## Filing at a Glance

Companies: Direct Insurance Company, Direct National Insurance Company

| | | |
|---|---|---|
| Product Name: AR-PPA-Rates&Rules-DNIC/DIC-2010001 | SERFF Tr Num: DRCT-126421143 | State: Arkansas |
| TOI: 19.0 Personal Auto | SERFF Status: Closed-Filed | State Tr Num: EFT $100 |
| Sub-TOI: 19.0001 Private Passenger Auto (PPA) | Co Tr Num: | State Status: Fees verified and received |
| Filing Type: Rate/Rule | | Reviewer(s): Alexa Grissom, Betty Montesi |
| | Authors: Philip Deal, Calvin Curd | Disposition Date: 02/18/2010 |
| | Date Submitted: 12/16/2009 | Disposition Status: Filed |
| Effective Date Requested (New): 01/05/2010 | | Effective Date (New): 02/11/2010 |
| Effective Date Requested (Renewal): 02/19/2010 | | Effective Date (Renewal): |
| State Filing Description: | | |

## General Information

| | |
|---|---|
| Project Name: | Status of Filing in Domicile: Not Filed |
| Project Number: | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 02/18/2010 | |
| State Status Changed: 01/05/2010 | Deemer Date: |
| Created By: Calvin Curd | Submitted By: Philip Deal |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |

State of Arkansas
Private Passenger Automobile
Direct National Insurance Company (DNIC)
Direct Insurance Company (DIC)
Filing Memorandum

Direct National Insurance Company is revising base rates for their Private Passenger Automobile program effective

January 5, 2010 for new business and February 19, 2010 for renewal business. These changes will result in a +6.2% overall impact. The proposed base rate changes will be applied to Bodily Injury, Property Damage, Personal Injury Protection, Uninsured Motorist Bodily Injury and Uninsured Motorist Property Damage.

In addition, changes will be made to the policy fee, SR-22 fee, NSF fee and installment fee.

Direct Insurance Company is making a flat base rate change across all territories for their Private Passenger Automobile program effective January 5, 2010 for new business and February 19, 2010 for renewal business. These changes will result in a +5.1% overall impact. The proposed base rate changes will be applied to Bodily Injury, Property Damage, Personal Injury Protection, Uninsured Motorist Bodily Injury and Uninsured Motorist Property Damage.

In addition, changes will be made to the policy fee, SR-22 fee, NSF fee and installment fee.

Revised rate pages and underwriting guidelines are attached. A redlined version of the underwriting guidelines is attached outlining all changes.

## Company and Contact

**Filing Contact Information**

Calvin Curd,
1281 Murfreesboro Rd.
Nashville, TN 37217

calvin.curd@directgeneral.com
615-399-4700 [Phone] 2840 [Ext]

**Filing Company Information**

Direct Insurance Company
1281 Murfreesboro Road
Nashvillle, TN 37217
(615) 399-5375 ext. [Phone]

CoCode: 37220
Group Code: 1213
Group Name:
FEIN Number: 62-1461730

State of Domicile: Tennessee
Company Type:
State ID Number:

---

Direct National Insurance Company
1281 Murfreesboro Road
Nashville, TN 37217
(615) 399-5375 ext. [Phone]

CoCode: 23736
Group Code: 1213
Group Name:
FEIN Number: 43-0622945

State of Domicile: Arkansas
Company Type:
State ID Number:

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## Filing Fees

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $100.00 |
| Retaliatory? | No |
| Fee Explanation: | |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| Direct Insurance Company | $0.00 | 12/16/2009 | |
| Direct National Insurance Company | $100.00 | 12/16/2009 | 32852530 |

# Correspondence Summary

### Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Filed | Alexa Grissom | 02/18/2010 | 02/18/2010 |

### Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---|---|---|---|---|---|---|
| **Status** | **Created By** | **Created On** | **Date Submitted** | **Responded By** | **Created On** | **Date Submitted** |
| Pending Industry Response | Alexa Grissom | 01/19/2010 | 01/19/2010 | Calvin Curd | 01/20/2010 | 01/20/2010 |
| Pending Industry Response | Alexa Grissom | 01/12/2010 | 01/12/2010 | Calvin Curd | 01/13/2010 | 01/13/2010 |
| Pending Industry Response | Alexa Grissom | 01/05/2010 | 01/05/2010 | Calvin Curd | 01/08/2010 | 01/08/2010 |

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Supporting Document | APCS-Auto Premium Comparison Survey | Calvin Curd | 02/11/2010 | 02/11/2010 |
| Rate | DNIC Rule Manual | Calvin Curd | 12/18/2009 | 12/18/2009 |
| Rate | DIC Rule Manual | Calvin Curd | 12/18/2009 | 12/18/2009 |
| Supporting Document | Redlined Manuals | Calvin Curd | 12/18/2009 | 12/18/2009 |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

# Disposition

Disposition Date: 02/18/2010
Effective Date (New): 02/11/2010
Effective Date (Renewal):
Status: Filed
Comment:

| **Company Name:** | **Overall % Indicated Change:** | **Overall % Rate Impact:** | **Written Premium Change for this Program:** | **# of Policy Holders Affected for this Program:** | **Written Premium for this Program:** | **Maximum % Change (where required):** | **Minimum % Change (where required):** |
|---|---|---|---|---|---|---|---|
| Direct Insurance Company | 11.300% | 5.100% | $102,219 | 1,983 | $2,001,323 | % | % |
| Direct National Insurance Company | 11.300% | 6.200% | $704,047 | 11,985 | $11,351,255 | % | % |

| | |
|---|---|
| **Overall Rate Information for Multiple Company Filings** | |
| **Overall Percentage Rate Indicated For This Filing** | 11.300% |
| **Overall Percentage Rate Impact For This Filing** | 6.000% |
| **Effect of Rate Filing-Written Premium Change For This Program** | $806,266 |
| **Effect of Rate Filing - Number of Policyholders Affected** | 13,968 |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | A-1 Private Passenger Auto Abstract | Filed | Yes |
| **Supporting Document *(revised)*** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document *(revised)*** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | Filed | Yes |
| **Supporting Document** | Indication Exhibits | Filed | Yes |
| **Supporting Document** | Territorial Support | Filed | Yes |
| **Supporting Document *(revised)*** | Redlined Manuals | Filed | Yes |
| **Supporting Document** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | Redlined Manuals | Filed | Yes |
| **Supporting Document** | Redlined Manuals | Filed | Yes |
| **Supporting Document** | Redlined Manuals | Filed | Yes |
| **Rate *(revised)*** | DNIC Rule Manual | Filed | Yes |
| **Rate** | DNIC Rule Manual | Filed | Yes |
| **Rate *(revised)*** | DIC Rule Manual | Filed | Yes |
| **Rate** | DIC Rule Manual | Filed | Yes |
| **Rate *(revised)*** | DNIC Rate Pages | Filed | Yes |
| **Rate** | DNIC Rate Pages | Filed | Yes |
| **Rate *(revised)*** | DIC Rate Pages | Filed | Yes |
| **Rate** | DIC Rate Pages | Filed | Yes |
| **Rate** | DNIC Rule Manual | Filed | Yes |
| **Rate** | DNIC Rule Manual | Filed | Yes |
| **Rate** | DIC Rule Manual | Filed | Yes |
| **Rate** | DIC Rule Manual | Filed | Yes |
| **Rate** | DNIC Rate Pages | Filed | Yes |
| **Rate** | DNIC Rate Pages | Filed | Yes |
| **Rate** | DIC Rate Pages | Filed | Yes |
| **Rate** | DIC Rate Pages | Filed | Yes |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 01/19/2010 |
| Submitted Date | 01/19/2010 |
| Respond By Date | |

Dear Calvin Curd,

This will acknowledge receipt of the captioned filing. The Defensive Driver Discount should be applied to liability coverages, both bodily injury and property damage. The submitted pages apply it only to liability bodily injury.

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

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 01/20/2010 |
| Submitted Date | 01/20/2010 |

Dear Alexa Grissom,

**Comments:**
Thank you for your reply. A summary of amendments are below. We are revising the requested effective date to 2/11/2010 to comply with the 20-day provision.

## Response 1

Comments: We have amended the manual and rate pages to indicate that the Defensive Driver discount has been applied to Property Damage liability coverage. In addition, we have amended the DNIC manual to indicate the revision of the SR-22 filing fee. The effective dates have been revised on all of the following exhibits.

**Changed Items:**

**Supporting Document Schedule Item Changes**
Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Redlined Manuals

Comment:

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|---|---|---|---|
| DNIC Rule Manual | | New | |
| ***Previous Version*** | | | |
| *DNIC Rule Manual* | | *New* | |
| *DNIC Rule Manual* | | *New* | |
| *DNIC Rule Manual* | | *New* | |
| DIC Rule Manual | | New | |
| ***Previous Version*** | | | |
| *DIC Rule Manual* | | *New* | |
| *DIC Rule Manual* | | *New* | |
| *DIC Rule Manual* | | *New* | |
| DNIC Rate Pages | | New | |
| ***Previous Version*** | | | |
| *DNIC Rate Pages* | | *New* | |
| *DNIC Rate Pages* | | *New* | |
| *DNIC Rate Pages* | | *New* | |
| DIC Rate Pages | | New | |
| ***Previous Version*** | | | |
| *DIC Rate Pages* | | *New* | |
| *DIC Rate Pages* | | *New* | |
| *DIC Rate Pages* | | *New* | |

Thank you for your prompt attention.

Sincerely,

Calvin Curd, Philip Deal

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 01/12/2010 |
| Submitted Date | 01/12/2010 |
| Respond By Date | |

Dear Calvin Curd,

This will acknowledge receipt of the captioned filing. Please advise of the Page number where the Defensive Driver Discount has been amended to include property damage liability. Additionally, a new APCS must be submitted with the new effective date on it.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 01/13/2010 |
| Submitted Date | 01/13/2010 |

Dear Alexa Grissom,

**Comments:**
Thank you for your prompt response. We have attached copies of the exhibits showing our revised requested new business effective date of 1/28/2010.

## Response 1

Comments: Regarding the Defensive Driver discount (which we call Safe Driver), please refer to page 8, rule 13.1c in the DNIC manual and page 9, rule 13.1c in the DIC manual. Revised APCS and RF-1 exhibits have been included as well.

**Changed Items:**

**Supporting Document Schedule Item Changes**
Satisfied -Name: APCS-Auto Premium Comparison Survey
Comment:
Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Redlined Manuals

Comment:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|---|---|---|---|
| *DNIC Rule Manual* | | *New* | |
| ***Previous Version*** | | | |
| *DNIC Rule Manual* | | *New* | |
| *DNIC Rule Manual* | | *New* | |
| *DIC Rule Manual* | | *New* | |
| ***Previous Version*** | | | |
| *DIC Rule Manual* | | *New* | |
| *DIC Rule Manual* | | *New* | |
| *DNIC Rate Pages* | | *New* | |
| ***Previous Version*** | | | |
| *DNIC Rate Pages* | | *New* | |
| *DNIC Rate Pages* | | *New* | |
| *DIC Rate Pages* | | *New* | |
| ***Previous Version*** | | | |
| *DIC Rate Pages* | | *New* | |
| *DIC Rate Pages* | | *New* | |

Please let me know if you have any further questions.

Sincerely,
Calvin Curd, Philip Deal

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 01/05/2010 |
| Submitted Date | 01/05/2010 |
| Respond By Date | |

Dear Calvin Curd,

This will acknowledge receipt of the captioned filing. Please refer to Regulation 23 concerning rate/rule filings submited in Arkansas. More than 20 days must be allowed for reviewing the filing. If additional information and/or amendments are needed the 20 day time period begins again. The rules indicate a 10 percent cap is applicable; however, the Rf-1 states insureds will get a higher increase than 10 percent. Please clarify this inconsistency. Territory 398 has high factors for BI and PD. Please define this territory and explain why the factors are high. Also, please clarify why the Defensive Driving Discount does not appear to be applied to liability property damage coverage. This filing should not be implemented until you receive the word that it is acceptable from the Arkansas Insurance Department. In your response please acknowledge your reading and understanding of Regulation 23.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 01/08/2010 |
| Submitted Date | 01/08/2010 |

Dear Alexa Grissom,

**Comments:**
Thank you for your response. We have read and do understand Regulation 23. We will submit a revised effective date upon approval of the rate action. We are attaching a corrected RF-1, stating that the maximum increase for any single insured is 10 percent, as specified in the rules. Corrected rate pages are attached which clarify the amount of Defensive Driver discount for each coverage.

## Response 1

Comments: Regarding the high base rates for system territory 298 (coverage territory 398 for BI and PD), we have designated this territory as a catch-all for point zip codes and PO boxes. The territory is fully defined in the rules manual.

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|---|---|---|---|
| *DNIC Rate Pages* | | *New* | |
| ***Previous Version*** | | | |
| *DNIC Rate Pages* | | *New* | |
| *DIC Rate Pages* | | *New* | |
| ***Previous Version*** | | | |
| *DIC Rate Pages* | | *New* | |

Please contact me if you have any questions.

Sincerely,

Calvin Curd, Philip Deal

**Amendment Letter**

Submitted Date: 02/11/2010

**Comments:**

Here are the APCS files with the corrected effective dates.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: APCS-Auto Premium Comparison Survey**

Comment:

APCS 201001 DNIC.pdf

APCS 201001 DNIC.xls

APCS 201001 DIC.pdf

APCS 201001 DIC.xls

**Amendment Letter**

Submitted Date: 12/18/2009

**Comments:**

Made a revision to Underwriting Guidelines, Rule 3 (both DNIC and DIC)

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

| Exhibit Name: | Rule # or Page #: | Rate Action: | Previous State Filing Number: | Attach Document: |
|---|---|---|---|---|
| DNIC Rule Manual | | New | | 201001-AR-DNIC-PPA-Rules.pdf |
| DIC Rule Manual | | New | | 201001-AR-DIC-PPA-Rules.pdf |

**Supporting Document Schedule Item Changes:**

**User Added -Name: Redlined Manuals**

Comment:

201001-AR-DNIC-PPA-Rules (Redlined).pdf

201001-AR-DIC-PPA-Rules (Redlined).pdf

# Rate Information

Rate data applies to filing.

**Filing Method:**

**Rate Change Type:** Increase

**Overall Percentage of Last Rate Revision:** 3.900%

**Effective Date of Last Rate Revision:** 01/21/2009

**Filing Method of Last Filing:**

## Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|---|---|---|---|---|---|---|
| Direct Insurance Company | 11.300% | 5.100% | $102,219 | 1,983 | $2,001,323 | % | % |
| Direct National Insurance Company | 11.300% | 6.200% | $704,047 | 11,985 | $11,351,255 | % | % |

## Overall Rate Information for Multiple Company Filings

**Overall % Rate Indicated:** 11.300%

**Overall Percentage Rate Impact For This Filing:** 6.000%

**Effect of Rate Filing - Written Premium Change For This Program:** $806,266

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

**Effect of Rate Filing - Number of Policyholders Affected:** 13968

# Rate/Rule Schedule

| Schedule Item Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Number: | Attachments |
|---|---|---|---|---|---|
| Filed 02/18/2010 | DNIC Rule Manual | | New | | 201001-AR-DNIC-PPA-Rules.pdf |
| Filed 02/18/2010 | DIC Rule Manual | | New | | 201001-AR-DIC-PPA-Rules.pdf |
| Filed 02/18/2010 | DNIC Rate Pages | | New | | 201001-AR-DNIC-PPA-Rates.pdf |
| Filed 02/18/2010 | DIC Rate Pages | | New | | 201001-AR-DIC-PPA-Rates.pdf |

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $25.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured <u>must</u> sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $ 20.00 earned at inception on each new and renewal policy.
2. SR-22: $ 25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $ 8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $ 25.00for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $ 8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $ 25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
| 71853 | 188 |
| 71854 | 216 |
| 71855 | 189 |
| 71857 | 107 |
| 71858 | 214 |
| 71859 | 189 |
| 71860 | 213 |
| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
| 71901 | 235 |
| 71902 | 235 |
| 71903 | 235 |
| 71909 | 112 |
| 71910 | 112 |
| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
| 71932 | 190 |
| 71933 | 192 |
| 71935 | 194 |
| 71937 | 190 |
| 71940 | 193 |
| 71941 | 101 |
| 71942 | 109 |
| 71943 | 193 |
| 71944 | 190 |
| 71945 | 190 |
| 71949 | 112 |
| 71950 | 193 |
| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
| 71957 | 191 |
| 71958 | 189 |
| 71959 | 189 |
| 71960 | 191 |
| 71961 | 191 |
| 71962 | 108 |
| 71964 | 112 |
| 71965 | 191 |
| 71968 | 112 |
| 71969 | 191 |
| 71970 | 191 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 189 |
| 71972 | 190 |
| 71973 | 190 |
| 71998 | 298 |
| 71999 | 110 |
| 72001 | 115 |
| 72002 | 406 |
| 72003 | 154 |
| 72004 | 152 |
| 72005 | 134 |
| 72006 | 133 |
| 72007 | 161 |
| 72010 | 135 |
| 72011 | 237 |
| 72012 | 163 |
| 72013 | 132 |
| 72014 | 133 |
| 72015 | 235 |
| 72016 | 120 |
| 72017 | 159 |
| 72018 | 235 |
| 72020 | 138 |
| 72021 | 157 |
| 72022 | 236 |
| 72023 | 262 |
| 72024 | 155 |
| 72025 | 116 |
| 72026 | 154 |
| 72027 | 115 |
| 72028 | 136 |
| 72029 | 157 |
| 72030 | 115 |
| 72031 | 136 |
| 72032 | 252 |
| 72033 | 252 |
| 72034 | 252 |
| 72035 | 254 |
| 72036 | 158 |
| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
| 72040 | 159 |
| 72041 | 154 |
| 72042 | 154 |
| 72043 | 143 |
| 72044 | 139 |
| 72045 | 163 |
| 72046 | 225 |
| 72047 | 264 |
| 72048 | 153 |
| 72051 | 140 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 163 |
| 72053 | 227 |
| 72055 | 154 |
| 72057 | 175 |
| 72058 | 255 |
| 72059 | 133 |
| 72060 | 163 |
| 72061 | 255 |
| 72063 | 115 |
| 72064 | 154 |
| 72065 | 224 |
| 72066 | 159 |
| 72067 | 136 |
| 72068 | 163 |
| 72069 | 157 |
| 72070 | 115 |
| 72071 | 298 |
| 72072 | 226 |
| 72073 | 154 |
| 72074 | 158 |
| 72075 | 143 |
| 72076 | 258 |
| 72078 | 258 |
| 72079 | 149 |
| 72080 | 115 |
| 72081 | 137 |
| 72082 | 163 |
| 72083 | 265 |
| 72084 | 109 |
| 72085 | 163 |
| 72086 | 267 |
| 72087 | 235 |
| 72088 | 132 |
| 72089 | 236 |
| 72099 | 258 |
| 72101 | 133 |
| 72102 | 163 |
| 72103 | 236 |
| 72104 | 400 |
| 72105 | 111 |
| 72106 | 251 |
| 72107 | 120 |
| 72108 | 157 |
| 72110 | 115 |
| 72111 | 264 |
| 72112 | 143 |
| 72113 | 407 |
| 72114 | 228 |
| 72115 | 228 |
| 72116 | 256 |
| 72117 | 268 |
| 72118 | 256 |
| 72119 | 228 |
| 72120 | 258 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 139 |
| 72122 | 113 |
| 72123 | 133 |
| 72124 | 409 |
| 72125 | 115 |
| 72126 | 115 |
| 72127 | 120 |
| 72128 | 234 |
| 72129 | 234 |
| 72130 | 139 |
| 72131 | 162 |
| 72132 | 149 |
| 72133 | 154 |
| 72134 | 157 |
| 72135 | 250 |
| 72136 | 263 |
| 72137 | 263 |
| 72139 | 135 |
| 72140 | 154 |
| 72141 | 117 |
| 72142 | 266 |
| 72143 | 163 |
| 72145 | 163 |
| 72149 | 163 |
| 72150 | 234 |
| 72152 | 148 |
| 72153 | 132 |
| 72156 | 115 |
| 72157 | 115 |
| 72160 | 154 |
| 72164 | 227 |
| 72165 | 144 |
| 72166 | 153 |
| 72167 | 112 |
| 72168 | 152 |
| 72169 | 143 |
| 72170 | 154 |
| 72173 | 261 |
| 72175 | 152 |
| 72176 | 160 |
| 72178 | 163 |
| 72179 | 139 |
| 72180 | 250 |
| 72181 | 255 |
| 72182 | 152 |
| 72183 | 227 |
| 72189 | 133 |
| 72190 | 408 |
| 72198 | 405 |
| 72199 | 251 |
| 72201 | 229 |
| 72202 | 230 |
| 72203 | 230 |
| 72204 | 231 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 239 |
| 72206 | 227 |
| 72207 | 239 |
| 72209 | 231 |
| 72210 | 238 |
| 72211 | 240 |
| 72212 | 259 |
| 72214 | 231 |
| 72215 | 239 |
| 72216 | 227 |
| 72217 | 239 |
| 72219 | 231 |
| 72221 | 240 |
| 72222 | 259 |
| 72223 | 257 |
| 72225 | 239 |
| 72227 | 260 |
| 72231 | 268 |
| 72260 | 230 |
| 72295 | 230 |
| 72301 | 186 |
| 72303 | 403 |
| 72310 | 220 |
| 72311 | 180 |
| 72312 | 180 |
| 72313 | 220 |
| 72314 | 298 |
| 72315 | 220 |
| 72316 | 220 |
| 72319 | 220 |
| 72320 | 181 |
| 72321 | 220 |
| 72322 | 182 |
| 72324 | 134 |
| 72325 | 404 |
| 72326 | 182 |
| 72327 | 187 |
| 72328 | 401 |
| 72329 | 220 |
| 72330 | 220 |
| 72331 | 182 |
| 72332 | 182 |
| 72333 | 180 |
| 72335 | 179 |
| 72336 | 402 |
| 72338 | 220 |
| 72339 | 187 |
| 72340 | 178 |
| 72341 | 185 |
| 72342 | 184 |
| 72346 | 179 |
| 72347 | 134 |
| 72348 | 183 |
| 72350 | 220 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 220 |
| 72352 | 180 |
| 72353 | 180 |
| 72354 | 219 |
| 72355 | 180 |
| 72358 | 220 |
| 72359 | 179 |
| 72360 | 180 |
| 72364 | 186 |
| 72365 | 219 |
| 72366 | 184 |
| 72367 | 156 |
| 72368 | 180 |
| 72369 | 180 |
| 72370 | 220 |
| 72372 | 179 |
| 72373 | 177 |
| 72374 | 184 |
| 72376 | 187 |
| 72377 | 219 |
| 72379 | 151 |
| 72381 | 298 |
| 72383 | 184 |
| 72384 | 187 |
| 72386 | 219 |
| 72387 | 176 |
| 72389 | 180 |
| 72390 | 184 |
| 72391 | 220 |
| 72392 | 178 |
| 72394 | 179 |
| 72395 | 220 |
| 72396 | 176 |
| 72401 | 217 |
| 72402 | 217 |
| 72403 | 217 |
| 72404 | 221 |
| 72410 | 165 |
| 72411 | 221 |
| 72412 | 168 |
| 72413 | 169 |
| 72414 | 221 |
| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
| 72422 | 169 |
| 72424 | 169 |
| 72425 | 168 |
| 72426 | 220 |
| 72427 | 145 |
| 72428 | 220 |
| 72429 | 134 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 169 |
| 72431 | 143 |
| 72432 | 218 |
| 72433 | 165 |
| 72434 | 164 |
| 72435 | 169 |
| 72436 | 168 |
| 72437 | 221 |
| 72438 | 220 |
| 72439 | 168 |
| 72440 | 164 |
| 72441 | 169 |
| 72442 | 220 |
| 72443 | 221 |
| 72444 | 169 |
| 72445 | 165 |
| 72447 | 221 |
| 72449 | 169 |
| 72450 | 221 |
| 72451 | 221 |
| 72453 | 169 |
| 72454 | 223 |
| 72455 | 169 |
| 72456 | 169 |
| 72457 | 164 |
| 72458 | 164 |
| 72459 | 164 |
| 72460 | 167 |
| 72461 | 223 |
| 72462 | 169 |
| 72464 | 169 |
| 72465 | 165 |
| 72466 | 164 |
| 72467 | 221 |
| 72469 | 164 |
| 72470 | 169 |
| 72471 | 143 |
| 72472 | 219 |
| 72473 | 143 |
| 72474 | 221 |
| 72475 | 134 |
| 72476 | 165 |
| 72478 | 169 |
| 72479 | 134 |
| 72482 | 146 |
| 72501 | 138 |
| 72503 | 138 |
| 72512 | 146 |
| 72513 | 146 |
| 72515 | 147 |
| 72516 | 298 |
| 72517 | 147 |
| 72519 | 209 |
| 72520 | 147 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 146 |
| 72522 | 144 |
| 72523 | 139 |
| 72524 | 144 |
| 72525 | 146 |
| 72526 | 139 |
| 72527 | 138 |
| 72528 | 147 |
| 72529 | 146 |
| 72530 | 139 |
| 72531 | 147 |
| 72532 | 146 |
| 72533 | 140 |
| 72534 | 138 |
| 72536 | 147 |
| 72537 | 210 |
| 72538 | 147 |
| 72539 | 146 |
| 72540 | 147 |
| 72542 | 146 |
| 72543 | 136 |
| 72544 | 210 |
| 72545 | 136 |
| 72546 | 139 |
| 72550 | 139 |
| 72553 | 138 |
| 72554 | 146 |
| 72555 | 140 |
| 72556 | 147 |
| 72557 | 298 |
| 72560 | 140 |
| 72561 | 141 |
| 72562 | 144 |
| 72564 | 144 |
| 72565 | 147 |
| 72566 | 147 |
| 72567 | 140 |
| 72568 | 138 |
| 72569 | 166 |
| 72571 | 144 |
| 72572 | 143 |
| 72573 | 141 |
| 72575 | 138 |
| 72576 | 147 |
| 72577 | 146 |
| 72578 | 147 |
| 72579 | 138 |
| 72581 | 139 |
| 72583 | 147 |
| 72584 | 147 |
| 72585 | 147 |
| 72587 | 147 |
| 72601 | 211 |
| 72602 | 211 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 298 |
| 72611 | 211 |
| 72613 | 195 |
| 72615 | 211 |
| 72616 | 211 |
| 72617 | 210 |
| 72619 | 206 |
| 72623 | 210 |
| 72624 | 208 |
| 72626 | 210 |
| 72628 | 208 |
| 72629 | 136 |
| 72630 | 211 |
| 72631 | 211 |
| 72632 | 195 |
| 72633 | 211 |
| 72634 | 206 |
| 72635 | 210 |
| 72636 | 208 |
| 72638 | 211 |
| 72639 | 136 |
| 72640 | 208 |
| 72641 | 208 |
| 72642 | 210 |
| 72644 | 211 |
| 72645 | 205 |
| 72648 | 208 |
| 72650 | 205 |
| 72651 | 210 |
| 72653 | 210 |
| 72654 | 210 |
| 72655 | 208 |
| 72657 | 140 |
| 72658 | 210 |
| 72660 | 211 |
| 72661 | 206 |
| 72662 | 211 |
| 72663 | 140 |
| 72666 | 208 |
| 72668 | 206 |
| 72669 | 208 |
| 72670 | 208 |
| 72672 | 207 |
| 72675 | 208 |
| 72677 | 207 |
| 72679 | 142 |
| 72680 | 140 |
| 72682 | 207 |
| 72683 | 208 |
| 72685 | 208 |
| 72686 | 203 |
| 72687 | 207 |
| 72701 | 196 |
| 72702 | 196 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 196 |
| 72704 | 196 |
| 72711 | 198 |
| 72712 | 198 |
| 72714 | 199 |
| 72715 | 199 |
| 72716 | 198 |
| 72717 | 127 |
| 72718 | 242 |
| 72719 | 244 |
| 72721 | 211 |
| 72722 | 245 |
| 72727 | 200 |
| 72728 | 198 |
| 72729 | 127 |
| 72730 | 196 |
| 72732 | 197 |
| 72733 | 197 |
| 72734 | 245 |
| 72735 | 196 |
| 72736 | 245 |
| 72737 | 196 |
| 72738 | 195 |
| 72739 | 245 |
| 72740 | 195 |
| 72741 | 196 |
| 72742 | 211 |
| 72744 | 201 |
| 72745 | 198 |
| 72747 | 245 |
| 72749 | 127 |
| 72751 | 198 |
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## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

