	
6) Selected	0.000	

(a) Insurance Expense Exhibit, Part II, Column 19

B. Loss & LAE Reserve Discounting (\$000,000)

	<u>Liability</u>	<u>Physical Damage</u>	
1) Net Reserve at 12/31/12	\$1,591.53	\$58.51	(a)
2) Net Reserve at 12/31/13	\$1,558.48	\$40.97	(a)
3) Discounted Net Reserve at 12/31/12	\$1,524.71	\$57.49	(b)
4) Discounted Net Reserve at 12/31/13	\$1,509.05	\$40.53	(b)
5) Change in Net Reserve [2]-[1]	(\$33.04)	(\$17.54)	
6) Change in Discounted Net Reserve [4]-[3]	(\$15.66)	(\$16.96)	
7) Additional Taxable Income [5]-[6]	(\$17.38)	(\$0.58)	
8) Federal Tax Payable [7] x 0.35	(\$6.08)	(\$0.20)	
9) 2013 Incurred Loss & LAE (Insurance Expense Exhibit)	\$1,494.07	\$606.30	(c)
10) Ratio of Federal Tax Payable to Incurred Loss & LAE [8] / [9]	-0.004	0.000	
11) Selected	-0.004	0.000	

(a) Insurance Expense Exhibit, Part II, Columns 13 + 15 + 17

(b) Discount ratios are provided internally by the Financial Department

(c) Insurance Expense Exhibit, Part II, Columns 7 + 9 + 11

Exhibit F: Expected Total Return - Adjustment to GAAP

Expected Total Return - Adjustment to GAAP

Amounts in Millions

Item	2011	2012	2013	Source
(1) Policyholders Surplus	15,701	16,521	17,508	Annual Statement: Page 3, Column (1), line 37
(2) Non-Admitted Assests	1,626	1,490	1,429	Annual Statement: Page 2, Column (2), line 26
(3) Equity in the UPR [= (h) calculated below]	2,574	2,888	3,017	calculated field
(4) Total Adjustments (2)+(3)	4,200	4,378	4,446	calculated field
(5) GAAP Surplus Adjustment Factor [(4)+(1)]/(1)	1.268	1.265	1.254	calculated field
(6) Selected GAAP Surplus Adjustment Factor		1.260		

Calculation of Equity in UPR

Item	2011	2012	2013	Source
(a) Commissions and Brokerage Expense Incd	2,452	2,624	2,795	IEE: Page 7, Part 3, Column (23), Totals
(b) Taxes, License & Fees	788	833	831	IEE: Page 7, Part 3, Column (25), Totals
(c) Other Acquisition Expenses Incd	2,178	2,495	2,496	IEE: Page 7, Part 3, Column (27), Totals
(d) General Expense Incd	2,101	2,531	2,809	IEE: Page 7, Part 3, Column (29), Totals
(e) Total of (a) + (b) + (c) + 0.5(d)	6,469	7,217	7,526	calculated field
(f) Written Premium	26,659	28,298	29,445	IEE: Page 6, Part 3, Column (1), Totals
(g) Ending UPR	10,609	11,323	11,802	IEE: Page 6, Part 3, Column (19), Totals
(h) Equity in UPR (g)*(e)/(f)	2,574	2,888	3,017	calculated field