h. Households with more than six (6) drivers are not permitted.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use “Bureau” definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol “Z”.

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 earned at inception on each new and renewal policy.

2. SR-22: $25.00 per filing.

3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

4. Installment Billing Fee: $8.00 per installment or $2.00 per EFT installment.

5. Late Fee: $10.00 for each late installment payment.

6. NSF Fee: $25.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
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| 72205 | 064 |
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| 72207 | 064 |
| 72209 | 056 |
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| 72212 | 064 |
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| 72216 | 057 |
| 72217 | 064 |
| 72219 | 056 |
| 72221 | 064 |
| 72222 | 064 |
| 72223 | 064 |
| 72225 | 064 |
| 72227 | 064 |
| 72231 | 064 |
| 72260 | 057 |
| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
| 72313 | 054 |
| 72314 | 019 |
| 72315 | 054 |
| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
| 72330 | 054 |
| 72331 | 151 |
| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 054 |
| 72352 | 154 |
| 72353 | 153 |
| 72354 | 051 |
| 72355 | 154 |
| 72358 | 054 |
| 72359 | 153 |
| 72360 | 154 |
| 72364 | 158 |
| 72365 | 053 |
| 72366 | 157 |
| 72367 | 125 |
| 72368 | 154 |
| 72369 | 154 |
| 72370 | 054 |
| 72372 | 153 |
| 72373 | 149 |
| 72374 | 157 |
| 72376 | 155 |
| 72377 | 053 |
| 72379 | 137 |
| 72381 | 019 |
| 72383 | 157 |
| 72384 | 155 |
| 72386 | 051 |
| 72387 | 150 |
| 72389 | 154 |
| 72390 | 157 |
| 72391 | 054 |
| 72392 | 154 |
| 72394 | 151 |
| 72395 | 054 |
| 72396 | 150 |
| 72401 | 055 |
| 72402 | 055 |
| 72403 | 055 |
| 72404 | 053 |
| 72410 | 140 |
| 72411 | 053 |
| 72412 | 141 |
| 72413 | 141 |
| 72414 | 053 |
| 72415 | 138 |
| 72416 | 141 |
| 72417 | 053 |
| 72419 | 053 |
| 72421 | 097 |
| 72422 | 141 |
| 72424 | 141 |
| 72425 | 141 |
| 72426 | 054 |
| 72427 | 097 |
| 72428 | 054 |
| 72429 | 089 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 141 |
| 72431 | 101 |
| 72432 | 052 |
| 72433 | 140 |
| 72434 | 138 |
| 72435 | 141 |
| 72436 | 141 |
| 72437 | 053 |
| 72438 | 054 |
| 72439 | 055 |
| 72440 | 138 |
| 72441 | 141 |
| 72442 | 054 |
| 72443 | 053 |
| 72444 | 141 |
| 72445 | 140 |
| 72447 | 053 |
| 72449 | 141 |
| 72450 | 053 |
| 72451 | 053 |
| 72453 | 141 |
| 72454 | 053 |
| 72455 | 141 |
| 72456 | 141 |
| 72457 | 096 |
| 72458 | 138 |
| 72459 | 138 |
| 72460 | 138 |
| 72461 | 053 |
| 72462 | 141 |
| 72464 | 141 |
| 72465 | 139 |
| 72466 | 138 |
| 72467 | 053 |
| 72469 | 138 |
| 72470 | 141 |
| 72471 | 096 |
| 72472 | 051 |
| 72473 | 102 |
| 72474 | 053 |
| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
| 72501 | 116 |
| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
| 72515 | 099 |
| 72516 | 019 |
| 72517 | 099 |
| 72519 | 046 |
| 72520 | 099 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 100 |
| 72522 | 095 |
| 72523 | 114 |
| 72524 | 101 |
| 72525 | 100 |
| 72526 | 115 |
| 72527 | 116 |
| 72528 | 098 |
| 72529 | 100 |
| 72530 | 109 |
| 72531 | 098 |
| 72532 | 100 |
| 72533 | 108 |
| 72534 | 116 |
| 72536 | 099 |
| 72537 | 046 |
| 72538 | 098 |
| 72539 | 100 |
| 72540 | 099 |
| 72542 | 100 |
| 72543 | 112 |
| 72544 | 046 |
| 72545 | 112 |
| 72546 | 114 |
| 72550 | 114 |
| 72553 | 116 |
| 72554 | 100 |
| 72555 | 115 |
| 72556 | 099 |
| 72557 | 019 |
| 72560 | 108 |
| 72561 | 111 |
| 72562 | 101 |
| 72564 | 101 |
| 72565 | 099 |
| 72566 | 099 |
| 72567 | 115 |
| 72568 | 116 |
| 72569 | 138 |
| 72571 | 101 |
| 72572 | 096 |
| 72573 | 111 |
| 72575 | 116 |
| 72576 | 099 |
| 72577 | 100 |
| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
| 72583 | 098 |
| 72584 | 099 |
| 72585 | 099 |
| 72587 | 099 |
| 72601 | 041 |
| 72602 | 041 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 019 |
| 72611 | 042 |
| 72613 | 034 |
| 72615 | 041 |
| 72616 | 042 |
| 72617 | 045 |
| 72619 | 046 |
| 72623 | 046 |
| 72624 | 042 |
| 72626 | 046 |
| 72628 | 040 |
| 72629 | 106 |
| 72630 | 041 |
| 72631 | 042 |
| 72632 | 034 |
| 72633 | 042 |
| 72634 | 046 |
| 72635 | 046 |
| 72636 | 044 |
| 72638 | 042 |
| 72639 | 105 |
| 72640 | 042 |
| 72641 | 042 |
| 72642 | 046 |
| 72644 | 041 |
| 72645 | 038 |
| 72648 | 042 |
| 72650 | 038 |
| 72651 | 046 |
| 72653 | 046 |
| 72654 | 046 |
| 72655 | 042 |
| 72657 | 108 |
| 72658 | 046 |
| 72660 | 042 |
| 72661 | 046 |
| 72662 | 042 |
| 72663 | 108 |
| 72666 | 042 |
| 72668 | 046 |
| 72669 | 042 |
| 72670 | 042 |
| 72672 | 041 |
| 72675 | 044 |
| 72677 | 041 |
| 72679 | 107 |
| 72680 | 108 |
| 72682 | 041 |
| 72683 | 042 |
| 72685 | 042 |
| 72686 | 037 |
| 72687 | 041 |
| 72701 | 032 |
| 72702 | 032 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 032 |
| 72704 | 032 |
| 72711 | 032 |
| 72712 | 032 |
| 72714 | 032 |
| 72715 | 032 |
| 72716 | 032 |
| 72717 | 086 |
| 72718 | 032 |
| 72719 | 032 |
| 72721 | 042 |
| 72722 | 032 |
| 72727 | 032 |
| 72728 | 032 |
| 72729 | 080 |
| 72730 | 032 |
| 72732 | 031 |
| 72733 | 031 |
| 72734 | 032 |
| 72735 | 032 |
| 72736 | 032 |
| 72737 | 032 |
| 72738 | 035 |
| 72739 | 032 |
| 72740 | 035 |
| 72741 | 032 |
| 72742 | 042 |
| 72744 | 032 |
| 72745 | 032 |
| 72747 | 032 |
| 72749 | 086 |
| 72751 | 032 |
| 72752 | 042 |
| 72753 | 032 |
| 72756 | 032 |
| 72757 | 032 |
| 72758 | 032 |
| 72760 | 042 |
| 72761 | 032 |
| 72762 | 032 |
| 72764 | 032 |
| 72765 | 032 |
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| 72769 | 032 |
| 72770 | 032 |
| 72773 | 042 |
| 72774 | 032 |
| 72776 | 042 |
| 72801 | 074 |
| 72802 | 074 |
| 72811 | 074 |
| 72812 | 074 |
| 72820 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72821 | 071 |
| 72823 | 074 |
| 72824 | 071 |
| 72826 | 071 |
| 72827 | 071 |
| 72828 | 071 |
| 72829 | 074 |
| 72830 | 071 |
| 72832 | 071 |
| 72833 | 071 |
| 72834 | 074 |
| 72835 | 073 |
| 72837 | 074 |
| 72838 | 069 |
| 72839 | 071 |
| 72840 | 071 |
| 72841 | 069 |
| 72842 | 071 |
| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72846 | 071 |
| 72847 | 074 |
| 72851 | 071 |
| 72852 | 043 |
| 72853 | 073 |
| 72854 | 070 |
| 72855 | 071 |
| 72856 | 036 |
| 72857 | 071 |
| 72858 | 074 |
| 72860 | 071 |
| 72863 | 071 |
| 72865 | 071 |
| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 084 |
| 72914 | 084 |
| 72916 | 084 |
| 72917 | 084 |
| 72918 | 084 |
| 72919 | 084 |
| 72921 | 084 |
| 72923 | 084 |
| 72924 | 077 |
| 72926 | 023 |
| 72927 | 088 |
| 72928 | 071 |
| 72930 | 068 |
| 72932 | 087 |
| 72933 | 083 |
| 72934 | 087 |
| 72935 | 084 |
| 72936 | 084 |
| 72937 | 085 |
| 72938 | 079 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 079 |
| 72941 | 084 |
| 72943 | 071 |
| 72944 | 077 |
| 72945 | 079 |
| 72946 | 087 |
| 72947 | 082 |
| 72948 | 087 |
| 72949 | 088 |
| 72950 | 069 |
| 72951 | 071 |
| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Effective: 02/11/2010

Renewal Business Effective: 03/28/2010

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 101 | 103 | 111 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 102 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 103 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 104 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 179 | 10 | 25 | 12 |
| 105 | 103 | 111 | 72 | 24 | 32 | 14 | 23 | 89 | 162 | 10 | 25 | 12 |
| 106 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 107 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 108 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 109 | 103 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 110 | 103 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 111 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 112 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 113 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 114 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 115 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 116 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 117 | 99 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 118 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 119 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 120 | 99 | 128 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 121 | 99 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 122 | 108 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 123 | 108 | 113 | 70 | 27 | 34 | 14 | 22 | 67 | 147 | 10 | 25 | 12 |
| 124 | 108 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 125 | 108 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 126 | 108 | 118 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 127 | 108 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 128 | 108 | 118 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 129 | 108 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 130 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 131 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 132 | 114 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 133 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 170 | 10 | 25 | 12 |
| 134 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 135 | 114 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 136 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 137 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 138 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 139 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 188 | 10 | 25 | 12 |
| 140 | 114 | 128 | 82 | 28 | 34 | 18 | 23 | 64 | 188 | 10 | 25 | 12 |
| 141 | 114 | 128 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 142 | 114 | 128 | 81 | 25 | 30 | 15 | 28 | 51 | 179 | 10 | 25 | 12 |
| 143 | 114 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 144 | 114 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 145 | 114 | 116 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 146 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 147 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 148 | 121 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 149 | 121 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 150 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 151 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 152 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 153 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 178 | 10 | 25 | 12 |
| 154 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 155 | 121 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 156 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 178 | 10 | 25 | 12 |
| 157 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 158 | 121 | 106 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 159 | 121 | 128 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 160 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 161 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 162 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 163 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 164 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 165 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 157 | 10 | 25 | 12 |
| 166 | 122 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 167 | 122 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 168 | 122 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 169 | 122 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 170 | 114 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 171 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 172 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 173 | 114 | 105 | 72 | 24 | 32 | 14 | 23 | 89 | 178 | 10 | 25 | 12 |
| 174 | 114 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 175 | 114 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 176 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 177 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 178 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 179 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 180 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 181 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 182 | 164 | 106 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 183 | 164 | 152 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 184 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 185 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 186 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 187 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 188 | 99 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 189 | 99 | 113 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 190 | 99 | 113 | 79 | 27 | 31 | 16 | 28 | 62 | 181 | 10 | 25 | 12 |
| 191 | 99 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 192 | 99 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 193 | 99 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 194 | 99 | 142 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 195 | 107 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 196 | 107 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 197 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 198 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 199 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 200 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 201 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 202 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 174 | 10 | 25 | 12 |
| 203 | 87 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 204 | 87 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 205 | 87 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 206 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 188 | 10 | 25 | 12 |
| 207 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 179 | 10 | 25 | 12 |
| 208 | 87 | 92 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 209 | 87 | 92 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 210 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 188 | 10 | 25 | 12 |
| 211 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 212 | 87 | 92 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 213 | 111 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 214 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 215 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 216 | 111 | 111 | 70 | 27 | 31 | 14 | 23 | 51 | 162 | 10 | 25 | 12 |
| 217 | 133 | 152 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 218 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 219 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 220 | 133 | 123 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 221 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 222 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 166 | 10 | 25 | 12 |
| 223 | 133 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 157 | 10 | 25 | 12 |
| 224 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 225 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 226 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 227 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 228 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 229 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 162 | 10 | 25 | 12 |
| 230 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 161 | 10 | 25 | 12 |
| 231 | 189 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 232 | 146 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 233 | 146 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 234 | 146 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 235 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 236 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 237 | 146 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 179 | 10 | 25 | 12 |
| 238 | 150 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 239 | 150 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 240 | 150 | 151 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 241 | 114 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 242 | 114 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 243 | 108 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 244 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 245 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 246 | 115 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 247 | 115 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 248 | 115 | 142 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 249 | 115 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 250 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 251 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 252 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 253 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 184 | 10 | 25 | 12 |
| 254 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 151 | 10 | 25 | 12 |
| 255 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 256 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 257 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 258 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 259 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 260 | 136 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 261 | 134 | 142 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 262 | 134 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 263 | 134 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 264 | 134 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 265 | 133 | 142 | 76 | 27 | 36 | 18 | 27 | 49 | 162 | 10 | 25 | 12 |
| 266 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 157 | 10 | 25 | 12 |
| 267 | 133 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 268 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 151 | 10 | 25 | 12 |
| 298 | 260 | 231 | 33 | 26 | 31 | 16 | 22 | 89 | 197 | 10 | 25 | 12 |
| 400 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 401 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 402 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 403 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 404 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 405 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 406 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 407 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 408 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 409 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.76 | 0.76 | 0.85 | 1.50 | 1.00 |
| FM14 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM14 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM14 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM14 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM14 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM14 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM14 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM14 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM14 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM14 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM14 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM14 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM14 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM15 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM15 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM15 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM15 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM15 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM15 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM15 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM15 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM15 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM15 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM15 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM15 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM15 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM16 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM16 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM16 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM16 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM16 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM16 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM16 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM16 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM16 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM16 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM16 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM16 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM16 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM17 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM17 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM17 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM17 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM17 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM17 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM17 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM17 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM17 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM17 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM17 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM17 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM17 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM18 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM18 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM18 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM18 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM18 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM18 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM18 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM18 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM18 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM18 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM18 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM18 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM18 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM19 | 00 | 1.59 | 1.44 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.33 | 1.45 |
| FM19 | 01 | 1.76 | 1.73 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.43 | 1.75 |
| FM19 | 02 | 1.95 | 1.86 | 1.31 | 1.31 | 1.06 | 1.06 | 1.29 | 1.53 | 2.14 |
| FM19 | 03 | 2.22 | 1.99 | 1.38 | 1.38 | 1.06 | 1.06 | 1.29 | 1.66 | 2.22 |
| FM19 | 04 | 2.35 | 2.10 | 1.39 | 1.39 | 1.06 | 1.06 | 1.29 | 1.78 | 2.26 |
| FM19 | 05 | 2.51 | 2.69 | 1.46 | 1.46 | 1.06 | 1.06 | 1.29 | 1.86 | 2.60 |
| FM19 | 06 | 2.70 | 2.79 | 1.53 | 1.53 | 1.06 | 1.06 | 1.29 | 2.05 | 2.90 |
| FM19 | 07 | 2.83 | 3.21 | 1.57 | 1.57 | 1.06 | 1.06 | 1.29 | 2.11 | 3.14 |
| FM19 | 08 | 3.16 | 3.49 | 1.70 | 1.70 | 1.06 | 1.06 | 1.29 | 2.16 | 3.63 |
| FM19 | 09 | 3.43 | 3.72 | 1.83 | 1.83 | 1.06 | 1.06 | 1.29 | 2.21 | 3.71 |
| FM19 | 10 | 3.53 | 3.93 | 1.92 | 1.92 | 1.06 | 1.06 | 1.29 | 2.31 | 3.94 |
| FM19 | 11 | 3.63 | 4.07 | 2.02 | 2.02 | 1.06 | 1.06 | 1.29 | 2.44 | 4.07 |
| FM19 | 12 | 3.73 | 4.21 | 2.12 | 2.12 | 1.06 | 1.06 | 1.29 | 2.57 | 4.21 |
| FM20 | 00 | 1.59 | 1.36 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.33 | 1.45 |
| FM20 | 01 | 1.76 | 1.65 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.43 | 1.75 |
| FM20 | 02 | 1.95 | 1.78 | 1.26 | 1.26 | 1.05 | 1.05 | 1.27 | 1.53 | 2.14 |
| FM20 | 03 | 2.22 | 1.91 | 1.33 | 1.33 | 1.05 | 1.05 | 1.27 | 1.66 | 2.22 |
| FM20 | 04 | 2.35 | 2.02 | 1.34 | 1.34 | 1.05 | 1.05 | 1.27 | 1.78 | 2.26 |
| FM20 | 05 | 2.51 | 2.61 | 1.41 | 1.41 | 1.05 | 1.05 | 1.27 | 1.86 | 2.60 |
| FM20 | 06 | 2.70 | 2.71 | 1.47 | 1.47 | 1.05 | 1.05 | 1.27 | 2.05 | 2.90 |
| FM20 | 07 | 2.83 | 3.13 | 1.52 | 1.52 | 1.05 | 1.05 | 1.27 | 2.11 | 3.14 |
| FM20 | 08 | 3.16 | 3.41 | 1.65 | 1.65 | 1.05 | 1.05 | 1.27 | 2.16 | 3.63 |
| FM20 | 09 | 3.43 | 3.64 | 1.78 | 1.78 | 1.05 | 1.05 | 1.27 | 2.21 | 3.71 |
| FM20 | 10 | 3.53 | 3.85 | 1.87 | 1.87 | 1.05 | 1.05 | 1.27 | 2.31 | 3.94 |
| FM20 | 11 | 3.63 | 3.99 | 1.97 | 1.97 | 1.05 | 1.05 | 1.27 | 2.44 | 4.07 |
| FM20 | 12 | 3.73 | 4.13 | 2.07 | 2.07 | 1.05 | 1.05 | 1.27 | 2.57 | 4.21 |
| FM21 | 00 | 1.33 | 1.29 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.18 | 1.39 |
| FM21 | 01 | 1.50 | 1.58 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.29 | 1.69 |
| FM21 | 02 | 1.69 | 1.71 | 0.99 | 0.99 | 1.05 | 1.05 | 1.25 | 1.39 | 2.08 |
| FM21 | 03 | 1.96 | 1.84 | 1.06 | 1.06 | 1.05 | 1.05 | 1.25 | 1.51 | 2.16 |
| FM21 | 04 | 2.09 | 1.95 | 1.07 | 1.07 | 1.05 | 1.05 | 1.25 | 1.64 | 2.20 |
| FM21 | 05 | 2.25 | 2.54 | 1.14 | 1.14 | 1.05 | 1.05 | 1.25 | 1.72 | 2.54 |
| FM21 | 06 | 2.44 | 2.64 | 1.20 | 1.20 | 1.05 | 1.05 | 1.25 | 1.91 | 2.84 |
| FM21 | 07 | 2.57 | 3.06 | 1.24 | 1.24 | 1.05 | 1.05 | 1.25 | 1.97 | 3.08 |
| FM21 | 08 | 2.90 | 3.35 | 1.37 | 1.37 | 1.05 | 1.05 | 1.25 | 2.02 | 3.56 |
| FM21 | 09 | 3.17 | 3.57 | 1.51 | 1.51 | 1.05 | 1.05 | 1.25 | 2.07 | 3.65 |
| FM21 | 10 | 3.27 | 3.78 | 1.60 | 1.60 | 1.05 | 1.05 | 1.25 | 2.17 | 3.88 |
| FM21 | 11 | 3.37 | 3.92 | 1.70 | 1.70 | 1.05 | 1.05 | 1.25 | 2.30 | 4.01 |
| FM21 | 12 | 3.47 | 4.06 | 1.80 | 1.80 | 1.05 | 1.05 | 1.25 | 2.42 | 4.15 |
| FM22 | 00 | 1.33 | 1.23 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.18 | 1.39 |
| FM22 | 01 | 1.50 | 1.52 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.29 | 1.69 |
| FM22 | 02 | 1.69 | 1.65 | 1.02 | 1.02 | 1.04 | 1.04 | 1.24 | 1.39 | 2.08 |
| FM22 | 03 | 1.96 | 1.78 | 1.09 | 1.09 | 1.04 | 1.04 | 1.24 | 1.51 | 2.16 |
| FM22 | 04 | 2.09 | 1.89 | 1.10 | 1.10 | 1.04 | 1.04 | 1.24 | 1.64 | 2.20 |
| FM22 | 05 | 2.25 | 2.48 | 1.17 | 1.17 | 1.04 | 1.04 | 1.24 | 1.72 | 2.54 |
| FM22 | 06 | 2.44 | 2.58 | 1.23 | 1.23 | 1.04 | 1.04 | 1.24 | 1.91 | 2.84 |
| FM22 | 07 | 2.57 | 3.00 | 1.27 | 1.27 | 1.04 | 1.04 | 1.24 | 1.97 | 3.08 |
| FM22 | 08 | 2.90 | 3.28 | 1.40 | 1.40 | 1.04 | 1.04 | 1.24 | 2.02 | 3.56 |
| FM22 | 09 | 3.17 | 3.51 | 1.54 | 1.54 | 1.04 | 1.04 | 1.24 | 2.07 | 3.65 |
| FM22 | 10 | 3.27 | 3.72 | 1.63 | 1.63 | 1.04 | 1.04 | 1.24 | 2.17 | 3.88 |
| FM22 | 11 | 3.37 | 3.86 | 1.73 | 1.73 | 1.04 | 1.04 | 1.24 | 2.30 | 4.01 |
| FM22 | 12 | 3.47 | 4.00 | 1.83 | 1.83 | 1.04 | 1.04 | 1.24 | 2.42 | 4.15 |
| FM23 | 00 | 1.19 | 1.17 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.18 | 1.28 |
| FM23 | 01 | 1.35 | 1.47 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.28 | 1.57 |
| FM23 | 02 | 1.54 | 1.60 | 1.05 | 1.05 | 1.03 | 1.03 | 1.22 | 1.38 | 1.97 |
| FM23 | 03 | 1.81 | 1.72 | 1.12 | 1.12 | 1.03 | 1.03 | 1.22 | 1.51 | 2.05 |
| FM23 | 04 | 1.94 | 1.84 | 1.13 | 1.13 | 1.03 | 1.03 | 1.22 | 1.63 | 2.09 |
| FM23 | 05 | 2.10 | 2.43 | 1.20 | 1.20 | 1.03 | 1.03 | 1.22 | 1.71 | 2.43 |
| FM23 | 06 | 2.29 | 2.53 | 1.26 | 1.26 | 1.03 | 1.03 | 1.22 | 1.90 | 2.72 |
| FM23 | 07 | 2.42 | 2.95 | 1.30 | 1.30 | 1.03 | 1.03 | 1.22 | 1.96 | 2.97 |
| FM23 | 08 | 2.75 | 3.23 | 1.43 | 1.43 | 1.03 | 1.03 | 1.22 | 2.01 | 3.45 |
| FM23 | 09 | 3.02 | 3.46 | 1.57 | 1.57 | 1.03 | 1.03 | 1.22 | 2.06 | 3.53 |
| FM23 | 10 | 3.12 | 3.67 | 1.66 | 1.66 | 1.03 | 1.03 | 1.22 | 2.16 | 3.76 |
| FM23 | 11 | 3.22 | 3.81 | 1.76 | 1.76 | 1.03 | 1.03 | 1.22 | 2.29 | 3.90 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM23 | 12 | 3.32 | 3.95 | 1.86 | 1.86 | 1.03 | 1.03 | 1.22 | 2.42 | 4.03 |
| FM24 | 00 | 1.19 | 1.13 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.18 | 1.28 |
| FM24 | 01 | 1.35 | 1.42 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.28 | 1.57 |
| FM24 | 02 | 1.54 | 1.55 | 1.16 | 1.16 | 1.02 | 1.02 | 1.21 | 1.38 | 1.97 |
| FM24 | 03 | 1.81 | 1.68 | 1.23 | 1.23 | 1.02 | 1.02 | 1.21 | 1.51 | 2.05 |
| FM24 | 04 | 1.94 | 1.79 | 1.24 | 1.24 | 1.02 | 1.02 | 1.21 | 1.63 | 2.09 |
| FM24 | 05 | 2.10 | 2.38 | 1.31 | 1.31 | 1.02 | 1.02 | 1.21 | 1.71 | 2.43 |
| FM24 | 06 | 2.29 | 2.48 | 1.37 | 1.37 | 1.02 | 1.02 | 1.21 | 1.90 | 2.72 |
| FM24 | 07 | 2.42 | 2.90 | 1.41 | 1.41 | 1.02 | 1.02 | 1.21 | 1.96 | 2.97 |
| FM24 | 08 | 2.75 | 3.18 | 1.55 | 1.55 | 1.02 | 1.02 | 1.21 | 2.01 | 3.45 |
| FM24 | 09 | 3.02 | 3.41 | 1.68 | 1.68 | 1.02 | 1.02 | 1.21 | 2.06 | 3.53 |
| FM24 | 10 | 3.12 | 3.62 | 1.77 | 1.77 | 1.02 | 1.02 | 1.21 | 2.16 | 3.76 |
| FM24 | 11 | 3.22 | 3.76 | 1.87 | 1.87 | 1.02 | 1.02 | 1.21 | 2.29 | 3.90 |
| FM24 | 12 | 3.32 | 3.90 | 1.97 | 1.97 | 1.02 | 1.02 | 1.21 | 2.42 | 4.03 |
| FM25 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM25 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM25 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM25 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM25 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM25 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM25 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM25 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM25 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM25 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM25 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM25 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM25 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM26 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM26 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM26 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM26 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM26 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM26 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM26 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM26 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM26 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM26 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM26 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM26 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM26 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM27 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM27 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM27 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM27 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM27 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM27 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM27 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM27 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM27 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM27 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM27 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM27 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM27 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM28 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM28 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM28 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM28 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM28 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM28 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM28 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM28 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM28 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM28 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM28 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM28 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM28 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM29 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM29 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM29 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM29 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM29 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM29 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM29 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM29 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM29 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM29 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM29 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM29 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM29 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM30 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM30 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM30 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM30 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM30 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM30 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM30 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM30 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM30 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM30 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM30 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM30 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM30 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM31 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM31 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM31 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM31 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM31 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM31 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM31 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM31 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM31 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM31 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM31 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM31 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM31 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM32 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM32 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM32 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM32 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM32 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM32 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM32 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM32 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM32 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM32 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM32 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM32 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM32 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM33 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM33 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM33 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM33 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM33 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM33 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM33 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM33 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM33 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM33 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM33 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM33 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM33 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM34 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM34 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM34 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM34 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM34 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM34 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM34 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM34 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM34 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM34 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM34 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM34 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM34 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM35 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM35 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM35 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM35 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM35 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM35 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM35 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM35 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM35 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM35 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM35 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM35 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM35 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM36 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM36 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM36 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM36 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM36 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM36 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM36 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM36 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM36 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM36 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM36 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM36 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM36 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM37 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM37 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM37 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM37 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM37 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM37 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM37 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM37 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM37 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM37 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM37 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM37 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM37 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM38 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM38 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM38 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM38 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM38 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM38 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM38 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM38 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM38 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM38 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM38 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM38 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM38 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM39 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM39 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM39 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM39 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM39 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM39 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM39 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM39 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM39 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM39 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM39 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM39 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM39 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM40 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM40 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM40 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM40 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM40 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM40 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM40 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM40 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM40 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM40 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM40 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM40 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM40 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM41 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM41 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM41 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM41 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM41 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM41 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM41 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM41 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM41 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM41 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM41 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM41 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM41 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM42 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM42 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM42 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM42 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM42 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM42 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM42 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM42 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM42 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM42 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM42 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM42 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM42 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM43 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM43 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM43 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM43 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM43 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM43 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM43 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM43 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM43 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM43 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM43 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM43 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM43 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM44 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM44 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM44 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM44 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM44 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM44 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM44 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM44 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM44 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM44 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM44 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM44 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM44 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM45 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM45 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM45 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM45 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM45 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM45 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM45 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM45 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM45 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM45 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM45 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM45 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM45 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM46 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM46 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM46 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM46 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM46 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM46 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM46 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM46 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM46 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM46 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM46 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM46 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM46 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM47 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM47 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM47 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM47 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM47 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM47 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM47 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM47 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM47 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM47 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM47 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM47 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM47 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM48 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM48 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM48 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM48 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM48 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM48 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM48 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM48 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM48 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM48 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM48 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM48 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM48 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM49 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM49 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM49 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM49 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM49 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM49 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM49 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM49 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM49 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM49 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM49 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM49 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM49 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM50 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM50 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM50 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM50 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM50 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM50 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM50 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM50 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM50 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM50 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM50 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM50 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM50 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM51 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM51 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM51 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM51 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM51 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM51 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM51 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM51 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM51 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM51 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM51 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM51 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM51 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM52 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM52 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM52 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM52 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM52 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM52 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM52 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM52 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM52 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM52 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM52 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM52 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM52 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM53 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM53 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM53 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM53 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM53 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM53 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM53 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM53 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM53 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM53 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM53 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM53 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM53 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM54 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM54 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM54 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM54 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM54 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM54 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM54 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM54 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM54 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM54 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM54 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM54 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM54 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM55 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM55 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM55 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM55 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM55 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM55 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM55 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM55 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM55 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM55 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM55 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM55 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM55 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM56 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM56 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM56 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM56 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM56 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM56 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM56 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM56 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM56 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM56 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM56 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM56 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM56 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM57 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM57 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM57 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM57 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM57 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM57 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM57 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM57 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM57 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM57 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM57 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM57 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM57 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM58 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM58 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM58 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM58 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM58 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM58 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM58 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM58 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM58 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM58 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM58 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM58 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM58 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM59 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM59 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM59 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM59 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM59 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM59 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM59 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM59 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM59 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM59 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM59 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM59 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM59 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM60 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM60 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM60 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM60 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM60 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM60 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM60 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM60 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM60 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM60 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM60 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM60 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM60 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM61 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM61 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM61 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM61 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM61 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM61 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM61 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM61 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM61 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM61 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM61 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM61 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM61 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM62 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM62 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM62 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM62 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM62 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM62 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM62 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM62 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM62 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM62 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM62 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM62 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM62 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM63 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM63 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM63 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM63 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM63 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM63 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM63 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM63 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM63 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM63 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM63 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM63 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM63 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM64 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM64 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM64 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM64 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM64 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM64 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM64 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM64 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM64 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM64 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM64 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM64 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM64 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM65 | 00 | 0.99 | 0.90 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.79 | 0.89 |
| FM65 | 01 | 1.16 | 1.20 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.89 | 1.19 |
| FM65 | 02 | 1.35 | 1.32 | 0.86 | 0.86 | 0.74 | 0.74 | 0.71 | 0.99 | 1.58 |
| FM65 | 03 | 1.62 | 1.45 | 0.93 | 0.93 | 0.74 | 0.74 | 0.71 | 1.12 | 1.66 |
| FM65 | 04 | 1.75 | 1.56 | 0.94 | 0.94 | 0.74 | 0.74 | 0.71 | 1.25 | 1.70 |
| FM65 | 05 | 1.91 | 2.15 | 1.01 | 1.01 | 0.74 | 0.74 | 0.71 | 1.32 | 2.04 |
| FM65 | 06 | 2.10 | 2.25 | 1.07 | 1.07 | 0.74 | 0.74 | 0.71 | 1.51 | 2.34 |
| FM65 | 07 | 2.23 | 2.67 | 1.11 | 1.11 | 0.74 | 0.74 | 0.71 | 1.57 | 2.58 |
| FM65 | 08 | 2.56 | 2.96 | 1.24 | 1.24 | 0.74 | 0.74 | 0.71 | 1.63 | 3.07 |
| FM65 | 09 | 2.83 | 3.18 | 1.37 | 1.37 | 0.74 | 0.74 | 0.71 | 1.68 | 3.15 |
| FM65 | 10 | 2.93 | 3.39 | 1.46 | 1.46 | 0.74 | 0.74 | 0.71 | 1.78 | 3.38 |
| FM65 | 11 | 3.03 | 3.53 | 1.57 | 1.57 | 0.74 | 0.74 | 0.71 | 1.90 | 3.51 |
| FM65 | 12 | 3.13 | 3.67 | 1.67 | 1.67 | 0.74 | 0.74 | 0.71 | 2.03 | 3.65 |
| FM66 | 00 | 1.09 | 0.93 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.63 | 0.87 |
| FM66 | 01 | 1.26 | 1.23 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.73 | 1.17 |
| FM66 | 02 | 1.45 | 1.35 | 0.82 | 0.82 | 0.74 | 0.74 | 0.70 | 0.83 | 1.56 |
| FM66 | 03 | 1.72 | 1.48 | 0.89 | 0.89 | 0.74 | 0.74 | 0.70 | 0.96 | 1.64 |
| FM66 | 04 | 1.85 | 1.59 | 0.90 | 0.90 | 0.74 | 0.74 | 0.70 | 1.08 | 1.69 |
| FM66 | 05 | 2.01 | 2.19 | 0.97 | 0.97 | 0.74 | 0.74 | 0.70 | 1.16 | 2.02 |
| FM66 | 06 | 2.20 | 2.28 | 1.03 | 1.03 | 0.74 | 0.74 | 0.70 | 1.35 | 2.32 |
| FM66 | 07 | 2.33 | 2.71 | 1.07 | 1.07 | 0.74 | 0.74 | 0.70 | 1.41 | 2.56 |
| FM66 | 08 | 2.66 | 2.99 | 1.20 | 1.20 | 0.74 | 0.74 | 0.70 | 1.46 | 3.05 |
| FM66 | 09 | 2.93 | 3.21 | 1.33 | 1.33 | 0.74 | 0.74 | 0.70 | 1.51 | 3.13 |
| FM66 | 10 | 3.03 | 3.42 | 1.42 | 1.42 | 0.74 | 0.74 | 0.70 | 1.61 | 3.36 |
| FM66 | 11 | 3.13 | 3.57 | 1.53 | 1.53 | 0.74 | 0.74 | 0.70 | 1.74 | 3.50 |
| FM66 | 12 | 3.23 | 3.71 | 1.63 | 1.63 | 0.74 | 0.74 | 0.70 | 1.87 | 3.63 |
| FM67 | 00 | 1.13 | 0.97 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.63 | 0.92 |
| FM67 | 01 | 1.30 | 1.26 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.73 | 1.22 |
| FM67 | 02 | 1.49 | 1.39 | 0.81 | 0.81 | 0.73 | 0.73 | 0.69 | 0.83 | 1.61 |
| FM67 | 03 | 1.76 | 1.51 | 0.88 | 0.88 | 0.73 | 0.73 | 0.69 | 0.96 | 1.70 |
| FM67 | 04 | 1.89 | 1.63 | 0.89 | 0.89 | 0.73 | 0.73 | 0.69 | 1.09 | 1.74 |
| FM67 | 05 | 2.05 | 2.22 | 0.96 | 0.96 | 0.73 | 0.73 | 0.69 | 1.16 | 2.07 |
| FM67 | 06 | 2.24 | 2.32 | 1.02 | 1.02 | 0.73 | 0.73 | 0.69 | 1.35 | 2.37 |
| FM67 | 07 | 2.37 | 2.74 | 1.06 | 1.06 | 0.73 | 0.73 | 0.69 | 1.41 | 2.61 |
| FM67 | 08 | 2.70 | 3.02 | 1.19 | 1.19 | 0.73 | 0.73 | 0.69 | 1.47 | 3.10 |
| FM67 | 09 | 2.97 | 3.25 | 1.32 | 1.32 | 0.73 | 0.73 | 0.69 | 1.52 | 3.18 |
| FM67 | 10 | 3.07 | 3.46 | 1.41 | 1.41 | 0.73 | 0.73 | 0.69 | 1.62 | 3.41 |
| FM67 | 11 | 3.17 | 3.60 | 1.52 | 1.52 | 0.73 | 0.73 | 0.69 | 1.74 | 3.55 |
| FM67 | 12 | 3.27 | 3.74 | 1.62 | 1.62 | 0.73 | 0.73 | 0.69 | 1.87 | 3.68 |
| FM68 | 00 | 1.18 | 1.02 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.60 | 0.95 |
| FM68 | 01 | 1.35 | 1.32 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.70 | 1.25 |
| FM68 | 02 | 1.54 | 1.44 | 0.82 | 0.82 | 0.72 | 0.72 | 0.68 | 0.80 | 1.64 |
| FM68 | 03 | 1.81 | 1.57 | 0.89 | 0.89 | 0.72 | 0.72 | 0.68 | 0.93 | 1.72 |
| FM68 | 04 | 1.94 | 1.68 | 0.90 | 0.90 | 0.72 | 0.72 | 0.68 | 1.06 | 1.76 |
| FM68 | 05 | 2.10 | 2.27 | 0.97 | 0.97 | 0.72 | 0.72 | 0.68 | 1.13 | 2.10 |
| FM68 | 06 | 2.29 | 2.37 | 1.03 | 1.03 | 0.72 | 0.72 | 0.68 | 1.32 | 2.40 |
| FM68 | 07 | 2.42 | 2.79 | 1.07 | 1.07 | 0.72 | 0.72 | 0.68 | 1.38 | 2.64 |
| FM68 | 08 | 2.75 | 3.08 | 1.20 | 1.20 | 0.72 | 0.72 | 0.68 | 1.43 | 3.13 |
| FM68 | 09 | 3.02 | 3.30 | 1.33 | 1.33 | 0.72 | 0.72 | 0.68 | 1.49 | 3.21 |
| FM68 | 10 | 3.12 | 3.51 | 1.42 | 1.42 | 0.72 | 0.72 | 0.68 | 1.59 | 3.44 |
| FM68 | 11 | 3.22 | 3.65 | 1.53 | 1.53 | 0.72 | 0.72 | 0.68 | 1.71 | 3.57 |

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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM68 | 12 | 3.32 | 3.79 | 1.63 | 1.63 | 0.72 | 0.72 | 0.68 | 1.84 | 3.71 |
| FM69 | 00 | 1.23 | 1.04 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.59 | 0.95 |
| FM69 | 01 | 1.40 | 1.34 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.69 | 1.25 |
| FM69 | 02 | 1.59 | 1.47 | 0.80 | 0.80 | 0.72 | 0.72 | 0.67 | 0.80 | 1.64 |
| FM69 | 03 | 1.86 | 1.59 | 0.87 | 0.87 | 0.72 | 0.72 | 0.67 | 0.92 | 1.72 |
| FM69 | 04 | 1.99 | 1.71 | 0.88 | 0.88 | 0.72 | 0.72 | 0.67 | 1.05 | 1.76 |
| FM69 | 05 | 2.15 | 2.30 | 0.95 | 0.95 | 0.72 | 0.72 | 0.67 | 1.13 | 2.10 |
| FM69 | 06 | 2.34 | 2.40 | 1.01 | 1.01 | 0.72 | 0.72 | 0.67 | 1.31 | 2.40 |
| FM69 | 07 | 2.47 | 2.82 | 1.05 | 1.05 | 0.72 | 0.72 | 0.67 | 1.38 | 2.64 |
| FM69 | 08 | 2.80 | 3.10 | 1.18 | 1.18 | 0.72 | 0.72 | 0.67 | 1.43 | 3.13 |
| FM69 | 09 | 3.07 | 3.32 | 1.31 | 1.31 | 0.72 | 0.72 | 0.67 | 1.48 | 3.21 |
| FM69 | 10 | 3.17 | 3.54 | 1.40 | 1.40 | 0.72 | 0.72 | 0.67 | 1.58 | 3.44 |
| FM69 | 11 | 3.27 | 3.68 | 1.51 | 1.51 | 0.72 | 0.72 | 0.67 | 1.71 | 3.58 |
| FM69 | 12 | 3.37 | 3.82 | 1.61 | 1.61 | 0.72 | 0.72 | 0.67 | 1.83 | 3.71 |
| FM70 | 00 | 1.27 | 1.09 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.60 | 0.99 |
| FM70 | 01 | 1.44 | 1.39 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.70 | 1.28 |
| FM70 | 02 | 1.62 | 1.51 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.80 | 1.68 |
| FM70 | 03 | 1.90 | 1.64 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.93 | 1.76 |
| FM70 | 04 | 2.02 | 1.75 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 1.80 |
| FM70 | 05 | 2.18 | 2.34 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.13 | 2.13 |
| FM70 | 06 | 2.37 | 2.44 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.32 | 2.43 |
| FM70 | 07 | 2.50 | 2.87 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.38 | 2.68 |
| FM70 | 08 | 2.83 | 3.15 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.43 | 3.16 |
| FM70 | 09 | 3.10 | 3.37 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.49 | 3.24 |
| FM70 | 10 | 3.20 | 3.58 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.59 | 3.47 |
| FM70 | 11 | 3.30 | 3.72 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.71 | 3.61 |
| FM70 | 12 | 3.40 | 3.87 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.84 | 3.74 |
| FM71 | 00 | 1.31 | 1.11 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.57 | 1.01 |
| FM71 | 01 | 1.48 | 1.40 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.31 |
| FM71 | 02 | 1.67 | 1.53 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.77 | 1.70 |
| FM71 | 03 | 1.94 | 1.66 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.90 | 1.78 |
| FM71 | 04 | 2.07 | 1.77 | 0.97 | 0.97 | 0.71 | 0.71 | 0.66 | 1.02 | 1.82 |
| FM71 | 05 | 2.23 | 2.36 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.10 | 2.16 |
| FM71 | 06 | 2.42 | 2.46 | 1.10 | 1.10 | 0.71 | 0.71 | 0.66 | 1.29 | 2.46 |
| FM71 | 07 | 2.55 | 2.88 | 1.14 | 1.14 | 0.71 | 0.71 | 0.66 | 1.35 | 2.70 |
| FM71 | 08 | 2.88 | 3.17 | 1.27 | 1.27 | 0.71 | 0.71 | 0.66 | 1.40 | 3.19 |
| FM71 | 09 | 3.15 | 3.39 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.27 |
| FM71 | 10 | 3.25 | 3.60 | 1.49 | 1.49 | 0.71 | 0.71 | 0.66 | 1.56 | 3.50 |
| FM71 | 11 | 3.35 | 3.74 | 1.60 | 1.60 | 0.71 | 0.71 | 0.66 | 1.68 | 3.63 |
| FM71 | 12 | 3.45 | 3.88 | 1.70 | 1.70 | 0.71 | 0.71 | 0.66 | 1.81 | 3.77 |
| FM72 | 00 | 1.34 | 1.14 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.55 | 1.01 |
| FM72 | 01 | 1.51 | 1.43 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.65 | 1.31 |
| FM72 | 02 | 1.70 | 1.56 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.75 | 1.70 |
| FM72 | 03 | 1.97 | 1.68 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 1.78 |
| FM72 | 04 | 2.10 | 1.80 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 1.00 | 1.83 |
| FM72 | 05 | 2.26 | 2.39 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.16 |
| FM72 | 06 | 2.45 | 2.49 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.27 | 2.46 |
| FM72 | 07 | 2.58 | 2.91 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.33 | 2.70 |
| FM72 | 08 | 2.91 | 3.19 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.38 | 3.19 |
| FM72 | 09 | 3.18 | 3.42 | 1.29 | 1.29 | 0.71 | 0.71 | 0.66 | 1.43 | 3.27 |
| FM72 | 10 | 3.28 | 3.63 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.53 | 3.50 |
| FM72 | 11 | 3.38 | 3.77 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.66 | 3.64 |
| FM72 | 12 | 3.48 | 3.91 | 1.59 | 1.59 | 0.71 | 0.71 | 0.66 | 1.79 | 3.77 |
| FM73 | 00 | 1.39 | 1.15 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.52 | 1.05 |
| FM73 | 01 | 1.56 | 1.45 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.62 | 1.34 |
| FM73 | 02 | 1.75 | 1.57 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.73 | 1.74 |
| FM73 | 03 | 2.02 | 1.70 | 0.84 | 0.84 | 0.71 | 0.71 | 0.66 | 0.85 | 1.82 |
| FM73 | 04 | 2.15 | 1.81 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 1.86 |
| FM73 | 05 | 2.31 | 2.40 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.19 |
| FM73 | 06 | 2.50 | 2.50 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.24 | 2.49 |
| FM73 | 07 | 2.63 | 2.92 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.31 | 2.74 |
| FM73 | 08 | 2.96 | 3.21 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.36 | 3.22 |
| FM73 | 09 | 3.23 | 3.43 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.41 | 3.30 |
| FM73 | 10 | 3.33 | 3.64 | 1.37 | 1.37 | 0.71 | 0.71 | 0.66 | 1.51 | 3.53 |
| FM73 | 11 | 3.43 | 3.78 | 1.47 | 1.47 | 0.71 | 0.71 | 0.66 | 1.64 | 3.67 |

State of Arkansas
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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM73 | 12 | 3.53 | 3.92 | 1.58 | 1.58 | 0.71 | 0.71 | 0.66 | 1.76 | 3.80 |
| FM74 | 00 | 1.42 | 1.22 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.52 | 1.12 |
| FM74 | 01 | 1.59 | 1.52 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.62 | 1.42 |
| FM74 | 02 | 1.78 | 1.65 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.72 | 1.81 |
| FM74 | 03 | 2.05 | 1.77 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.85 | 1.89 |
| FM74 | 04 | 2.18 | 1.89 | 0.82 | 0.82 | 0.71 | 0.71 | 0.66 | 0.98 | 1.93 |
| FM74 | 05 | 2.34 | 2.48 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 2.27 |
| FM74 | 06 | 2.53 | 2.58 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.24 | 2.56 |
| FM74 | 07 | 2.66 | 3.00 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.31 | 2.81 |
| FM74 | 08 | 2.99 | 3.28 | 1.12 | 1.12 | 0.71 | 0.71 | 0.66 | 1.36 | 3.29 |
| FM74 | 09 | 3.26 | 3.51 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.41 | 3.38 |
| FM74 | 10 | 3.36 | 3.72 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.51 | 3.61 |
| FM74 | 11 | 3.46 | 3.86 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.64 | 3.74 |
| FM74 | 12 | 3.56 | 4.00 | 1.55 | 1.55 | 0.71 | 0.71 | 0.66 | 1.76 | 3.88 |
| FM75 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM75 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM75 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM75 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM75 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM75 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM75 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM75 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM75 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM75 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM75 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM75 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM75 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM76 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM76 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM76 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM76 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM76 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM76 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM76 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM76 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM76 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM76 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM76 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM76 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM76 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM77 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM77 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM77 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM77 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM77 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM77 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM77 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM77 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM77 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM77 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM77 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM77 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |
| FM77 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM78 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM78 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM78 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM78 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM78 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM78 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM78 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM78 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM78 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM78 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM78 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM78 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |

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| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM78 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM79 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM79 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM79 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM79 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM79 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM79 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM79 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM79 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM79 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM79 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM79 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM79 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM79 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM80 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM80 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM80 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM80 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM80 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM80 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM80 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM80 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM80 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM80 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM80 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM80 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM80 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM81 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM81 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM81 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM81 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM81 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM81 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM81 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM81 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM81 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM81 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM81 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM81 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM81 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM82 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM82 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM82 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM82 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM82 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM82 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM82 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM82 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM82 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM82 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM82 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM82 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM82 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM83 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM83 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM83 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM83 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM83 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM83 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM83 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM83 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM83 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM83 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM83 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM83 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |

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| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM83 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM84 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM84 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM84 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM84 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM84 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM84 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM84 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM84 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM84 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM84 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM84 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM84 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |
| FM84 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM85 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM85 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM85 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM85 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM85 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM85 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM85 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM85 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM85 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM85 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM85 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM85 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM85 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM86 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM86 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM86 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM86 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM86 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM86 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM86 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM86 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM86 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM86 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM86 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM86 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM86 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM87 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM87 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM87 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM87 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM87 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM87 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM87 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM87 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM87 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM87 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM87 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM87 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |
| FM87 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM88 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM88 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM88 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM88 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM88 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM88 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM88 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM88 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM88 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM88 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM88 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM88 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |

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| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM88 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM89 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM89 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM89 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM89 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM89 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM89 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM89 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM89 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM89 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM89 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM89 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM89 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM89 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM90 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM90 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM90 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM90 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM90 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM90 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM90 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM90 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM90 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM90 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM90 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM90 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM90 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM91 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM91 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM91 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM91 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM91 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM91 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM91 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM91 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM91 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM91 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM91 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM91 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM91 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM92 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM92 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM92 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM92 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM92 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM92 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM92 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM92 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM92 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM92 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM92 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM92 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM92 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM93 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM93 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM93 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM93 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM93 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM93 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM93 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM93 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM93 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM93 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM93 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM93 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM93 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM94 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM94 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM94 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM94 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM94 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM94 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM94 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM94 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM94 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM94 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM94 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM94 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM94 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM95 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM95 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM95 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM95 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM95 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM95 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM95 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM95 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM95 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM95 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM95 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM95 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM95 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM96 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM96 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM96 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM96 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM96 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM96 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM96 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM96 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM96 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM96 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM96 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM96 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM96 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM97 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM97 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM97 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM97 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM97 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM97 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM97 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM97 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM97 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM97 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM97 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM97 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM97 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM98 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM98 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM98 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM98 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM98 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM98 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM98 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM98 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM98 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM98 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM98 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM98 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM98 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM99 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM99 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM99 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM99 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM99 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM99 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM99 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM99 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM99 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM99 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM99 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM99 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM99 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FS14 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS14 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS14 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS14 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS14 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS14 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS14 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS14 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS14 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS14 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS14 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS14 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS14 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS15 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS15 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS15 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS15 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS15 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS15 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS15 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS15 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS15 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS15 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS15 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS15 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS15 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS16 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS16 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS16 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS16 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS16 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS16 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS16 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS16 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS16 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS16 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS16 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS16 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS16 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS17 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS17 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS17 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS17 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS17 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS17 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS17 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS17 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS17 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS17 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS17 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS17 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS17 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS18 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS18 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS18 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS18 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS18 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS18 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS18 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS18 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS18 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS18 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS18 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS18 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS18 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS19 | 00 | 1.93 | 1.90 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.44 | 1.90 |
| FS19 | 01 | 2.10 | 2.20 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.54 | 2.19 |
| FS19 | 02 | 2.29 | 2.33 | 1.37 | 1.37 | 1.42 | 1.42 | 1.93 | 1.64 | 2.59 |
| FS19 | 03 | 2.56 | 2.45 | 1.44 | 1.44 | 1.42 | 1.42 | 1.93 | 1.77 | 2.67 |
| FS19 | 04 | 2.69 | 2.57 | 1.45 | 1.45 | 1.42 | 1.42 | 1.93 | 1.90 | 2.71 |
| FS19 | 05 | 2.85 | 3.16 | 1.53 | 1.53 | 1.42 | 1.42 | 1.93 | 1.97 | 3.05 |
| FS19 | 06 | 3.04 | 3.26 | 1.59 | 1.59 | 1.42 | 1.42 | 1.93 | 2.16 | 3.34 |
| FS19 | 07 | 3.17 | 3.68 | 1.63 | 1.63 | 1.42 | 1.42 | 1.93 | 2.22 | 3.59 |
| FS19 | 08 | 3.50 | 3.96 | 1.76 | 1.76 | 1.42 | 1.42 | 1.93 | 2.27 | 4.07 |
| FS19 | 09 | 3.77 | 4.18 | 1.89 | 1.89 | 1.42 | 1.42 | 1.93 | 2.33 | 4.15 |
| FS19 | 10 | 3.87 | 4.40 | 1.98 | 1.98 | 1.42 | 1.42 | 1.93 | 2.43 | 4.38 |
| FS19 | 11 | 3.97 | 4.54 | 2.08 | 2.08 | 1.42 | 1.42 | 1.93 | 2.55 | 4.52 |
| FS19 | 12 | 4.07 | 4.68 | 2.18 | 2.18 | 1.42 | 1.42 | 1.93 | 2.68 | 4.65 |
| FS20 | 00 | 1.93 | 1.73 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.44 | 1.90 |
| FS20 | 01 | 2.10 | 2.03 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.54 | 2.19 |
| FS20 | 02 | 2.29 | 2.16 | 1.32 | 1.32 | 1.41 | 1.41 | 1.90 | 1.64 | 2.59 |
| FS20 | 03 | 2.56 | 2.28 | 1.39 | 1.39 | 1.41 | 1.41 | 1.90 | 1.77 | 2.67 |
| FS20 | 04 | 2.69 | 2.40 | 1.40 | 1.40 | 1.41 | 1.41 | 1.90 | 1.90 | 2.71 |
| FS20 | 05 | 2.85 | 2.99 | 1.47 | 1.47 | 1.41 | 1.41 | 1.90 | 1.97 | 3.05 |
| FS20 | 06 | 3.04 | 3.09 | 1.54 | 1.54 | 1.41 | 1.41 | 1.90 | 2.16 | 3.34 |
| FS20 | 07 | 3.17 | 3.51 | 1.58 | 1.58 | 1.41 | 1.41 | 1.90 | 2.22 | 3.59 |
| FS20 | 08 | 3.50 | 3.79 | 1.71 | 1.71 | 1.41 | 1.41 | 1.90 | 2.27 | 4.07 |
| FS20 | 09 | 3.77 | 4.01 | 1.84 | 1.84 | 1.41 | 1.41 | 1.90 | 2.33 | 4.15 |
| FS20 | 10 | 3.87 | 4.23 | 1.93 | 1.93 | 1.41 | 1.41 | 1.90 | 2.43 | 4.38 |
| FS20 | 11 | 3.97 | 4.37 | 2.03 | 2.03 | 1.41 | 1.41 | 1.90 | 2.55 | 4.52 |
| FS20 | 12 | 4.07 | 4.51 | 2.13 | 2.13 | 1.41 | 1.41 | 1.90 | 2.68 | 4.65 |
| FS21 | 00 | 1.61 | 1.59 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.28 | 1.75 |
| FS21 | 01 | 1.77 | 1.89 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.39 | 2.05 |
| FS21 | 02 | 1.96 | 2.01 | 1.26 | 1.26 | 1.40 | 1.40 | 1.88 | 1.49 | 2.44 |
| FS21 | 03 | 2.23 | 2.14 | 1.33 | 1.33 | 1.40 | 1.40 | 1.88 | 1.61 | 2.52 |
| FS21 | 04 | 2.36 | 2.25 | 1.34 | 1.34 | 1.40 | 1.40 | 1.88 | 1.74 | 2.56 |
| FS21 | 05 | 2.52 | 2.84 | 1.41 | 1.41 | 1.40 | 1.40 | 1.88 | 1.82 | 2.90 |
| FS21 | 06 | 2.71 | 2.94 | 1.47 | 1.47 | 1.40 | 1.40 | 1.88 | 2.01 | 3.19 |
| FS21 | 07 | 2.84 | 3.36 | 1.52 | 1.52 | 1.40 | 1.40 | 1.88 | 2.07 | 3.44 |
| FS21 | 08 | 3.17 | 3.65 | 1.65 | 1.65 | 1.40 | 1.40 | 1.88 | 2.12 | 3.92 |
| FS21 | 09 | 3.44 | 3.87 | 1.78 | 1.78 | 1.40 | 1.40 | 1.88 | 2.17 | 4.01 |
| FS21 | 10 | 3.54 | 4.08 | 1.87 | 1.87 | 1.40 | 1.40 | 1.88 | 2.27 | 4.24 |
| FS21 | 11 | 3.64 | 4.22 | 1.97 | 1.97 | 1.40 | 1.40 | 1.88 | 2.40 | 4.37 |
| FS21 | 12 | 3.74 | 4.36 | 2.07 | 2.07 | 1.40 | 1.40 | 1.88 | 2.53 | 4.51 |
| FS22 | 00 | 1.61 | 1.47 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.28 | 1.75 |
| FS22 | 01 | 1.77 | 1.76 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.39 | 2.05 |
| FS22 | 02 | 1.96 | 1.89 | 1.13 | 1.13 | 1.39 | 1.39 | 1.85 | 1.49 | 2.44 |
| FS22 | 03 | 2.23 | 2.02 | 1.20 | 1.20 | 1.39 | 1.39 | 1.85 | 1.61 | 2.52 |
| FS22 | 04 | 2.36 | 2.13 | 1.21 | 1.21 | 1.39 | 1.39 | 1.85 | 1.74 | 2.56 |
| FS22 | 05 | 2.52 | 2.72 | 1.28 | 1.28 | 1.39 | 1.39 | 1.85 | 1.82 | 2.90 |
| FS22 | 06 | 2.71 | 2.82 | 1.34 | 1.34 | 1.39 | 1.39 | 1.85 | 2.01 | 3.19 |
| FS22 | 07 | 2.84 | 3.24 | 1.38 | 1.38 | 1.39 | 1.39 | 1.85 | 2.07 | 3.44 |
| FS22 | 08 | 3.17 | 3.53 | 1.52 | 1.52 | 1.39 | 1.39 | 1.85 | 2.12 | 3.92 |
| FS22 | 09 | 3.44 | 3.75 | 1.65 | 1.65 | 1.39 | 1.39 | 1.85 | 2.17 | 4.01 |
| FS22 | 10 | 3.54 | 3.96 | 1.74 | 1.74 | 1.39 | 1.39 | 1.85 | 2.27 | 4.24 |
| FS22 | 11 | 3.64 | 4.10 | 1.84 | 1.84 | 1.39 | 1.39 | 1.85 | 2.40 | 4.37 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS22 | 12 | 3.74 | 4.24 | 1.94 | 1.94 | 1.39 | 1.39 | 1.85 | 2.53 | 4.51 |
| FS23 | 00 | 1.42 | 1.37 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.28 | 1.55 |
| FS23 | 01 | 1.59 | 1.66 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.38 | 1.85 |
| FS23 | 02 | 1.78 | 1.79 | 1.24 | 1.24 | 1.38 | 1.38 | 1.83 | 1.48 | 2.24 |
| FS23 | 03 | 2.05 | 1.92 | 1.31 | 1.31 | 1.38 | 1.38 | 1.83 | 1.61 | 2.32 |
| FS23 | 04 | 2.18 | 2.03 | 1.32 | 1.32 | 1.38 | 1.38 | 1.83 | 1.73 | 2.36 |
| FS23 | 05 | 2.34 | 2.62 | 1.39 | 1.39 | 1.38 | 1.38 | 1.83 | 1.81 | 2.70 |
| FS23 | 06 | 2.53 | 2.72 | 1.45 | 1.45 | 1.38 | 1.38 | 1.83 | 2.00 | 3.00 |
| FS23 | 07 | 2.66 | 3.14 | 1.49 | 1.49 | 1.38 | 1.38 | 1.83 | 2.06 | 3.24 |
| FS23 | 08 | 2.99 | 3.42 | 1.63 | 1.63 | 1.38 | 1.38 | 1.83 | 2.11 | 3.73 |
| FS23 | 09 | 3.26 | 3.65 | 1.76 | 1.76 | 1.38 | 1.38 | 1.83 | 2.16 | 3.81 |
| FS23 | 10 | 3.36 | 3.86 | 1.85 | 1.85 | 1.38 | 1.38 | 1.83 | 2.26 | 4.04 |
| FS23 | 11 | 3.46 | 4.00 | 1.95 | 1.95 | 1.38 | 1.38 | 1.83 | 2.39 | 4.17 |
| FS23 | 12 | 3.56 | 4.14 | 2.05 | 2.05 | 1.38 | 1.38 | 1.83 | 2.52 | 4.31 |
| FS24 | 00 | 1.42 | 1.28 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.28 | 1.55 |
| FS24 | 01 | 1.59 | 1.58 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.38 | 1.85 |
| FS24 | 02 | 1.78 | 1.70 | 1.16 | 1.16 | 1.37 | 1.37 | 1.80 | 1.48 | 2.24 |
| FS24 | 03 | 2.05 | 1.83 | 1.23 | 1.23 | 1.37 | 1.37 | 1.80 | 1.61 | 2.32 |
| FS24 | 04 | 2.18 | 1.94 | 1.24 | 1.24 | 1.37 | 1.37 | 1.80 | 1.73 | 2.36 |
| FS24 | 05 | 2.34 | 2.53 | 1.31 | 1.31 | 1.37 | 1.37 | 1.80 | 1.81 | 2.70 |
| FS24 | 06 | 2.53 | 2.63 | 1.37 | 1.37 | 1.37 | 1.37 | 1.80 | 2.00 | 3.00 |
| FS24 | 07 | 2.66 | 3.06 | 1.41 | 1.41 | 1.37 | 1.37 | 1.80 | 2.06 | 3.24 |
| FS24 | 08 | 2.99 | 3.34 | 1.55 | 1.55 | 1.37 | 1.37 | 1.80 | 2.11 | 3.73 |
| FS24 | 09 | 3.26 | 3.56 | 1.68 | 1.68 | 1.37 | 1.37 | 1.80 | 2.16 | 3.81 |
| FS24 | 10 | 3.36 | 3.77 | 1.77 | 1.77 | 1.37 | 1.37 | 1.80 | 2.26 | 4.04 |
| FS24 | 11 | 3.46 | 3.92 | 1.87 | 1.87 | 1.37 | 1.37 | 1.80 | 2.39 | 4.17 |
| FS24 | 12 | 3.56 | 4.06 | 1.97 | 1.97 | 1.37 | 1.37 | 1.80 | 2.52 | 4.31 |
| FS25 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS25 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS25 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS25 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS25 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS25 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS25 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS25 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS25 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS25 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS25 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS25 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS25 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS26 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS26 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS26 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS26 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS26 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS26 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS26 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS26 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS26 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS26 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS26 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS26 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS26 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS27 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS27 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS27 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS27 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS27 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS27 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS27 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS27 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS27 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS27 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS27 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS27 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS27 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS28 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS28 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS28 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS28 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS28 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS28 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS28 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS28 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS28 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS28 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS28 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS28 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS28 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS29 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS29 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS29 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS29 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS29 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS29 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS29 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS29 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS29 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS29 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS29 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS29 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS29 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS30 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS30 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS30 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS30 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS30 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS30 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS30 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS30 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS30 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS30 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS30 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS30 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS30 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS31 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS31 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS31 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS31 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS31 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS31 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS31 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS31 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS31 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS31 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS31 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS31 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS31 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS32 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS32 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS32 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS32 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS32 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS32 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS32 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS32 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS32 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS32 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS32 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS32 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS32 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS33 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS33 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS33 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS33 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS33 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS33 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS33 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS33 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS33 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS33 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS33 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS33 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS33 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS34 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS34 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS34 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS34 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS34 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS34 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS34 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS34 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS34 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS34 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS34 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS34 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS34 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS35 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS35 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS35 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS35 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS35 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS35 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS35 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS35 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS35 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS35 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS35 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS35 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS35 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS36 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS36 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS36 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS36 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS36 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS36 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS36 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS36 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS36 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS36 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS36 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS36 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS36 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS37 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS37 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS37 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS37 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS37 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS37 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS37 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS37 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS37 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS37 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS37 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS37 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS37 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS38 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS38 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS38 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS38 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS38 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS38 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS38 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS38 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS38 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS38 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS38 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS38 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS38 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS39 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS39 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS39 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS39 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS39 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS39 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS39 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS39 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS39 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS39 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS39 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS39 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS39 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS40 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS40 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS40 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS40 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS40 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS40 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS40 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS40 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS40 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS40 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS40 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS40 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS40 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS41 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS41 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS41 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS41 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS41 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS41 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS41 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS41 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS41 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS41 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS41 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS41 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS41 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS42 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS42 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS42 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS42 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS42 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS42 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS42 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS42 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS42 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS42 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS42 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS42 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS42 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS43 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS43 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS43 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS43 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS43 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS43 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS43 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS43 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS43 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS43 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS43 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS43 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS43 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS44 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS44 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS44 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS44 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS44 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS44 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS44 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS44 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS44 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS44 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS44 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS44 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS44 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS45 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS45 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS45 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS45 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS45 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS45 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS45 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS45 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS45 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS45 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS45 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS45 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS45 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS46 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS46 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS46 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS46 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS46 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS46 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS46 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS46 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS46 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS46 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS46 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS46 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS46 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS47 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS47 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS47 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS47 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS47 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS47 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS47 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS47 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS47 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS47 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS47 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS47 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS47 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS48 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS48 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS48 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS48 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS48 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS48 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS48 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS48 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS48 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS48 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS48 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS48 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS48 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS49 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS49 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS49 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS49 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS49 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS49 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS49 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS49 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS49 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS49 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS49 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS49 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS49 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS50 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS50 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS50 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS50 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS50 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS50 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS50 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS50 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS50 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS50 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS50 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS50 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS50 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS51 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS51 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS51 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS51 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS51 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS51 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS51 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS51 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS51 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS51 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS51 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS51 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS51 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS52 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS52 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS52 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS52 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS52 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS52 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS52 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS52 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS52 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS52 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS52 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS52 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS52 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS53 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS53 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS53 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS53 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS53 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS53 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS53 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS53 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS53 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS53 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS53 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS53 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS53 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS54 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS54 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS54 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS54 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS54 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS54 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS54 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS54 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS54 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS54 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS54 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS54 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS54 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS55 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS55 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS55 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS55 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS55 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS55 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS55 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS55 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS55 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS55 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS55 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS55 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS55 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS56 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS56 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS56 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS56 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS56 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS56 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS56 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS56 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS56 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS56 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS56 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS56 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS56 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS57 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS57 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS57 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS57 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS57 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS57 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS57 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS57 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS57 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS57 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS57 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS57 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS57 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS58 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS58 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS58 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS58 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS58 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS58 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS58 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS58 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS58 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS58 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS58 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS58 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS58 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS59 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS59 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS59 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS59 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS59 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS59 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS59 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS59 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS59 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS59 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS59 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS59 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS59 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS60 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS60 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS60 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS60 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS60 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS60 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS60 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS60 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS60 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS60 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS60 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS60 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS60 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS61 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS61 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS61 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS61 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS61 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS61 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS61 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS61 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS61 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS61 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS61 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS61 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS61 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS62 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS62 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS62 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS62 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS62 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS62 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS62 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS62 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS62 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS62 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS62 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS62 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS62 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS63 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS63 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS63 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS63 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS63 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS63 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS63 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS63 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS63 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS63 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS63 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS63 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS63 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS64 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS64 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS64 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS64 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS64 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS64 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS64 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS64 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS64 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS64 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS64 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS64 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS64 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS65 | 00 | 1.19 | 1.04 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.86 | 1.12 |
| FS65 | 01 | 1.36 | 1.33 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.96 | 1.42 |
| FS65 | 02 | 1.55 | 1.46 | 1.05 | 1.05 | 0.99 | 0.99 | 1.05 | 1.06 | 1.81 |
| FS65 | 03 | 1.82 | 1.59 | 1.12 | 1.12 | 0.99 | 0.99 | 1.05 | 1.19 | 1.89 |
| FS65 | 04 | 1.95 | 1.70 | 1.13 | 1.13 | 0.99 | 0.99 | 1.05 | 1.31 | 1.93 |
| FS65 | 05 | 2.11 | 2.29 | 1.20 | 1.20 | 0.99 | 0.99 | 1.05 | 1.39 | 2.27 |
| FS65 | 06 | 2.30 | 2.39 | 1.26 | 1.26 | 0.99 | 0.99 | 1.05 | 1.58 | 2.57 |
| FS65 | 07 | 2.43 | 2.81 | 1.30 | 1.30 | 0.99 | 0.99 | 1.05 | 1.64 | 2.81 |
| FS65 | 08 | 2.76 | 3.09 | 1.43 | 1.43 | 0.99 | 0.99 | 1.05 | 1.69 | 3.30 |
| FS65 | 09 | 3.03 | 3.32 | 1.57 | 1.57 | 0.99 | 0.99 | 1.05 | 1.74 | 3.38 |
| FS65 | 10 | 3.13 | 3.53 | 1.66 | 1.66 | 0.99 | 0.99 | 1.05 | 1.84 | 3.61 |
| FS65 | 11 | 3.23 | 3.67 | 1.76 | 1.76 | 0.99 | 0.99 | 1.05 | 1.97 | 3.74 |
| FS65 | 12 | 3.33 | 3.81 | 1.86 | 1.86 | 0.99 | 0.99 | 1.05 | 2.10 | 3.88 |
| FS66 | 00 | 1.25 | 1.10 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.82 | 1.07 |
| FS66 | 01 | 1.42 | 1.40 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.92 | 1.37 |
| FS66 | 02 | 1.61 | 1.53 | 1.03 | 1.03 | 0.98 | 0.98 | 1.04 | 1.02 | 1.76 |
| FS66 | 03 | 1.88 | 1.65 | 1.10 | 1.10 | 0.98 | 0.98 | 1.04 | 1.15 | 1.84 |
| FS66 | 04 | 2.01 | 1.77 | 1.11 | 1.11 | 0.98 | 0.98 | 1.04 | 1.28 | 1.88 |
| FS66 | 05 | 2.17 | 2.36 | 1.18 | 1.18 | 0.98 | 0.98 | 1.04 | 1.35 | 2.22 |
| FS66 | 06 | 2.36 | 2.46 | 1.24 | 1.24 | 0.98 | 0.98 | 1.04 | 1.54 | 2.52 |
| FS66 | 07 | 2.49 | 2.88 | 1.28 | 1.28 | 0.98 | 0.98 | 1.04 | 1.60 | 2.76 |
| FS66 | 08 | 2.82 | 3.16 | 1.41 | 1.41 | 0.98 | 0.98 | 1.04 | 1.66 | 3.25 |
| FS66 | 09 | 3.09 | 3.38 | 1.55 | 1.55 | 0.98 | 0.98 | 1.04 | 1.71 | 3.33 |
| FS66 | 10 | 3.19 | 3.60 | 1.64 | 1.64 | 0.98 | 0.98 | 1.04 | 1.81 | 3.56 |
| FS66 | 11 | 3.29 | 3.74 | 1.74 | 1.74 | 0.98 | 0.98 | 1.04 | 1.93 | 3.69 |
| FS66 | 12 | 3.39 | 3.88 | 1.84 | 1.84 | 0.98 | 0.98 | 1.04 | 2.06 | 3.83 |
| FS67 | 00 | 1.37 | 1.18 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.81 | 1.12 |
| FS67 | 01 | 1.54 | 1.47 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.92 | 1.41 |
| FS67 | 02 | 1.73 | 1.60 | 0.99 | 0.99 | 0.98 | 0.98 | 1.03 | 1.02 | 1.81 |
| FS67 | 03 | 2.00 | 1.73 | 1.06 | 1.06 | 0.98 | 0.98 | 1.03 | 1.14 | 1.89 |
| FS67 | 04 | 2.13 | 1.84 | 1.07 | 1.07 | 0.98 | 0.98 | 1.03 | 1.27 | 1.93 |
| FS67 | 05 | 2.29 | 2.43 | 1.14 | 1.14 | 0.98 | 0.98 | 1.03 | 1.35 | 2.27 |
| FS67 | 06 | 2.48 | 2.53 | 1.20 | 1.20 | 0.98 | 0.98 | 1.03 | 1.54 | 2.56 |
| FS67 | 07 | 2.61 | 2.95 | 1.24 | 1.24 | 0.98 | 0.98 | 1.03 | 1.60 | 2.81 |
| FS67 | 08 | 2.94 | 3.23 | 1.37 | 1.37 | 0.98 | 0.98 | 1.03 | 1.65 | 3.29 |
| FS67 | 09 | 3.21 | 3.46 | 1.51 | 1.51 | 0.98 | 0.98 | 1.03 | 1.70 | 3.37 |
| FS67 | 10 | 3.31 | 3.67 | 1.60 | 1.60 | 0.98 | 0.98 | 1.03 | 1.80 | 3.60 |
| FS67 | 11 | 3.41 | 3.81 | 1.70 | 1.70 | 0.98 | 0.98 | 1.03 | 1.93 | 3.74 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS67 | 12 | 3.51 | 3.95 | 1.80 | 1.80 | 0.98 | 0.98 | 1.03 | 2.06 | 3.87 |
| FS68 | 00 | 1.38 | 1.20 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.79 | 1.13 |
| FS68 | 01 | 1.55 | 1.50 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.89 | 1.42 |
| FS68 | 02 | 1.74 | 1.62 | 1.00 | 1.00 | 0.97 | 0.97 | 1.01 | 0.99 | 1.81 |
| FS68 | 03 | 2.01 | 1.75 | 1.07 | 1.07 | 0.97 | 0.97 | 1.01 | 1.12 | 1.90 |
| FS68 | 04 | 2.14 | 1.86 | 1.08 | 1.08 | 0.97 | 0.97 | 1.01 | 1.24 | 1.94 |
| FS68 | 05 | 2.30 | 2.46 | 1.15 | 1.15 | 0.97 | 0.97 | 1.01 | 1.32 | 2.27 |
| FS68 | 06 | 2.49 | 2.55 | 1.21 | 1.21 | 0.97 | 0.97 | 1.01 | 1.51 | 2.57 |
| FS68 | 07 | 2.62 | 2.98 | 1.25 | 1.25 | 0.97 | 0.97 | 1.01 | 1.57 | 2.81 |
| FS68 | 08 | 2.95 | 3.26 | 1.38 | 1.38 | 0.97 | 0.97 | 1.01 | 1.62 | 3.30 |
| FS68 | 09 | 3.22 | 3.48 | 1.52 | 1.52 | 0.97 | 0.97 | 1.01 | 1.67 | 3.38 |
| FS68 | 10 | 3.32 | 3.70 | 1.61 | 1.61 | 0.97 | 0.97 | 1.01 | 1.78 | 3.61 |
| FS68 | 11 | 3.42 | 3.84 | 1.71 | 1.71 | 0.97 | 0.97 | 1.01 | 1.90 | 3.75 |
| FS68 | 12 | 3.52 | 3.98 | 1.81 | 1.81 | 0.97 | 0.97 | 1.01 | 2.03 | 3.88 |
| FS69 | 00 | 1.41 | 1.23 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.78 | 1.13 |
| FS69 | 01 | 1.58 | 1.52 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.89 | 1.42 |
| FS69 | 02 | 1.77 | 1.65 | 0.95 | 0.95 | 0.96 | 0.96 | 1.00 | 0.99 | 1.81 |
| FS69 | 03 | 2.04 | 1.78 | 1.02 | 1.02 | 0.96 | 0.96 | 1.00 | 1.11 | 1.90 |
| FS69 | 04 | 2.17 | 1.89 | 1.03 | 1.03 | 0.96 | 0.96 | 1.00 | 1.24 | 1.94 |
| FS69 | 05 | 2.33 | 2.48 | 1.10 | 1.10 | 0.96 | 0.96 | 1.00 | 1.32 | 2.27 |
| FS69 | 06 | 2.52 | 2.58 | 1.16 | 1.16 | 0.96 | 0.96 | 1.00 | 1.51 | 2.57 |
| FS69 | 07 | 2.65 | 3.00 | 1.20 | 1.20 | 0.96 | 0.96 | 1.00 | 1.57 | 2.81 |
| FS69 | 08 | 2.98 | 3.28 | 1.33 | 1.33 | 0.96 | 0.96 | 1.00 | 1.62 | 3.30 |
| FS69 | 09 | 3.25 | 3.51 | 1.46 | 1.46 | 0.96 | 0.96 | 1.00 | 1.67 | 3.38 |
| FS69 | 10 | 3.35 | 3.72 | 1.56 | 1.56 | 0.96 | 0.96 | 1.00 | 1.77 | 3.61 |
| FS69 | 11 | 3.45 | 3.86 | 1.66 | 1.66 | 0.96 | 0.96 | 1.00 | 1.90 | 3.75 |
| FS69 | 12 | 3.55 | 4.00 | 1.76 | 1.76 | 0.96 | 0.96 | 1.00 | 2.02 | 3.88 |
| FS70 | 00 | 1.45 | 1.24 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.77 | 1.14 |
| FS70 | 01 | 1.62 | 1.54 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.87 | 1.44 |
| FS70 | 02 | 1.81 | 1.66 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 0.98 | 1.83 |
| FS70 | 03 | 2.08 | 1.79 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.10 | 1.91 |
| FS70 | 04 | 2.21 | 1.90 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.23 | 1.95 |
| FS70 | 05 | 2.37 | 2.49 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.30 | 2.29 |
| FS70 | 06 | 2.56 | 2.59 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.49 | 2.58 |
| FS70 | 07 | 2.69 | 3.01 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.56 | 2.83 |
| FS70 | 08 | 3.02 | 3.30 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.61 | 3.31 |
| FS70 | 09 | 3.29 | 3.52 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.66 | 3.39 |
| FS70 | 10 | 3.39 | 3.73 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.76 | 3.62 |
| FS70 | 11 | 3.49 | 3.87 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.89 | 3.76 |
| FS70 | 12 | 3.59 | 4.01 | 1.75 | 1.75 | 0.95 | 0.95 | 0.98 | 2.01 | 3.89 |
| FS71 | 00 | 1.47 | 1.28 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.76 | 1.17 |
| FS71 | 01 | 1.64 | 1.57 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.86 | 1.47 |
| FS71 | 02 | 1.83 | 1.70 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.96 | 1.86 |
| FS71 | 03 | 2.10 | 1.83 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.08 | 1.94 |
| FS71 | 04 | 2.23 | 1.94 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.21 | 1.98 |
| FS71 | 05 | 2.39 | 2.53 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.29 | 2.32 |
| FS71 | 06 | 2.58 | 2.63 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.62 |
| FS71 | 07 | 2.71 | 3.05 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.54 | 2.86 |
| FS71 | 08 | 3.04 | 3.33 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.59 | 3.34 |
| FS71 | 09 | 3.31 | 3.56 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.64 | 3.43 |
| FS71 | 10 | 3.41 | 3.77 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.74 | 3.66 |
| FS71 | 11 | 3.51 | 3.91 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.87 | 3.79 |
| FS71 | 12 | 3.61 | 4.05 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 2.00 | 3.93 |
| FS72 | 00 | 1.51 | 1.35 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.73 | 1.21 |
| FS72 | 01 | 1.68 | 1.64 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.83 | 1.51 |
| FS72 | 02 | 1.87 | 1.77 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.93 | 1.90 |
| FS72 | 03 | 2.14 | 1.90 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.06 | 1.98 |
| FS72 | 04 | 2.27 | 2.01 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.18 | 2.02 |
| FS72 | 05 | 2.43 | 2.60 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.26 | 2.36 |
| FS72 | 06 | 2.62 | 2.70 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.45 | 2.65 |
| FS72 | 07 | 2.75 | 3.12 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.51 | 2.90 |
| FS72 | 08 | 3.08 | 3.40 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.56 | 3.38 |
| FS72 | 09 | 3.35 | 3.63 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.61 | 3.46 |
| FS72 | 10 | 3.45 | 3.84 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.72 | 3.69 |
| FS72 | 11 | 3.55 | 3.98 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.84 | 3.83 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS72 | 12 | 3.65 | 4.12 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 1.97 | 3.96 |
| FS73 | 00 | 1.54 | 1.35 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.74 | 1.24 |
| FS73 | 01 | 1.71 | 1.64 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.84 | 1.53 |
| FS73 | 02 | 1.90 | 1.77 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.94 | 1.93 |
| FS73 | 03 | 2.17 | 1.90 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.06 | 2.01 |
| FS73 | 04 | 2.30 | 2.01 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.19 | 2.05 |
| FS73 | 05 | 2.46 | 2.60 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.27 | 2.39 |
| FS73 | 06 | 2.65 | 2.70 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.46 | 2.68 |
| FS73 | 07 | 2.78 | 3.12 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.52 | 2.93 |
| FS73 | 08 | 3.11 | 3.40 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.57 | 3.41 |
| FS73 | 09 | 3.38 | 3.63 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.62 | 3.49 |
| FS73 | 10 | 3.48 | 3.84 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.72 | 3.72 |
| FS73 | 11 | 3.58 | 3.98 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.85 | 3.86 |
| FS73 | 12 | 3.68 | 4.12 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.98 | 3.99 |
| FS74 | 00 | 1.57 | 1.35 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.70 | 1.24 |
| FS74 | 01 | 1.74 | 1.65 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.80 | 1.54 |
| FS74 | 02 | 1.93 | 1.77 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.90 | 1.93 |
| FS74 | 03 | 2.20 | 1.90 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.02 | 2.01 |
| FS74 | 04 | 2.33 | 2.01 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.15 | 2.05 |
| FS74 | 05 | 2.49 | 2.60 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.23 | 2.39 |
| FS74 | 06 | 2.68 | 2.70 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.42 | 2.69 |
| FS74 | 07 | 2.81 | 3.12 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.93 |
| FS74 | 08 | 3.14 | 3.41 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.53 | 3.42 |
| FS74 | 09 | 3.41 | 3.63 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.58 | 3.50 |
| FS74 | 10 | 3.51 | 3.84 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.68 | 3.73 |
| FS74 | 11 | 3.61 | 3.98 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.81 | 3.86 |
| FS74 | 12 | 3.71 | 4.12 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.94 | 4.00 |
| FS75 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS75 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS75 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS75 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS75 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS75 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS75 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS75 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS75 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS75 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS75 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS75 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS75 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS76 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS76 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS76 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS76 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS76 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS76 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS76 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS76 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS76 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS76 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS76 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS76 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS76 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS77 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS77 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS77 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS77 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS77 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS77 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS77 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS77 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS77 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS77 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS77 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS77 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS77 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS78 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS78 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS78 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS78 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS78 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS78 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS78 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS78 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS78 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS78 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS78 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS78 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |
| FS78 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS79 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS79 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS79 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS79 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS79 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS79 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS79 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS79 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS79 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS79 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS79 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS79 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS79 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS80 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS80 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS80 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS80 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS80 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS80 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS80 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS80 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS80 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS80 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS80 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS80 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS80 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS81 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS81 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS81 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS81 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS81 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS81 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS81 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS81 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS81 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS81 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS81 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS81 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |
| FS81 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS82 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS82 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS82 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS82 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS82 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS82 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS82 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS82 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS82 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS82 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS82 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS82 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS82 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS83 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS83 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS83 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS83 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS83 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS83 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS83 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS83 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS83 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS83 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS83 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS83 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS83 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS84 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS84 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS84 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS84 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS84 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS84 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS84 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS84 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS84 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS84 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS84 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS84 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS84 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS85 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS85 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS85 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS85 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS85 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS85 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS85 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS85 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS85 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS85 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS85 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS85 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS85 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS86 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS86 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS86 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS86 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS86 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS86 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS86 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS86 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS86 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS86 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS86 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS86 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS86 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS87 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS87 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS87 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS87 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS87 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS87 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS87 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS87 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS87 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS87 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS87 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS87 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS87 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS88 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS88 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS88 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS88 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS88 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS88 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS88 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS88 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS88 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS88 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS88 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS88 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |
| FS88 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS89 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS89 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS89 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS89 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS89 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS89 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS89 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS89 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS89 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS89 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS89 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS89 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS89 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS90 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS90 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS90 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS90 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS90 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS90 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS90 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS90 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS90 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS90 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS90 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS90 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS90 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS91 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS91 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS91 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS91 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS91 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS91 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS91 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS91 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS91 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS91 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS91 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS91 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS91 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS92 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS92 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS92 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS92 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS92 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS92 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS92 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS92 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS92 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS92 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS92 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS92 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS92 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS93 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS93 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS93 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS93 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS93 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS93 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS93 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS93 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS93 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS93 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS93 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS93 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS93 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS94 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS94 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS94 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS94 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS94 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS94 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS94 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS94 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS94 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS94 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS94 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS94 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS94 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS95 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS95 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS95 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS95 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS95 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS95 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS95 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS95 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS95 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS95 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS95 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS95 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS95 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS96 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS96 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS96 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS96 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS96 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS96 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS96 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS96 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS96 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS96 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS96 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS96 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS96 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS97 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS97 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS97 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS97 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS97 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS97 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS97 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS97 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS97 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS97 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS97 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS97 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS97 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS98 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS98 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS98 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS98 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS98 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS98 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS98 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS98 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS98 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS98 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS98 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS98 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS98 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS99 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS99 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS99 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS99 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS99 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS99 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS99 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS99 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS99 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS99 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS99 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS99 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS99 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| MM14 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM14 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM14 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM14 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM14 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM14 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM14 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM14 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM14 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM14 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM14 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM14 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM14 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM15 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM15 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM15 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM15 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM15 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM15 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM15 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM15 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM15 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM15 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM15 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM15 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM15 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM16 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM16 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM16 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM16 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM16 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM16 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM16 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM16 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM16 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM16 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM16 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM16 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM16 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM17 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM17 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM17 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM17 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM17 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM17 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM17 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM17 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM17 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM17 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM17 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM17 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM17 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM18 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM18 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM18 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM18 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM18 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM18 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM18 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM18 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM18 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM18 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM18 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM18 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM18 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM19 | 00 | 1.77 | 1.47 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.35 | 1.50 |
| MM19 | 01 | 1.93 | 1.77 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.45 | 1.79 |
| MM19 | 02 | 2.12 | 1.89 | 1.41 | 1.41 | 1.18 | 1.18 | 1.35 | 1.55 | 2.19 |
| MM19 | 03 | 2.39 | 2.02 | 1.48 | 1.48 | 1.18 | 1.18 | 1.35 | 1.68 | 2.27 |
| MM19 | 04 | 2.52 | 2.13 | 1.49 | 1.49 | 1.18 | 1.18 | 1.35 | 1.81 | 2.31 |
| MM19 | 05 | 2.68 | 2.72 | 1.57 | 1.57 | 1.18 | 1.18 | 1.35 | 1.88 | 2.65 |
| MM19 | 06 | 2.87 | 2.82 | 1.63 | 1.63 | 1.18 | 1.18 | 1.35 | 2.07 | 2.94 |
| MM19 | 07 | 3.00 | 3.25 | 1.67 | 1.67 | 1.18 | 1.18 | 1.35 | 2.14 | 3.19 |
| MM19 | 08 | 3.33 | 3.53 | 1.80 | 1.80 | 1.18 | 1.18 | 1.35 | 2.19 | 3.67 |
| MM19 | 09 | 3.60 | 3.75 | 1.93 | 1.93 | 1.18 | 1.18 | 1.35 | 2.24 | 3.75 |
| MM19 | 10 | 3.70 | 3.96 | 2.02 | 2.02 | 1.18 | 1.18 | 1.35 | 2.34 | 3.98 |
| MM19 | 11 | 3.80 | 4.10 | 2.12 | 2.12 | 1.18 | 1.18 | 1.35 | 2.47 | 4.12 |
| MM19 | 12 | 3.90 | 4.25 | 2.22 | 2.22 | 1.18 | 1.18 | 1.35 | 2.59 | 4.25 |
| MM20 | 00 | 1.77 | 1.39 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.35 | 1.50 |
| MM20 | 01 | 1.93 | 1.69 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.45 | 1.79 |
| MM20 | 02 | 2.12 | 1.81 | 1.32 | 1.32 | 1.17 | 1.17 | 1.33 | 1.55 | 2.19 |
| MM20 | 03 | 2.39 | 1.94 | 1.39 | 1.39 | 1.17 | 1.17 | 1.33 | 1.68 | 2.27 |
| MM20 | 04 | 2.52 | 2.05 | 1.40 | 1.40 | 1.17 | 1.17 | 1.33 | 1.81 | 2.31 |
| MM20 | 05 | 2.68 | 2.64 | 1.47 | 1.47 | 1.17 | 1.17 | 1.33 | 1.88 | 2.65 |
| MM20 | 06 | 2.87 | 2.74 | 1.54 | 1.54 | 1.17 | 1.17 | 1.33 | 2.07 | 2.94 |
| MM20 | 07 | 3.00 | 3.17 | 1.58 | 1.58 | 1.17 | 1.17 | 1.33 | 2.14 | 3.19 |
| MM20 | 08 | 3.33 | 3.45 | 1.71 | 1.71 | 1.17 | 1.17 | 1.33 | 2.19 | 3.67 |
| MM20 | 09 | 3.60 | 3.67 | 1.84 | 1.84 | 1.17 | 1.17 | 1.33 | 2.24 | 3.75 |
| MM20 | 10 | 3.70 | 3.88 | 1.93 | 1.93 | 1.17 | 1.17 | 1.33 | 2.34 | 3.98 |
| MM20 | 11 | 3.80 | 4.02 | 2.03 | 2.03 | 1.17 | 1.17 | 1.33 | 2.47 | 4.12 |
| MM20 | 12 | 3.90 | 4.17 | 2.13 | 2.13 | 1.17 | 1.17 | 1.33 | 2.59 | 4.25 |
| MM21 | 00 | 1.49 | 1.32 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.21 | 1.43 |
| MM21 | 01 | 1.66 | 1.62 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.31 | 1.72 |
| MM21 | 02 | 1.85 | 1.74 | 1.35 | 1.35 | 1.16 | 1.16 | 1.32 | 1.41 | 2.12 |
| MM21 | 03 | 2.12 | 1.87 | 1.42 | 1.42 | 1.16 | 1.16 | 1.32 | 1.54 | 2.20 |
| MM21 | 04 | 2.25 | 1.98 | 1.43 | 1.43 | 1.16 | 1.16 | 1.32 | 1.66 | 2.24 |
| MM21 | 05 | 2.41 | 2.57 | 1.51 | 1.51 | 1.16 | 1.16 | 1.32 | 1.74 | 2.58 |
| MM21 | 06 | 2.60 | 2.67 | 1.57 | 1.57 | 1.16 | 1.16 | 1.32 | 1.93 | 2.87 |
| MM21 | 07 | 2.73 | 3.09 | 1.61 | 1.61 | 1.16 | 1.16 | 1.32 | 1.99 | 3.12 |
| MM21 | 08 | 3.06 | 3.38 | 1.74 | 1.74 | 1.16 | 1.16 | 1.32 | 2.04 | 3.60 |
| MM21 | 09 | 3.33 | 3.60 | 1.87 | 1.87 | 1.16 | 1.16 | 1.32 | 2.09 | 3.68 |
| MM21 | 10 | 3.43 | 3.81 | 1.96 | 1.96 | 1.16 | 1.16 | 1.32 | 2.19 | 3.91 |
| MM21 | 11 | 3.53 | 3.95 | 2.06 | 2.06 | 1.16 | 1.16 | 1.32 | 2.32 | 4.05 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM21 | 12 | 3.63 | 4.09 | 2.16 | 2.16 | 1.16 | 1.16 | 1.32 | 2.45 | 4.18 |
| MM22 | 00 | 1.49 | 1.26 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.21 | 1.43 |
| MM22 | 01 | 1.66 | 1.55 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.31 | 1.72 |
| MM22 | 02 | 1.85 | 1.68 | 1.27 | 1.27 | 1.15 | 1.15 | 1.30 | 1.41 | 2.12 |
| MM22 | 03 | 2.12 | 1.81 | 1.34 | 1.34 | 1.15 | 1.15 | 1.30 | 1.54 | 2.20 |
| MM22 | 04 | 2.25 | 1.92 | 1.35 | 1.35 | 1.15 | 1.15 | 1.30 | 1.66 | 2.24 |
| MM22 | 05 | 2.41 | 2.51 | 1.42 | 1.42 | 1.15 | 1.15 | 1.30 | 1.74 | 2.58 |
| MM22 | 06 | 2.60 | 2.61 | 1.48 | 1.48 | 1.15 | 1.15 | 1.30 | 1.93 | 2.87 |
| MM22 | 07 | 2.73 | 3.03 | 1.53 | 1.53 | 1.15 | 1.15 | 1.30 | 1.99 | 3.12 |
| MM22 | 08 | 3.06 | 3.31 | 1.66 | 1.66 | 1.15 | 1.15 | 1.30 | 2.04 | 3.60 |
| MM22 | 09 | 3.33 | 3.54 | 1.79 | 1.79 | 1.15 | 1.15 | 1.30 | 2.09 | 3.68 |
| MM22 | 10 | 3.43 | 3.75 | 1.88 | 1.88 | 1.15 | 1.15 | 1.30 | 2.19 | 3.91 |
| MM22 | 11 | 3.53 | 3.89 | 1.98 | 1.98 | 1.15 | 1.15 | 1.30 | 2.32 | 4.05 |
| MM22 | 12 | 3.63 | 4.03 | 2.08 | 2.08 | 1.15 | 1.15 | 1.30 | 2.45 | 4.18 |
| MM23 | 00 | 1.32 | 1.20 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.20 | 1.30 |
| MM23 | 01 | 1.49 | 1.50 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.30 | 1.60 |
| MM23 | 02 | 1.68 | 1.62 | 1.11 | 1.11 | 1.14 | 1.14 | 1.28 | 1.40 | 1.99 |
| MM23 | 03 | 1.95 | 1.75 | 1.18 | 1.18 | 1.14 | 1.14 | 1.28 | 1.53 | 2.07 |
| MM23 | 04 | 2.08 | 1.86 | 1.19 | 1.19 | 1.14 | 1.14 | 1.28 | 1.66 | 2.11 |
| MM23 | 05 | 2.24 | 2.46 | 1.26 | 1.26 | 1.14 | 1.14 | 1.28 | 1.73 | 2.45 |
| MM23 | 06 | 2.43 | 2.55 | 1.32 | 1.32 | 1.14 | 1.14 | 1.28 | 1.92 | 2.75 |
| MM23 | 07 | 2.56 | 2.98 | 1.36 | 1.36 | 1.14 | 1.14 | 1.28 | 1.98 | 2.99 |
| MM23 | 08 | 2.89 | 3.26 | 1.49 | 1.49 | 1.14 | 1.14 | 1.28 | 2.04 | 3.48 |
| MM23 | 09 | 3.16 | 3.48 | 1.63 | 1.63 | 1.14 | 1.14 | 1.28 | 2.09 | 3.56 |
| MM23 | 10 | 3.26 | 3.70 | 1.72 | 1.72 | 1.14 | 1.14 | 1.28 | 2.19 | 3.79 |
| MM23 | 11 | 3.36 | 3.84 | 1.82 | 1.82 | 1.14 | 1.14 | 1.28 | 2.31 | 3.92 |
| MM23 | 12 | 3.46 | 3.98 | 1.92 | 1.92 | 1.14 | 1.14 | 1.28 | 2.44 | 4.06 |
| MM24 | 00 | 1.32 | 1.15 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.20 | 1.30 |
| MM24 | 01 | 1.49 | 1.45 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.30 | 1.60 |
| MM24 | 02 | 1.68 | 1.58 | 1.14 | 1.14 | 1.13 | 1.13 | 1.26 | 1.40 | 1.99 |
| MM24 | 03 | 1.95 | 1.70 | 1.21 | 1.21 | 1.13 | 1.13 | 1.26 | 1.53 | 2.07 |
| MM24 | 04 | 2.08 | 1.82 | 1.22 | 1.22 | 1.13 | 1.13 | 1.26 | 1.66 | 2.11 |
| MM24 | 05 | 2.24 | 2.41 | 1.29 | 1.29 | 1.13 | 1.13 | 1.26 | 1.73 | 2.45 |
| MM24 | 06 | 2.43 | 2.51 | 1.35 | 1.35 | 1.13 | 1.13 | 1.26 | 1.92 | 2.75 |
| MM24 | 07 | 2.56 | 2.93 | 1.39 | 1.39 | 1.13 | 1.13 | 1.26 | 1.98 | 2.99 |
| MM24 | 08 | 2.89 | 3.21 | 1.53 | 1.53 | 1.13 | 1.13 | 1.26 | 2.04 | 3.48 |
| MM24 | 09 | 3.16 | 3.44 | 1.66 | 1.66 | 1.13 | 1.13 | 1.26 | 2.09 | 3.56 |
| MM24 | 10 | 3.26 | 3.65 | 1.75 | 1.75 | 1.13 | 1.13 | 1.26 | 2.19 | 3.79 |
| MM24 | 11 | 3.36 | 3.79 | 1.85 | 1.85 | 1.13 | 1.13 | 1.26 | 2.31 | 3.92 |
| MM24 | 12 | 3.46 | 3.93 | 1.95 | 1.95 | 1.13 | 1.13 | 1.26 | 2.44 | 4.06 |
| MM25 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM25 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM25 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM25 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM25 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM25 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM25 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM25 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM25 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM25 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM25 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM25 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM25 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM26 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM26 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM26 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM26 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM26 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM26 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM26 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM26 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM26 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM26 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM26 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM26 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM26 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM27 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM27 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM27 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM27 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM27 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM27 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM27 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM27 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM27 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM27 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM27 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM27 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM27 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM28 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM28 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM28 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM28 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM28 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM28 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM28 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM28 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM28 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM28 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM28 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM28 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM28 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM29 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM29 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM29 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM29 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM29 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM29 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM29 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM29 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM29 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM29 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM29 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM29 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM29 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM30 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM30 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM30 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM30 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM30 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM30 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM30 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM30 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM30 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM30 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM30 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM30 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM30 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM31 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM31 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM31 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM31 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM31 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM31 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM31 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM31 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM31 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM31 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM31 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM31 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM31 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM32 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM32 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM32 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM32 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM32 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM32 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM32 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM32 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM32 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM32 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM32 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM32 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM32 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM33 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM33 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM33 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM33 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM33 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM33 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM33 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM33 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM33 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM33 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM33 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM33 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM33 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM34 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM34 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM34 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM34 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM34 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM34 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM34 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM34 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM34 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM34 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM34 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM34 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM34 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM35 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM35 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM35 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM35 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM35 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM35 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM35 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM35 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM35 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM35 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM35 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM35 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM35 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM36 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM36 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM36 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM36 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM36 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM36 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM36 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM36 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM36 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM36 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM36 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM36 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM36 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM37 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM37 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM37 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM37 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM37 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM37 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM37 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM37 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM37 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM37 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM37 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM37 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM37 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM38 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM38 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM38 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM38 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM38 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM38 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM38 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM38 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM38 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM38 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM38 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM38 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM38 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM39 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM39 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM39 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM39 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM39 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM39 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM39 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM39 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM39 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM39 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM39 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM39 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM39 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM40 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM40 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM40 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM40 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM40 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM40 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM40 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM40 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM40 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM40 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM40 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM40 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM40 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM41 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM41 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM41 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM41 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM41 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM41 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM41 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM41 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM41 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM41 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM41 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM41 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM41 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM42 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM42 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM42 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM42 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM42 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM42 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM42 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM42 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM42 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM42 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM42 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM42 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM42 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM43 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM43 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM43 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM43 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM43 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM43 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM43 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM43 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM43 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM43 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM43 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM43 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM43 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM44 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM44 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM44 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM44 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM44 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM44 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM44 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM44 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM44 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM44 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM44 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM44 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM44 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM45 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM45 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM45 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM45 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM45 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM45 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM45 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM45 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM45 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM45 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM45 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM45 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM45 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM46 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM46 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM46 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM46 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM46 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM46 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM46 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM46 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM46 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM46 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM46 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM46 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM46 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM47 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM47 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM47 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM47 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM47 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM47 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM47 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM47 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM47 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM47 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM47 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM47 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM47 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM48 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM48 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM48 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM48 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM48 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM48 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM48 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM48 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM48 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM48 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM48 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM48 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM48 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM49 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM49 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM49 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM49 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM49 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM49 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM49 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM49 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM49 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM49 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM49 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM49 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM49 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM50 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM50 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM50 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM50 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM50 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM50 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM50 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM50 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM50 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM50 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM50 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM50 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM50 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM51 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM51 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM51 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM51 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM51 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM51 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM51 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM51 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM51 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM51 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM51 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM51 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM51 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM52 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM52 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM52 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM52 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM52 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM52 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM52 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM52 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM52 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM52 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM52 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM52 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM52 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM53 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM53 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM53 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM53 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM53 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM53 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM53 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM53 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM53 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM53 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM53 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM53 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM53 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM54 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM54 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM54 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM54 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM54 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM54 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM54 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM54 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM54 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM54 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM54 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM54 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM54 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM55 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM55 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM55 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM55 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM55 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM55 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM55 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM55 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM55 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM55 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM55 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM55 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM55 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM56 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM56 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM56 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM56 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM56 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM56 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM56 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM56 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM56 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM56 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM56 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM56 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM56 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM57 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM57 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM57 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM57 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM57 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM57 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM57 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM57 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM57 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM57 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM57 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM57 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM57 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM58 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM58 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM58 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM58 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM58 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM58 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM58 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM58 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM58 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM58 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM58 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM58 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM58 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM59 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM59 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM59 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM59 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM59 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM59 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM59 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM59 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM59 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM59 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM59 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM59 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM59 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM60 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM60 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM60 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM60 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM60 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM60 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM60 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM60 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM60 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM60 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM60 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM60 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM60 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM61 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM61 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM61 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM61 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM61 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM61 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM61 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM61 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM61 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM61 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM61 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM61 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM61 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM62 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM62 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM62 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM62 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM62 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM62 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM62 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM62 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM62 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM62 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM62 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM62 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM62 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM63 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM63 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM63 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM63 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM63 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM63 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM63 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM63 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM63 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM63 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM63 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM63 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM63 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM64 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM64 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM64 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM64 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM64 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM64 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM64 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM64 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM64 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM64 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM64 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM64 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM64 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM65 | 00 | 1.11 | 1.01 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.81 | 1.03 |
| MM65 | 01 | 1.28 | 1.31 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.91 | 1.32 |
| MM65 | 02 | 1.47 | 1.43 | 0.94 | 0.94 | 0.82 | 0.82 | 0.74 | 1.01 | 1.72 |
| MM65 | 03 | 1.74 | 1.56 | 1.01 | 1.01 | 0.82 | 0.82 | 0.74 | 1.13 | 1.80 |
| MM65 | 04 | 1.87 | 1.67 | 1.02 | 1.02 | 0.82 | 0.82 | 0.74 | 1.26 | 1.84 |
| MM65 | 05 | 2.03 | 2.26 | 1.09 | 1.09 | 0.82 | 0.82 | 0.74 | 1.34 | 2.17 |
| MM65 | 06 | 2.22 | 2.36 | 1.15 | 1.15 | 0.82 | 0.82 | 0.74 | 1.53 | 2.47 |
| MM65 | 07 | 2.35 | 2.78 | 1.19 | 1.19 | 0.82 | 0.82 | 0.74 | 1.59 | 2.72 |
| MM65 | 08 | 2.68 | 3.07 | 1.32 | 1.32 | 0.82 | 0.82 | 0.74 | 1.64 | 3.20 |
| MM65 | 09 | 2.95 | 3.29 | 1.45 | 1.45 | 0.82 | 0.82 | 0.74 | 1.69 | 3.28 |
| MM65 | 10 | 3.05 | 3.50 | 1.55 | 1.55 | 0.82 | 0.82 | 0.74 | 1.79 | 3.51 |
| MM65 | 11 | 3.15 | 3.64 | 1.65 | 1.65 | 0.82 | 0.82 | 0.74 | 1.92 | 3.65 |
| MM65 | 12 | 3.25 | 3.78 | 1.75 | 1.75 | 0.82 | 0.82 | 0.74 | 2.05 | 3.78 |
| MM66 | 00 | 1.21 | 1.07 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.87 | 0.98 |
| MM66 | 01 | 1.38 | 1.36 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.97 | 1.27 |
| MM66 | 02 | 1.57 | 1.49 | 1.00 | 1.00 | 0.82 | 0.82 | 0.73 | 1.07 | 1.67 |
| MM66 | 03 | 1.84 | 1.62 | 1.07 | 1.07 | 0.82 | 0.82 | 0.73 | 1.20 | 1.75 |
| MM66 | 04 | 1.97 | 1.73 | 1.08 | 1.08 | 0.82 | 0.82 | 0.73 | 1.33 | 1.79 |
| MM66 | 05 | 2.13 | 2.32 | 1.15 | 1.15 | 0.82 | 0.82 | 0.73 | 1.40 | 2.13 |
| MM66 | 06 | 2.32 | 2.42 | 1.21 | 1.21 | 0.82 | 0.82 | 0.73 | 1.59 | 2.42 |
| MM66 | 07 | 2.45 | 2.84 | 1.25 | 1.25 | 0.82 | 0.82 | 0.73 | 1.65 | 2.67 |
| MM66 | 08 | 2.78 | 3.12 | 1.38 | 1.38 | 0.82 | 0.82 | 0.73 | 1.71 | 3.15 |
| MM66 | 09 | 3.05 | 3.35 | 1.52 | 1.52 | 0.82 | 0.82 | 0.73 | 1.76 | 3.23 |
| MM66 | 10 | 3.15 | 3.56 | 1.61 | 1.61 | 0.82 | 0.82 | 0.73 | 1.86 | 3.46 |
| MM66 | 11 | 3.25 | 3.70 | 1.71 | 1.71 | 0.82 | 0.82 | 0.73 | 1.98 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM66 | 12 | 3.35 | 3.84 | 1.81 | 1.81 | 0.82 | 0.82 | 0.73 | 2.11 | 3.73 |
| MM67 | 00 | 1.26 | 1.09 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.83 | 0.98 |
| MM67 | 01 | 1.43 | 1.39 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.93 | 1.28 |
| MM67 | 02 | 1.62 | 1.52 | 0.94 | 0.94 | 0.81 | 0.81 | 0.72 | 1.03 | 1.67 |
| MM67 | 03 | 1.89 | 1.64 | 1.01 | 1.01 | 0.81 | 0.81 | 0.72 | 1.16 | 1.75 |
| MM67 | 04 | 2.02 | 1.76 | 1.02 | 1.02 | 0.81 | 0.81 | 0.72 | 1.29 | 1.79 |
| MM67 | 05 | 2.18 | 2.35 | 1.09 | 1.09 | 0.81 | 0.81 | 0.72 | 1.36 | 2.13 |
| MM67 | 06 | 2.37 | 2.45 | 1.15 | 1.15 | 0.81 | 0.81 | 0.72 | 1.55 | 2.43 |
| MM67 | 07 | 2.50 | 2.87 | 1.19 | 1.19 | 0.81 | 0.81 | 0.72 | 1.62 | 2.67 |
| MM67 | 08 | 2.83 | 3.15 | 1.32 | 1.32 | 0.81 | 0.81 | 0.72 | 1.67 | 3.16 |
| MM67 | 09 | 3.10 | 3.38 | 1.45 | 1.45 | 0.81 | 0.81 | 0.72 | 1.72 | 3.24 |
| MM67 | 10 | 3.20 | 3.59 | 1.55 | 1.55 | 0.81 | 0.81 | 0.72 | 1.82 | 3.47 |
| MM67 | 11 | 3.30 | 3.73 | 1.65 | 1.65 | 0.81 | 0.81 | 0.72 | 1.94 | 3.60 |
| MM67 | 12 | 3.40 | 3.87 | 1.75 | 1.75 | 0.81 | 0.81 | 0.72 | 2.07 | 3.74 |
| MM68 | 00 | 1.28 | 1.13 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.80 | 1.02 |
| MM68 | 01 | 1.45 | 1.43 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.91 | 1.32 |
| MM68 | 02 | 1.64 | 1.56 | 0.96 | 0.96 | 0.80 | 0.80 | 0.71 | 1.01 | 1.71 |
| MM68 | 03 | 1.91 | 1.68 | 1.03 | 1.03 | 0.80 | 0.80 | 0.71 | 1.13 | 1.79 |
| MM68 | 04 | 2.04 | 1.80 | 1.04 | 1.04 | 0.80 | 0.80 | 0.71 | 1.26 | 1.83 |
| MM68 | 05 | 2.20 | 2.39 | 1.11 | 1.11 | 0.80 | 0.80 | 0.71 | 1.34 | 2.17 |
| MM68 | 06 | 2.39 | 2.49 | 1.17 | 1.17 | 0.80 | 0.80 | 0.71 | 1.53 | 2.47 |
| MM68 | 07 | 2.52 | 2.91 | 1.21 | 1.21 | 0.80 | 0.80 | 0.71 | 1.59 | 2.71 |
| MM68 | 08 | 2.85 | 3.19 | 1.34 | 1.34 | 0.80 | 0.80 | 0.71 | 1.64 | 3.20 |
| MM68 | 09 | 3.12 | 3.42 | 1.47 | 1.47 | 0.80 | 0.80 | 0.71 | 1.69 | 3.28 |
| MM68 | 10 | 3.22 | 3.63 | 1.57 | 1.57 | 0.80 | 0.80 | 0.71 | 1.79 | 3.51 |
| MM68 | 11 | 3.32 | 3.77 | 1.67 | 1.67 | 0.80 | 0.80 | 0.71 | 1.92 | 3.64 |
| MM68 | 12 | 3.42 | 3.91 | 1.77 | 1.77 | 0.80 | 0.80 | 0.71 | 2.04 | 3.78 |
| MM69 | 00 | 1.31 | 1.15 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.82 | 1.01 |
| MM69 | 01 | 1.48 | 1.44 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.92 | 1.31 |
| MM69 | 02 | 1.67 | 1.57 | 0.98 | 0.98 | 0.80 | 0.80 | 0.70 | 1.03 | 1.70 |
| MM69 | 03 | 1.94 | 1.70 | 1.05 | 1.05 | 0.80 | 0.80 | 0.70 | 1.15 | 1.78 |
| MM69 | 04 | 2.07 | 1.81 | 1.06 | 1.06 | 0.80 | 0.80 | 0.70 | 1.28 | 1.83 |
| MM69 | 05 | 2.23 | 2.40 | 1.13 | 1.13 | 0.80 | 0.80 | 0.70 | 1.35 | 2.16 |
| MM69 | 06 | 2.42 | 2.50 | 1.19 | 1.19 | 0.80 | 0.80 | 0.70 | 1.54 | 2.46 |
| MM69 | 07 | 2.55 | 2.92 | 1.23 | 1.23 | 0.80 | 0.80 | 0.70 | 1.61 | 2.70 |
| MM69 | 08 | 2.88 | 3.21 | 1.36 | 1.36 | 0.80 | 0.80 | 0.70 | 1.66 | 3.19 |
| MM69 | 09 | 3.15 | 3.43 | 1.49 | 1.49 | 0.80 | 0.80 | 0.70 | 1.71 | 3.27 |
| MM69 | 10 | 3.25 | 3.64 | 1.59 | 1.59 | 0.80 | 0.80 | 0.70 | 1.81 | 3.50 |
| MM69 | 11 | 3.35 | 3.78 | 1.69 | 1.69 | 0.80 | 0.80 | 0.70 | 1.94 | 3.64 |
| MM69 | 12 | 3.45 | 3.92 | 1.79 | 1.79 | 0.80 | 0.80 | 0.70 | 2.06 | 3.77 |
| MM70 | 00 | 1.36 | 1.20 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.80 | 1.02 |
| MM70 | 01 | 1.53 | 1.49 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.90 | 1.32 |
| MM70 | 02 | 1.72 | 1.62 | 0.93 | 0.93 | 0.79 | 0.79 | 0.69 | 1.00 | 1.71 |
| MM70 | 03 | 1.99 | 1.75 | 1.00 | 1.00 | 0.79 | 0.79 | 0.69 | 1.12 | 1.79 |
| MM70 | 04 | 2.12 | 1.86 | 1.01 | 1.01 | 0.79 | 0.79 | 0.69 | 1.25 | 1.83 |
| MM70 | 05 | 2.28 | 2.45 | 1.08 | 1.08 | 0.79 | 0.79 | 0.69 | 1.33 | 2.17 |
| MM70 | 06 | 2.47 | 2.55 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.52 | 2.46 |
| MM70 | 07 | 2.60 | 2.97 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.58 | 2.71 |
| MM70 | 08 | 2.93 | 3.25 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.63 | 3.19 |
| MM70 | 09 | 3.20 | 3.48 | 1.44 | 1.44 | 0.79 | 0.79 | 0.69 | 1.68 | 3.27 |
| MM70 | 10 | 3.30 | 3.69 | 1.54 | 1.54 | 0.79 | 0.79 | 0.69 | 1.78 | 3.50 |
| MM70 | 11 | 3.40 | 3.83 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.91 | 3.64 |
| MM70 | 12 | 3.50 | 3.97 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 2.04 | 3.77 |
| MM71 | 00 | 1.41 | 1.22 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.76 | 1.05 |
| MM71 | 01 | 1.57 | 1.52 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.86 | 1.35 |
| MM71 | 02 | 1.76 | 1.65 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.96 | 1.74 |
| MM71 | 03 | 2.03 | 1.77 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 1.09 | 1.82 |
| MM71 | 04 | 2.16 | 1.89 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.22 | 1.86 |
| MM71 | 05 | 2.32 | 2.48 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.29 | 2.20 |
| MM71 | 06 | 2.51 | 2.58 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.48 | 2.50 |
| MM71 | 07 | 2.64 | 3.00 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.55 | 2.74 |
| MM71 | 08 | 2.97 | 3.28 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.60 | 3.23 |
| MM71 | 09 | 3.24 | 3.51 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.65 | 3.31 |
| MM71 | 10 | 3.34 | 3.72 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.75 | 3.54 |
| MM71 | 11 | 3.44 | 3.86 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.88 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM71 | 12 | 3.54 | 4.00 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 2.00 | 3.81 |
| MM72 | 00 | 1.41 | 1.25 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.76 | 1.09 |
| MM72 | 01 | 1.57 | 1.55 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM72 | 02 | 1.76 | 1.68 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM72 | 03 | 2.03 | 1.80 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.09 | 1.86 |
| MM72 | 04 | 2.16 | 1.91 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.22 | 1.90 |
| MM72 | 05 | 2.32 | 2.51 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM72 | 06 | 2.51 | 2.60 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM72 | 07 | 2.64 | 3.03 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM72 | 08 | 2.97 | 3.31 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.60 | 3.26 |
| MM72 | 09 | 3.24 | 3.53 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.65 | 3.34 |
| MM72 | 10 | 3.34 | 3.75 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.75 | 3.57 |
| MM72 | 11 | 3.44 | 3.89 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM72 | 12 | 3.54 | 4.03 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM73 | 00 | 1.43 | 1.27 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.75 | 1.08 |
| MM73 | 01 | 1.60 | 1.57 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM73 | 02 | 1.79 | 1.70 | 0.96 | 0.96 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM73 | 03 | 2.06 | 1.82 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 1.08 | 1.85 |
| MM73 | 04 | 2.19 | 1.94 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.21 | 1.89 |
| MM73 | 05 | 2.35 | 2.53 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM73 | 06 | 2.54 | 2.63 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM73 | 07 | 2.67 | 3.05 | 1.21 | 1.21 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM73 | 08 | 3.00 | 3.33 | 1.34 | 1.34 | 0.79 | 0.79 | 0.69 | 1.59 | 3.26 |
| MM73 | 09 | 3.27 | 3.55 | 1.47 | 1.47 | 0.79 | 0.79 | 0.69 | 1.64 | 3.34 |
| MM73 | 10 | 3.37 | 3.77 | 1.57 | 1.57 | 0.79 | 0.79 | 0.69 | 1.74 | 3.57 |
| MM73 | 11 | 3.47 | 3.91 | 1.67 | 1.67 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM73 | 12 | 3.57 | 4.05 | 1.77 | 1.77 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM74 | 00 | 1.48 | 1.30 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.71 | 1.14 |
| MM74 | 01 | 1.65 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.81 | 1.44 |
| MM74 | 02 | 1.84 | 1.72 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.91 | 1.83 |
| MM74 | 03 | 2.11 | 1.85 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 1.04 | 1.91 |
| MM74 | 04 | 2.24 | 1.96 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.16 | 1.95 |
| MM74 | 05 | 2.40 | 2.55 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.24 | 2.29 |
| MM74 | 06 | 2.59 | 2.65 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.43 | 2.59 |
| MM74 | 07 | 2.72 | 3.07 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.49 | 2.83 |
| MM74 | 08 | 3.05 | 3.35 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.54 | 3.32 |
| MM74 | 09 | 3.32 | 3.58 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.59 | 3.40 |
| MM74 | 10 | 3.41 | 3.79 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.70 | 3.63 |
| MM74 | 11 | 3.52 | 3.93 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.82 | 3.76 |
| MM74 | 12 | 3.62 | 4.07 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.95 | 3.90 |
| MM75 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM75 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM75 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM75 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM75 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM75 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM75 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM75 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM75 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM75 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM75 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM75 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |
| MM75 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM76 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM76 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM76 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM76 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM76 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM76 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM76 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM76 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM76 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM76 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM76 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM76 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM76 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM77 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM77 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM77 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM77 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM77 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM77 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM77 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM77 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM77 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM77 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM77 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM77 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM77 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM78 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM78 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM78 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM78 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM78 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM78 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM78 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM78 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM78 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM78 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM78 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM78 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM78 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM79 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM79 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM79 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM79 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM79 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM79 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM79 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM79 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM79 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM79 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM79 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM79 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM79 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM80 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM80 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM80 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM80 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM80 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM80 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM80 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM80 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM80 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM80 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM80 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM80 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM80 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM81 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM81 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM81 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM81 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM81 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM81 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM81 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM81 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM81 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM81 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM81 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM81 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM81 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM82 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM82 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM82 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM82 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM82 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM82 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM82 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM82 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM82 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM82 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM82 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM82 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |
| MM82 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM83 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM83 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM83 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM83 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM83 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM83 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM83 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM83 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM83 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM83 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM83 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM83 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM83 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM84 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM84 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM84 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM84 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM84 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM84 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM84 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM84 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM84 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM84 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM84 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM84 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM84 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM85 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM85 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM85 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM85 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM85 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM85 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM85 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM85 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM85 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM85 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM85 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM85 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |
| MM85 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM86 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM86 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM86 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM86 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM86 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM86 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM86 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM86 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM86 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM86 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM86 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM86 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM86 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM87 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM87 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM87 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM87 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM87 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM87 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM87 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM87 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM87 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM87 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM87 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM87 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM87 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM88 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM88 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM88 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM88 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM88 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM88 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM88 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM88 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM88 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM88 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM88 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM88 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM88 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM89 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM89 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM89 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM89 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM89 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM89 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM89 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM89 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM89 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM89 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM89 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM89 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM89 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM90 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM90 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM90 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM90 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM90 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM90 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM90 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM90 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM90 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM90 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM90 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM90 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM90 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM91 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM91 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM91 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM91 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM91 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM91 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM91 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM91 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM91 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM91 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM91 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM91 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM91 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM92 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM92 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM92 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM92 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM92 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM92 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM92 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM92 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM92 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM92 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM92 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM92 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM92 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM93 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM93 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM93 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM93 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM93 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM93 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM93 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM93 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM93 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM93 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM93 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM93 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM93 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM94 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM94 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM94 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM94 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM94 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM94 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM94 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM94 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM94 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM94 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM94 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM94 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM94 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM95 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM95 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM95 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM95 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM95 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM95 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM95 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM95 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM95 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM95 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM95 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM95 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM95 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM96 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM96 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM96 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM96 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM96 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM96 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM96 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM96 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM96 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM96 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM96 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM96 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM96 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM97 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM97 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM97 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM97 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM97 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM97 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM97 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM97 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM97 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM97 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM97 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM97 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM97 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM98 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM98 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM98 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM98 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM98 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM98 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM98 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM98 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM98 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM98 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM98 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM98 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM98 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM99 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM99 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM99 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM99 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM99 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM99 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM99 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM99 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM99 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM99 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM99 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM99 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM99 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MS14 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS14 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS14 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS14 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS14 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS14 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS14 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS14 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS14 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS14 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS14 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS14 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS14 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS15 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS15 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS15 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS15 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS15 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS15 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS15 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS15 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS15 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS15 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS15 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS15 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS15 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS16 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS16 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS16 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS16 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS16 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS16 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS16 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS16 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS16 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS16 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS16 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS16 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS16 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS17 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS17 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS17 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS17 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS17 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS17 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS17 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS17 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS17 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS17 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS17 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS17 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS17 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS18 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS18 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS18 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS18 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS18 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS18 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS18 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS18 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS18 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS18 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS18 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS18 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS18 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS19 | 00 | 2.37 | 2.16 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.78 | 2.50 |
| MS19 | 01 | 2.54 | 2.45 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.88 | 2.80 |
| MS19 | 02 | 2.73 | 2.58 | 1.36 | 1.36 | 1.13 | 1.13 | 1.54 | 1.99 | 3.19 |
| MS19 | 03 | 3.00 | 2.71 | 1.43 | 1.43 | 1.13 | 1.13 | 1.54 | 2.11 | 3.27 |
| MS19 | 04 | 3.13 | 2.82 | 1.44 | 1.44 | 1.13 | 1.13 | 1.54 | 2.24 | 3.31 |
| MS19 | 05 | 3.29 | 3.41 | 1.52 | 1.52 | 1.13 | 1.13 | 1.54 | 2.31 | 3.65 |
| MS19 | 06 | 3.48 | 3.51 | 1.58 | 1.58 | 1.13 | 1.13 | 1.54 | 2.50 | 3.95 |
| MS19 | 07 | 3.61 | 3.93 | 1.62 | 1.62 | 1.13 | 1.13 | 1.54 | 2.57 | 4.19 |
| MS19 | 08 | 3.94 | 4.21 | 1.75 | 1.75 | 1.13 | 1.13 | 1.54 | 2.62 | 4.68 |
| MS19 | 09 | 4.21 | 4.44 | 1.88 | 1.88 | 1.13 | 1.13 | 1.54 | 2.67 | 4.76 |
| MS19 | 10 | 4.31 | 4.65 | 1.97 | 1.97 | 1.13 | 1.13 | 1.54 | 2.77 | 4.99 |
| MS19 | 11 | 4.41 | 4.79 | 2.07 | 2.07 | 1.13 | 1.13 | 1.54 | 2.90 | 5.12 |
| MS19 | 12 | 4.51 | 4.93 | 2.17 | 2.17 | 1.13 | 1.13 | 1.54 | 3.02 | 5.26 |
| MS20 | 00 | 2.37 | 1.96 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.78 | 2.50 |
| MS20 | 01 | 2.54 | 2.26 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.88 | 2.80 |
| MS20 | 02 | 2.73 | 2.39 | 1.18 | 1.18 | 1.13 | 1.13 | 1.52 | 1.99 | 3.19 |
| MS20 | 03 | 3.00 | 2.51 | 1.25 | 1.25 | 1.13 | 1.13 | 1.52 | 2.11 | 3.27 |
| MS20 | 04 | 3.13 | 2.63 | 1.26 | 1.26 | 1.13 | 1.13 | 1.52 | 2.24 | 3.31 |
| MS20 | 05 | 3.29 | 3.22 | 1.33 | 1.33 | 1.13 | 1.13 | 1.52 | 2.31 | 3.65 |
| MS20 | 06 | 3.48 | 3.32 | 1.39 | 1.39 | 1.13 | 1.13 | 1.52 | 2.50 | 3.95 |
| MS20 | 07 | 3.61 | 3.74 | 1.43 | 1.43 | 1.13 | 1.13 | 1.52 | 2.57 | 4.19 |
| MS20 | 08 | 3.94 | 4.02 | 1.57 | 1.57 | 1.13 | 1.13 | 1.52 | 2.62 | 4.68 |
| MS20 | 09 | 4.21 | 4.24 | 1.70 | 1.70 | 1.13 | 1.13 | 1.52 | 2.67 | 4.76 |
| MS20 | 10 | 4.31 | 4.46 | 1.79 | 1.79 | 1.13 | 1.13 | 1.52 | 2.77 | 4.99 |
| MS20 | 11 | 4.41 | 4.60 | 1.89 | 1.89 | 1.13 | 1.13 | 1.52 | 2.90 | 5.12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS20 | 12 | 4.51 | 4.74 | 1.99 | 1.99 | 1.13 | 1.13 | 1.52 | 3.02 | 5.26 |
| MS21 | 00 | 1.98 | 1.80 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.59 | 2.27 |
| MS21 | 01 | 2.15 | 2.10 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.69 | 2.57 |
| MS21 | 02 | 2.34 | 2.22 | 1.20 | 1.20 | 1.12 | 1.12 | 1.50 | 1.79 | 2.96 |
| MS21 | 03 | 2.61 | 2.35 | 1.27 | 1.27 | 1.12 | 1.12 | 1.50 | 1.92 | 3.04 |
| MS21 | 04 | 2.74 | 2.46 | 1.28 | 1.28 | 1.12 | 1.12 | 1.50 | 2.05 | 3.08 |
| MS21 | 05 | 2.90 | 3.05 | 1.35 | 1.35 | 1.12 | 1.12 | 1.50 | 2.12 | 3.42 |
| MS21 | 06 | 3.09 | 3.15 | 1.41 | 1.41 | 1.12 | 1.12 | 1.50 | 2.31 | 3.72 |
| MS21 | 07 | 3.22 | 3.58 | 1.45 | 1.45 | 1.12 | 1.12 | 1.50 | 2.38 | 3.96 |
| MS21 | 08 | 3.55 | 3.86 | 1.59 | 1.59 | 1.12 | 1.12 | 1.50 | 2.43 | 4.45 |
| MS21 | 09 | 3.82 | 4.08 | 1.72 | 1.72 | 1.12 | 1.12 | 1.50 | 2.48 | 4.53 |
| MS21 | 10 | 3.92 | 4.29 | 1.81 | 1.81 | 1.12 | 1.12 | 1.50 | 2.58 | 4.76 |
| MS21 | 11 | 4.02 | 4.43 | 1.91 | 1.91 | 1.12 | 1.12 | 1.50 | 2.71 | 4.89 |
| MS21 | 12 | 4.12 | 4.58 | 2.01 | 2.01 | 1.12 | 1.12 | 1.50 | 2.83 | 5.03 |
| MS22 | 00 | 1.98 | 1.66 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.59 | 2.27 |
| MS22 | 01 | 2.15 | 1.96 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.69 | 2.57 |
| MS22 | 02 | 2.34 | 2.09 | 1.16 | 1.16 | 1.11 | 1.11 | 1.48 | 1.79 | 2.96 |
| MS22 | 03 | 2.61 | 2.21 | 1.23 | 1.23 | 1.11 | 1.11 | 1.48 | 1.92 | 3.04 |
| MS22 | 04 | 2.74 | 2.33 | 1.24 | 1.24 | 1.11 | 1.11 | 1.48 | 2.05 | 3.08 |
| MS22 | 05 | 2.90 | 2.92 | 1.31 | 1.31 | 1.11 | 1.11 | 1.48 | 2.12 | 3.42 |
| MS22 | 06 | 3.09 | 3.02 | 1.37 | 1.37 | 1.11 | 1.11 | 1.48 | 2.31 | 3.72 |
| MS22 | 07 | 3.22 | 3.44 | 1.41 | 1.41 | 1.11 | 1.11 | 1.48 | 2.38 | 3.96 |
| MS22 | 08 | 3.55 | 3.72 | 1.55 | 1.55 | 1.11 | 1.11 | 1.48 | 2.43 | 4.45 |
| MS22 | 09 | 3.82 | 3.95 | 1.68 | 1.68 | 1.11 | 1.11 | 1.48 | 2.48 | 4.53 |
| MS22 | 10 | 3.92 | 4.16 | 1.77 | 1.77 | 1.11 | 1.11 | 1.48 | 2.58 | 4.76 |
| MS22 | 11 | 4.02 | 4.30 | 1.87 | 1.87 | 1.11 | 1.11 | 1.48 | 2.71 | 4.89 |
| MS22 | 12 | 4.12 | 4.44 | 1.97 | 1.97 | 1.11 | 1.11 | 1.48 | 2.83 | 5.03 |
| MS23 | 00 | 1.75 | 1.55 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.58 | 1.98 |
| MS23 | 01 | 1.92 | 1.84 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.68 | 2.27 |
| MS23 | 02 | 2.11 | 1.97 | 1.04 | 1.04 | 1.10 | 1.10 | 1.46 | 1.78 | 2.67 |
| MS23 | 03 | 2.38 | 2.10 | 1.11 | 1.11 | 1.10 | 1.10 | 1.46 | 1.91 | 2.75 |
| MS23 | 04 | 2.51 | 2.21 | 1.12 | 1.12 | 1.10 | 1.10 | 1.46 | 2.04 | 2.79 |
| MS23 | 05 | 2.67 | 2.80 | 1.19 | 1.19 | 1.10 | 1.10 | 1.46 | 2.11 | 3.13 |
| MS23 | 06 | 2.86 | 2.90 | 1.25 | 1.25 | 1.10 | 1.10 | 1.46 | 2.30 | 3.42 |
| MS23 | 07 | 2.99 | 3.32 | 1.29 | 1.29 | 1.10 | 1.10 | 1.46 | 2.37 | 3.67 |
| MS23 | 08 | 3.32 | 3.60 | 1.42 | 1.42 | 1.10 | 1.10 | 1.46 | 2.42 | 4.15 |
| MS23 | 09 | 3.59 | 3.83 | 1.56 | 1.56 | 1.10 | 1.10 | 1.46 | 2.47 | 4.23 |
| MS23 | 10 | 3.69 | 4.04 | 1.65 | 1.65 | 1.10 | 1.10 | 1.46 | 2.57 | 4.46 |
| MS23 | 11 | 3.79 | 4.18 | 1.75 | 1.75 | 1.10 | 1.10 | 1.46 | 2.70 | 4.60 |
| MS23 | 12 | 3.89 | 4.32 | 1.85 | 1.85 | 1.10 | 1.10 | 1.46 | 2.82 | 4.73 |
| MS24 | 00 | 1.75 | 1.45 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.58 | 1.98 |
| MS24 | 01 | 1.92 | 1.75 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.68 | 2.27 |
| MS24 | 02 | 2.11 | 1.87 | 0.97 | 0.97 | 1.09 | 1.09 | 1.44 | 1.78 | 2.67 |
| MS24 | 03 | 2.38 | 2.00 | 1.04 | 1.04 | 1.09 | 1.09 | 1.44 | 1.91 | 2.75 |
| MS24 | 04 | 2.51 | 2.11 | 1.05 | 1.05 | 1.09 | 1.09 | 1.44 | 2.04 | 2.79 |
| MS24 | 05 | 2.67 | 2.70 | 1.12 | 1.12 | 1.09 | 1.09 | 1.44 | 2.11 | 3.13 |
| MS24 | 06 | 2.86 | 2.80 | 1.18 | 1.18 | 1.09 | 1.09 | 1.44 | 2.30 | 3.42 |
| MS24 | 07 | 2.99 | 3.23 | 1.22 | 1.22 | 1.09 | 1.09 | 1.44 | 2.37 | 3.67 |
| MS24 | 08 | 3.32 | 3.51 | 1.35 | 1.35 | 1.09 | 1.09 | 1.44 | 2.42 | 4.15 |
| MS24 | 09 | 3.59 | 3.73 | 1.48 | 1.48 | 1.09 | 1.09 | 1.44 | 2.47 | 4.23 |
| MS24 | 10 | 3.69 | 3.94 | 1.58 | 1.58 | 1.09 | 1.09 | 1.44 | 2.57 | 4.46 |
| MS24 | 11 | 3.79 | 4.09 | 1.68 | 1.68 | 1.09 | 1.09 | 1.44 | 2.70 | 4.60 |
| MS24 | 12 | 3.89 | 4.23 | 1.78 | 1.78 | 1.09 | 1.09 | 1.44 | 2.82 | 4.73 |
| MS25 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS25 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS25 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS25 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS25 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS25 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS25 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS25 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS25 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS25 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS25 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS25 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS25 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS26 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS26 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS26 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS26 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS26 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS26 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS26 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS26 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS26 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS26 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS26 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS26 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS26 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS27 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS27 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS27 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS27 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS27 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS27 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS27 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS27 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS27 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS27 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS27 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS27 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS27 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS28 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS28 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS28 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS28 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS28 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS28 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS28 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS28 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS28 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS28 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS28 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS28 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS28 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS29 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS29 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS29 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS29 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS29 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS29 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS29 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS29 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS29 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS29 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS29 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS29 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS29 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS30 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS30 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS30 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS30 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS30 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS30 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS30 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS30 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS30 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS30 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS30 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS30 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS30 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS31 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS31 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS31 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS31 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS31 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS31 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS31 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS31 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS31 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS31 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS31 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS31 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS31 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS32 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS32 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS32 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS32 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS32 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS32 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS32 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS32 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS32 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS32 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS32 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS32 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS32 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS33 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS33 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS33 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS33 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS33 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS33 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS33 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS33 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS33 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS33 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS33 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS33 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS33 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS34 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS34 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS34 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS34 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS34 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS34 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS34 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS34 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS34 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS34 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS34 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS34 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS34 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS35 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS35 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS35 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS35 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS35 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS35 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS35 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS35 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS35 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS35 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS35 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS35 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS35 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS36 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS36 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS36 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS36 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS36 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS36 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS36 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS36 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS36 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS36 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS36 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS36 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS36 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS37 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS37 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS37 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS37 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS37 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS37 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS37 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS37 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS37 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS37 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS37 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS37 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS37 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS38 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS38 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS38 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS38 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS38 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS38 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS38 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS38 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS38 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS38 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS38 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS38 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS38 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS39 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS39 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS39 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS39 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS39 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS39 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS39 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS39 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS39 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS39 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS39 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS39 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS39 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS40 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS40 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS40 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS40 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS40 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS40 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS40 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS40 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS40 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS40 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS40 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS40 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS40 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS41 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS41 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS41 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS41 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS41 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS41 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS41 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS41 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS41 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS41 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS41 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS41 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS41 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS42 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS42 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS42 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS42 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS42 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS42 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS42 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS42 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS42 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS42 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS42 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS42 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS42 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS43 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS43 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS43 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS43 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS43 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS43 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS43 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS43 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS43 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS43 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS43 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS43 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS43 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS44 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS44 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS44 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS44 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS44 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS44 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS44 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS44 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS44 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS44 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS44 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS44 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS44 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS45 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS45 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS45 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS45 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS45 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS45 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS45 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS45 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS45 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS45 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS45 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS45 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS45 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS46 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS46 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS46 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS46 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS46 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS46 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS46 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS46 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS46 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS46 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS46 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS46 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS46 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS47 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS47 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS47 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS47 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS47 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS47 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS47 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS47 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS47 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS47 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS47 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS47 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS47 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS48 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS48 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS48 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS48 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS48 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS48 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS48 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS48 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS48 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS48 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS48 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS48 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS48 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS49 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS49 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS49 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS49 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS49 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS49 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS49 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS49 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS49 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS49 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS49 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS49 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS49 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS50 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS50 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS50 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS50 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS50 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS50 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS50 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS50 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS50 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS50 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS50 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS50 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS50 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS51 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS51 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS51 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS51 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS51 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS51 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS51 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS51 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS51 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS51 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS51 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS51 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS51 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS52 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS52 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS52 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS52 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS52 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS52 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS52 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS52 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS52 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS52 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS52 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS52 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS52 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS53 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS53 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS53 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS53 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS53 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS53 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS53 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS53 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS53 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS53 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS53 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS53 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS53 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS54 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS54 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS54 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS54 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS54 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS54 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS54 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS54 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS54 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS54 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS54 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS54 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS54 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS55 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS55 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS55 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS55 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS55 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS55 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS55 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS55 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS55 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS55 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS55 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS55 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS55 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS56 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS56 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS56 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS56 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS56 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS56 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS56 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS56 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS56 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS56 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS56 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS56 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS56 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS57 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS57 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS57 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS57 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS57 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS57 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS57 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS57 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS57 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS57 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS57 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS57 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS57 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS58 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS58 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS58 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS58 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS58 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS58 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS58 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS58 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS58 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS58 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS58 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS58 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS58 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS59 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS59 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS59 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS59 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS59 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS59 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS59 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS59 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS59 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS59 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS59 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS59 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS59 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS60 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS60 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS60 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS60 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS60 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS60 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS60 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS60 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS60 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS60 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS60 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS60 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS60 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS61 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS61 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS61 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS61 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS61 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS61 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS61 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS61 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS61 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS61 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS61 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS61 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS61 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS62 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS62 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS62 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS62 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS62 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS62 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS62 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS62 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS62 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS62 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS62 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS62 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS62 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS63 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS63 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS63 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS63 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS63 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS63 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS63 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS63 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS63 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS63 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS63 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS63 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS63 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS64 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS64 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS64 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS64 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS64 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS64 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS64 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS64 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS64 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS64 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS64 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS64 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS64 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS65 | 00 | 1.47 | 1.18 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.06 | 1.30 |
| MS65 | 01 | 1.64 | 1.47 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.16 | 1.60 |
| MS65 | 02 | 1.83 | 1.60 | 1.01 | 1.01 | 0.79 | 0.79 | 0.84 | 1.26 | 1.99 |
| MS65 | 03 | 2.10 | 1.73 | 1.08 | 1.08 | 0.79 | 0.79 | 0.84 | 1.39 | 2.07 |
| MS65 | 04 | 2.23 | 1.84 | 1.09 | 1.09 | 0.79 | 0.79 | 0.84 | 1.52 | 2.11 |
| MS65 | 05 | 2.39 | 2.43 | 1.16 | 1.16 | 0.79 | 0.79 | 0.84 | 1.59 | 2.45 |
| MS65 | 06 | 2.58 | 2.53 | 1.22 | 1.22 | 0.79 | 0.79 | 0.84 | 1.78 | 2.75 |
| MS65 | 07 | 2.71 | 2.95 | 1.26 | 1.26 | 0.79 | 0.79 | 0.84 | 1.85 | 2.99 |
| MS65 | 08 | 3.04 | 3.23 | 1.39 | 1.39 | 0.79 | 0.79 | 0.84 | 1.90 | 3.48 |
| MS65 | 09 | 3.31 | 3.46 | 1.53 | 1.53 | 0.79 | 0.79 | 0.84 | 1.95 | 3.56 |
| MS65 | 10 | 3.41 | 3.67 | 1.62 | 1.62 | 0.79 | 0.79 | 0.84 | 2.05 | 3.79 |
| MS65 | 11 | 3.51 | 3.81 | 1.72 | 1.72 | 0.79 | 0.79 | 0.84 | 2.18 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS65 | 12 | 3.61 | 3.95 | 1.82 | 1.82 | 0.79 | 0.79 | 0.84 | 2.30 | 4.06 |
| MS66 | 00 | 1.53 | 1.33 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 0.92 | 1.31 |
| MS66 | 01 | 1.70 | 1.63 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 1.03 | 1.61 |
| MS66 | 02 | 1.89 | 1.76 | 1.03 | 1.03 | 0.79 | 0.79 | 0.83 | 1.13 | 2.00 |
| MS66 | 03 | 2.16 | 1.88 | 1.10 | 1.10 | 0.79 | 0.79 | 0.83 | 1.25 | 2.08 |
| MS66 | 04 | 2.29 | 1.99 | 1.11 | 1.11 | 0.79 | 0.79 | 0.83 | 1.38 | 2.12 |
| MS66 | 05 | 2.45 | 2.59 | 1.18 | 1.18 | 0.79 | 0.79 | 0.83 | 1.46 | 2.46 |
| MS66 | 06 | 2.64 | 2.68 | 1.24 | 1.24 | 0.79 | 0.79 | 0.83 | 1.65 | 2.76 |
| MS66 | 07 | 2.77 | 3.11 | 1.28 | 1.28 | 0.79 | 0.79 | 0.83 | 1.71 | 3.00 |
| MS66 | 08 | 3.10 | 3.39 | 1.41 | 1.41 | 0.79 | 0.79 | 0.83 | 1.76 | 3.49 |
| MS66 | 09 | 3.37 | 3.61 | 1.55 | 1.55 | 0.79 | 0.79 | 0.83 | 1.81 | 3.57 |
| MS66 | 10 | 3.47 | 3.83 | 1.64 | 1.64 | 0.79 | 0.79 | 0.83 | 1.91 | 3.80 |
| MS66 | 11 | 3.57 | 3.97 | 1.74 | 1.74 | 0.79 | 0.79 | 0.83 | 2.04 | 3.93 |
| MS66 | 12 | 3.67 | 4.11 | 1.84 | 1.84 | 0.79 | 0.79 | 0.83 | 2.17 | 4.07 |
| MS67 | 00 | 1.56 | 1.42 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.89 | 1.36 |
| MS67 | 01 | 1.73 | 1.72 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.99 | 1.66 |
| MS67 | 02 | 1.91 | 1.84 | 0.97 | 0.97 | 0.78 | 0.78 | 0.82 | 1.10 | 2.05 |
| MS67 | 03 | 2.19 | 1.97 | 1.04 | 1.04 | 0.78 | 0.78 | 0.82 | 1.22 | 2.13 |
| MS67 | 04 | 2.31 | 2.08 | 1.05 | 1.05 | 0.78 | 0.78 | 0.82 | 1.35 | 2.17 |
| MS67 | 05 | 2.47 | 2.68 | 1.12 | 1.12 | 0.78 | 0.78 | 0.82 | 1.42 | 2.51 |
| MS67 | 06 | 2.67 | 2.77 | 1.18 | 1.18 | 0.78 | 0.78 | 0.82 | 1.61 | 2.81 |
| MS67 | 07 | 2.79 | 3.20 | 1.22 | 1.22 | 0.78 | 0.78 | 0.82 | 1.68 | 3.05 |
| MS67 | 08 | 3.13 | 3.48 | 1.35 | 1.35 | 0.78 | 0.78 | 0.82 | 1.73 | 3.54 |
| MS67 | 09 | 3.39 | 3.70 | 1.48 | 1.48 | 0.78 | 0.78 | 0.82 | 1.78 | 3.62 |
| MS67 | 10 | 3.49 | 3.91 | 1.58 | 1.58 | 0.78 | 0.78 | 0.82 | 1.88 | 3.85 |
| MS67 | 11 | 3.59 | 4.06 | 1.68 | 1.68 | 0.78 | 0.78 | 0.82 | 2.01 | 3.98 |
| MS67 | 12 | 3.69 | 4.20 | 1.78 | 1.78 | 0.78 | 0.78 | 0.82 | 2.13 | 4.12 |
| MS68 | 00 | 1.59 | 1.42 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.89 | 1.39 |
| MS68 | 01 | 1.76 | 1.71 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.99 | 1.69 |
| MS68 | 02 | 1.95 | 1.84 | 0.98 | 0.98 | 0.77 | 0.77 | 0.81 | 1.10 | 2.08 |
| MS68 | 03 | 2.22 | 1.97 | 1.05 | 1.05 | 0.77 | 0.77 | 0.81 | 1.22 | 2.16 |
| MS68 | 04 | 2.35 | 2.08 | 1.06 | 1.06 | 0.77 | 0.77 | 0.81 | 1.35 | 2.20 |
| MS68 | 05 | 2.51 | 2.67 | 1.13 | 1.13 | 0.77 | 0.77 | 0.81 | 1.42 | 2.54 |
| MS68 | 06 | 2.70 | 2.77 | 1.19 | 1.19 | 0.77 | 0.77 | 0.81 | 1.61 | 2.84 |
| MS68 | 07 | 2.83 | 3.19 | 1.23 | 1.23 | 0.77 | 0.77 | 0.81 | 1.68 | 3.08 |
| MS68 | 08 | 3.16 | 3.47 | 1.36 | 1.36 | 0.77 | 0.77 | 0.81 | 1.73 | 3.57 |
| MS68 | 09 | 3.43 | 3.70 | 1.49 | 1.49 | 0.77 | 0.77 | 0.81 | 1.78 | 3.65 |
| MS68 | 10 | 3.53 | 3.91 | 1.59 | 1.59 | 0.77 | 0.77 | 0.81 | 1.88 | 3.88 |
| MS68 | 11 | 3.63 | 4.05 | 1.69 | 1.69 | 0.77 | 0.77 | 0.81 | 2.01 | 4.01 |
| MS68 | 12 | 3.73 | 4.19 | 1.79 | 1.79 | 0.77 | 0.77 | 0.81 | 2.13 | 4.15 |
| MS69 | 00 | 1.66 | 1.49 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 0.91 | 1.44 |
| MS69 | 01 | 1.83 | 1.79 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 1.01 | 1.74 |
| MS69 | 02 | 2.02 | 1.92 | 0.97 | 0.97 | 0.77 | 0.77 | 0.80 | 1.11 | 2.13 |
| MS69 | 03 | 2.29 | 2.04 | 1.04 | 1.04 | 0.77 | 0.77 | 0.80 | 1.24 | 2.21 |
| MS69 | 04 | 2.42 | 2.15 | 1.05 | 1.05 | 0.77 | 0.77 | 0.80 | 1.36 | 2.25 |
| MS69 | 05 | 2.58 | 2.75 | 1.12 | 1.12 | 0.77 | 0.77 | 0.80 | 1.44 | 2.59 |
| MS69 | 06 | 2.77 | 2.84 | 1.18 | 1.18 | 0.77 | 0.77 | 0.80 | 1.63 | 2.89 |
| MS69 | 07 | 2.90 | 3.27 | 1.22 | 1.22 | 0.77 | 0.77 | 0.80 | 1.69 | 3.13 |
| MS69 | 08 | 3.23 | 3.55 | 1.35 | 1.35 | 0.77 | 0.77 | 0.80 | 1.74 | 3.62 |
| MS69 | 09 | 3.50 | 3.77 | 1.48 | 1.48 | 0.77 | 0.77 | 0.80 | 1.79 | 3.70 |
| MS69 | 10 | 3.60 | 3.99 | 1.58 | 1.58 | 0.77 | 0.77 | 0.80 | 1.90 | 3.93 |
| MS69 | 11 | 3.70 | 4.13 | 1.68 | 1.68 | 0.77 | 0.77 | 0.80 | 2.02 | 4.06 |
| MS69 | 12 | 3.80 | 4.27 | 1.78 | 1.78 | 0.77 | 0.77 | 0.80 | 2.15 | 4.20 |
| MS70 | 00 | 1.69 | 1.50 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.90 | 1.48 |
| MS70 | 01 | 1.86 | 1.79 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 1.00 | 1.78 |
| MS70 | 02 | 2.05 | 1.92 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 1.10 | 2.17 |
| MS70 | 03 | 2.32 | 2.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.22 | 2.25 |
| MS70 | 04 | 2.45 | 2.16 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.35 | 2.30 |
| MS70 | 05 | 2.61 | 2.75 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.43 | 2.63 |
| MS70 | 06 | 2.80 | 2.85 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.62 | 2.93 |
| MS70 | 07 | 2.93 | 3.27 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.68 | 3.17 |
| MS70 | 08 | 3.26 | 3.56 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.73 | 3.66 |
| MS70 | 09 | 3.53 | 3.78 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.78 | 3.74 |
| MS70 | 10 | 3.63 | 3.99 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.88 | 3.97 |
| MS70 | 11 | 3.73 | 4.13 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 2.01 | 4.11 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS70 | 12 | 3.83 | 4.27 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 2.14 | 4.24 |
| MS71 | 00 | 1.73 | 1.54 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.89 | 1.52 |
| MS71 | 01 | 1.90 | 1.84 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.99 | 1.82 |
| MS71 | 02 | 2.09 | 1.97 | 1.01 | 1.01 | 0.76 | 0.76 | 0.79 | 1.09 | 2.21 |
| MS71 | 03 | 2.36 | 2.09 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.22 | 2.29 |
| MS71 | 04 | 2.49 | 2.21 | 1.09 | 1.09 | 0.76 | 0.76 | 0.79 | 1.35 | 2.33 |
| MS71 | 05 | 2.65 | 2.80 | 1.16 | 1.16 | 0.76 | 0.76 | 0.79 | 1.42 | 2.67 |
| MS71 | 06 | 2.84 | 2.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.61 | 2.97 |
| MS71 | 07 | 2.97 | 3.32 | 1.26 | 1.26 | 0.76 | 0.76 | 0.79 | 1.68 | 3.21 |
| MS71 | 08 | 3.30 | 3.60 | 1.39 | 1.39 | 0.76 | 0.76 | 0.79 | 1.73 | 3.70 |
| MS71 | 09 | 3.57 | 3.83 | 1.53 | 1.53 | 0.76 | 0.76 | 0.79 | 1.78 | 3.78 |
| MS71 | 10 | 3.67 | 4.04 | 1.62 | 1.62 | 0.76 | 0.76 | 0.79 | 1.88 | 4.01 |
| MS71 | 11 | 3.77 | 4.18 | 1.72 | 1.72 | 0.76 | 0.76 | 0.79 | 2.00 | 4.15 |
| MS71 | 12 | 3.87 | 4.32 | 1.82 | 1.82 | 0.76 | 0.76 | 0.79 | 2.13 | 4.28 |
| MS72 | 00 | 1.75 | 1.57 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.84 | 1.63 |
| MS72 | 01 | 1.92 | 1.87 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.94 | 1.93 |
| MS72 | 02 | 2.11 | 2.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.05 | 2.32 |
| MS72 | 03 | 2.38 | 2.12 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.17 | 2.40 |
| MS72 | 04 | 2.51 | 2.24 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.30 | 2.44 |
| MS72 | 05 | 2.67 | 2.83 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.37 | 2.78 |
| MS72 | 06 | 2.86 | 2.93 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.56 | 3.08 |
| MS72 | 07 | 2.99 | 3.35 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.63 | 3.32 |
| MS72 | 08 | 3.32 | 3.63 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.68 | 3.81 |
| MS72 | 09 | 3.59 | 3.86 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.73 | 3.89 |
| MS72 | 10 | 3.69 | 4.07 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.83 | 4.12 |
| MS72 | 11 | 3.79 | 4.21 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.96 | 4.25 |
| MS72 | 12 | 3.89 | 4.35 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.08 | 4.39 |
| MS73 | 00 | 1.84 | 1.61 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.83 | 1.63 |
| MS73 | 01 | 2.01 | 1.91 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.93 | 1.93 |
| MS73 | 02 | 2.20 | 2.04 | 0.99 | 0.99 | 0.76 | 0.76 | 0.79 | 1.03 | 2.32 |
| MS73 | 03 | 2.47 | 2.16 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.16 | 2.40 |
| MS73 | 04 | 2.60 | 2.28 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.29 | 2.44 |
| MS73 | 05 | 2.76 | 2.87 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.36 | 2.78 |
| MS73 | 06 | 2.95 | 2.97 | 1.20 | 1.20 | 0.76 | 0.76 | 0.79 | 1.55 | 3.07 |
| MS73 | 07 | 3.08 | 3.39 | 1.24 | 1.24 | 0.76 | 0.76 | 0.79 | 1.61 | 3.32 |
| MS73 | 08 | 3.41 | 3.67 | 1.37 | 1.37 | 0.76 | 0.76 | 0.79 | 1.67 | 3.80 |
| MS73 | 09 | 3.68 | 3.90 | 1.51 | 1.51 | 0.76 | 0.76 | 0.79 | 1.72 | 3.89 |
| MS73 | 10 | 3.78 | 4.11 | 1.60 | 1.60 | 0.76 | 0.76 | 0.79 | 1.82 | 4.12 |
| MS73 | 11 | 3.88 | 4.25 | 1.70 | 1.70 | 0.76 | 0.76 | 0.79 | 1.94 | 4.25 |
| MS73 | 12 | 3.98 | 4.39 | 1.80 | 1.80 | 0.76 | 0.76 | 0.79 | 2.07 | 4.39 |
| MS74 | 00 | 1.87 | 1.67 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.83 | 1.72 |
| MS74 | 01 | 2.04 | 1.97 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.93 | 2.01 |
| MS74 | 02 | 2.23 | 2.09 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.03 | 2.41 |
| MS74 | 03 | 2.50 | 2.22 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.16 | 2.49 |
| MS74 | 04 | 2.63 | 2.33 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.29 | 2.53 |
| MS74 | 05 | 2.79 | 2.92 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.36 | 2.87 |
| MS74 | 06 | 2.98 | 3.02 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.55 | 3.16 |
| MS74 | 07 | 3.11 | 3.45 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.61 | 3.41 |
| MS74 | 08 | 3.44 | 3.73 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.67 | 3.89 |
| MS74 | 09 | 3.71 | 3.95 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.72 | 3.97 |
| MS74 | 10 | 3.81 | 4.16 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.82 | 4.20 |
| MS74 | 11 | 3.91 | 4.30 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.94 | 4.34 |
| MS74 | 12 | 4.01 | 4.45 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.07 | 4.47 |
| MS75 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS75 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS75 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS75 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS75 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS75 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS75 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS75 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS75 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS75 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS75 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS75 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS75 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS76 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS76 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS76 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS76 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS76 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS76 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS76 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS76 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS76 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS76 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS76 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS76 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |
| MS76 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS77 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS77 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS77 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS77 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS77 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS77 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS77 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS77 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS77 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS77 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS77 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS77 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS77 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS78 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS78 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS78 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS78 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS78 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS78 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS78 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS78 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS78 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS78 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS78 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS78 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS78 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS79 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS79 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS79 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS79 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS79 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS79 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS79 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS79 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS79 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS79 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS79 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS79 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |
| MS79 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS80 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS80 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS80 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS80 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS80 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS80 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS80 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS80 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS80 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS80 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS80 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS80 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS80 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS81 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS81 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS81 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS81 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS81 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS81 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS81 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS81 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS81 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS81 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS81 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS81 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS81 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS82 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS82 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS82 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS82 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS82 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS82 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS82 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS82 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS82 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS82 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS82 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS82 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS82 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS83 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS83 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS83 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS83 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS83 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS83 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS83 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS83 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS83 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS83 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS83 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS83 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS83 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS84 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS84 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS84 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS84 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS84 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS84 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS84 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS84 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS84 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS84 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS84 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS84 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS84 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS85 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS85 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS85 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS85 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS85 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS85 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS85 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS85 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS85 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS85 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS85 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS85 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS85 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS86 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS86 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS86 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS86 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS86 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS86 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS86 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS86 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS86 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS86 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS86 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS86 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |
| MS86 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS87 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS87 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS87 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS87 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS87 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS87 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS87 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS87 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS87 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS87 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS87 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS87 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS87 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS88 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS88 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS88 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS88 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS88 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS88 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS88 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS88 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS88 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS88 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS88 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS88 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS88 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS89 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS89 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS89 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS89 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS89 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS89 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS89 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS89 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS89 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS89 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS89 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS89 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |
| MS89 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS90 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS90 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS90 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS90 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS90 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS90 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS90 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS90 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS90 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS90 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS90 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS90 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS90 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS91 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS91 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS91 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS91 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS91 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS91 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS91 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS91 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS91 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS91 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS91 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS91 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS91 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS92 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS92 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS92 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS92 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS92 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS92 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS92 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS92 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS92 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS92 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS92 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS92 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS92 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS93 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS93 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS93 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS93 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS93 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS93 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS93 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS93 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS93 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS93 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS93 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS93 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS93 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS94 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS94 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS94 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS94 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS94 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS94 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS94 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS94 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS94 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS94 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS94 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS94 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS94 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS95 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS95 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS95 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS95 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS95 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS95 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS95 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS95 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS95 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS95 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS95 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS95 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS95 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS96 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS96 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS96 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS96 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS96 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS96 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS96 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS96 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS96 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS96 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS96 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS96 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS96 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS97 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS97 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS97 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS97 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS97 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS97 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS97 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS97 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS97 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS97 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS97 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS97 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS97 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS98 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS98 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS98 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS98 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS98 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS98 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS98 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS98 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS98 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS98 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS98 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS98 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS98 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS99 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS99 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS99 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS99 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS99 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS99 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS99 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS99 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS99 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS99 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS99 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS99 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS99 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| Extra Point Factor: | | 0.10 | 0.10 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.06 | 0.10 |

Additional Points
(((Points-12)*extrapointfactor)+1)*12 point factor

Class 1 = ExtraCar

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| N | T | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Z | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 5 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 4 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 2 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Y | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | X | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | W | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | V | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | U | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | S | 0.99 | 0.99 | 0.98 | 0.98 | 0.99 | 0.98 | 0.99 |
| N | R | 0.99 | 0.98 | 0.95 | 0.95 | 0.97 | 0.96 | 0.97 |
| N | Q | 0.98 | 0.96 | 0.93 | 0.93 | 0.94 | 0.92 | 0.96 |
| N | P | 0.97 | 0.95 | 0.90 | 0.90 | 0.93 | 0.90 | 0.95 |
| N | N | 0.96 | 0.94 | 0.86 | 0.86 | 0.91 | 0.87 | 0.94 |
| N | M | 0.96 | 0.92 | 0.81 | 0.81 | 0.85 | 0.83 | 0.92 |
| N | L | 0.95 | 0.90 | 0.76 | 0.76 | 0.82 | 0.79 | 0.91 |
| N | K | 0.94 | 0.87 | 0.72 | 0.72 | 0.79 | 0.74 | 0.90 |
| N | J | 0.94 | 0.83 | 0.67 | 0.67 | 0.77 | 0.70 | 0.88 |
| N | H | 0.93 | 0.81 | 0.63 | 0.63 | 0.75 | 0.67 | 0.85 |
| N | G | 0.92 | 0.79 | 0.58 | 0.58 | 0.72 | 0.62 | 0.81 |
| N | F | 0.92 | 0.77 | 0.53 | 0.53 | 0.70 | 0.60 | 0.78 |
| N | E | 0.91 | 0.75 | 0.51 | 0.51 | 0.68 | 0.57 | 0.74 |
| N | D | 0.90 | 0.73 | 0.48 | 0.48 | 0.67 | 0.54 | 0.73 |
| N | C | 0.89 | 0.71 | 0.45 | 0.45 | 0.65 | 0.51 | 0.71 |
| N | B | 0.89 | 0.69 | 0.43 | 0.43 | 0.63 | 0.49 | 0.70 |
| N | A | 0.88 | 0.67 | 0.40 | 0.40 | 0.61 | 0.46 | 0.68 |
| P | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| P | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| P | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| P | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| P | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| P | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| P | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| P | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| P | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| P | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| P | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| P | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| P | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| P | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| P | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| P | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| P | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| H | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| H | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| H | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| H | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| H | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| H | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| H | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| H | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| H | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| H | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| H | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| H | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| H | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| H | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| H | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| H | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| H | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| H | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| R | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| R | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| R | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| R | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| R | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| R | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| R | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| R | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| R | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| R | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| R | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| R | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| R | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| R | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| R | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| R | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| R | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| 1 | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 1 | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| 1 | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| 1 | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| 1 | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| 1 | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| 1 | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| 1 | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| 1 | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| 1 | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| 1 | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| 1 | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| 1 | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| 1 | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| 1 | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| 1 | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| 1 | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| 1 | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| 2 | T | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Z | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 5 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 4 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 3 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 2 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Y | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | X | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | W | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | V | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | U | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | S | 0.81 | 0.76 | 0.81 | 0.81 | 0.78 | 0.73 | 0.73 |
| 2 | R | 0.81 | 0.74 | 0.78 | 0.78 | 0.76 | 0.72 | 0.72 |
| 2 | Q | 0.80 | 0.73 | 0.78 | 0.78 | 0.73 | 0.69 | 0.71 |
| 2 | P | 0.80 | 0.72 | 0.75 | 0.75 | 0.72 | 0.67 | 0.71 |
| 2 | N | 0.79 | 0.71 | 0.70 | 0.70 | 0.70 | 0.65 | 0.70 |
| 2 | M | 0.79 | 0.70 | 0.65 | 0.65 | 0.66 | 0.63 | 0.70 |
| 2 | L | 0.78 | 0.68 | 0.60 | 0.60 | 0.63 | 0.60 | 0.70 |
| 2 | K | 0.78 | 0.66 | 0.58 | 0.58 | 0.61 | 0.57 | 0.68 |
| 2 | J | 0.77 | 0.64 | 0.53 | 0.53 | 0.59 | 0.55 | 0.67 |
| 2 | H | 0.77 | 0.61 | 0.48 | 0.48 | 0.58 | 0.51 | 0.66 |
| 2 | G | 0.76 | 0.60 | 0.45 | 0.45 | 0.56 | 0.48 | 0.62 |
| 2 | F | 0.76 | 0.58 | 0.42 | 0.42 | 0.54 | 0.46 | 0.59 |
| 2 | E | 0.75 | 0.57 | 0.39 | 0.39 | 0.53 | 0.44 | 0.57 |
| 2 | D | 0.75 | 0.55 | 0.37 | 0.37 | 0.51 | 0.42 | 0.56 |
| 2 | C | 0.74 | 0.53 | 0.35 | 0.35 | 0.49 | 0.40 | 0.53 |
| 2 | B | 0.74 | 0.52 | 0.33 | 0.33 | 0.48 | 0.38 | 0.52 |
| 2 | A | 0.73 | 0.50 | 0.30 | 0.30 | 0.46 | 0.36 | 0.51 |
| 3 | T | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Z | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 5 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 3 | 4 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 3 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 2 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Y | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | X | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | W | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | V | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | U | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | S | 0.78 | 0.74 | 0.81 | 0.81 | 0.78 | 0.71 | 0.70 |
| 3 | R | 0.77 | 0.72 | 0.78 | 0.78 | 0.76 | 0.70 | 0.69 |
| 3 | Q | 0.77 | 0.71 | 0.78 | 0.78 | 0.73 | 0.67 | 0.68 |
| 3 | P | 0.77 | 0.70 | 0.75 | 0.75 | 0.72 | 0.65 | 0.68 |
| 3 | N | 0.76 | 0.69 | 0.70 | 0.70 | 0.70 | 0.63 | 0.67 |
| 3 | M | 0.76 | 0.68 | 0.65 | 0.65 | 0.66 | 0.61 | 0.67 |
| 3 | L | 0.76 | 0.66 | 0.60 | 0.60 | 0.63 | 0.58 | 0.66 |
| 3 | K | 0.75 | 0.64 | 0.58 | 0.58 | 0.61 | 0.55 | 0.65 |
| 3 | J | 0.75 | 0.62 | 0.53 | 0.53 | 0.59 | 0.53 | 0.64 |
| 3 | H | 0.74 | 0.60 | 0.48 | 0.48 | 0.58 | 0.49 | 0.63 |
| 3 | G | 0.74 | 0.59 | 0.45 | 0.45 | 0.56 | 0.46 | 0.59 |
| 3 | F | 0.74 | 0.57 | 0.42 | 0.42 | 0.54 | 0.45 | 0.56 |
| 3 | E | 0.73 | 0.56 | 0.39 | 0.39 | 0.53 | 0.43 | 0.55 |
| 3 | D | 0.73 | 0.54 | 0.37 | 0.37 | 0.51 | 0.41 | 0.54 |
| 3 | C | 0.73 | 0.52 | 0.35 | 0.35 | 0.49 | 0.39 | 0.52 |
| 3 | B | 0.72 | 0.51 | 0.33 | 0.33 | 0.48 | 0.37 | 0.51 |
| 3 | A | 0.72 | 0.49 | 0.30 | 0.30 | 0.46 | 0.35 | 0.50 |

State of Arkansas
Direct National Insurance Company
Vehicle Age

| Vehicle Age | BI | PD | CMP | COL |
|---|---|---|---|---|
| -2 | 1.00 | 1.00 | 1.03 | 1.02 |
| -1 | 1.00 | 1.00 | 1.03 | 1.02 |
| 0 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.02 | 1.02 | 0.95 | 0.95 |
| 2 | 1.05 | 1.03 | 0.91 | 0.89 |
| 3 | 1.07 | 1.04 | 0.86 | 0.83 |
| 4 | 1.09 | 1.05 | 0.84 | 0.77 |
| 5 | 1.10 | 1.05 | 0.82 | 0.70 |
| 6 | 1.10 | 1.05 | 0.81 | 0.65 |
| 7 | 1.10 | 1.05 | 0.80 | 0.59 |
| 8 | 1.09 | 1.04 | 0.80 | 0.55 |
| 9 | 1.07 | 1.03 | 0.80 | 0.51 |
| 10 | 1.05 | 1.02 | 0.79 | 0.48 |
| 11 | 1.03 | 1.01 | 0.76 | 0.46 |
| 12 | 1.01 | 0.99 | 0.74 | 0.44 |
| 13 | 0.99 | 0.98 | 0.68 | 0.42 |
| 14 | 0.97 | 0.96 | 0.66 | 0.38 |
| 15 | 0.93 | 0.94 | 0.66 | 0.31 |
| 16 | 0.91 | 0.92 | 0.61 | 0.30 |
| 17 | 0.88 | 0.89 | 0.61 | 0.29 |
| 18 | 0.81 | 0.85 | 0.39 | 0.23 |
| 19 | 0.81 | 0.82 | 0.39 | 0.23 |
| 20 | 0.80 | 0.80 | 0.39 | 0.23 |

State of Arkansas
Direct National Insurance Compnay
Liability Symbol

| Liability Symbol | Description | BI | PD | PIP | MP |
|---|---|---|---|---|---|
| A | All Others | 1.00 | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.03 | 0.97 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.08 | 1.00 | 1.00 |
| H | High Performance | 1.07 | 1.08 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.06 | 0.99 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.08 | 1.10 | 1.10 |
| S | Sports | 1.06 | 0.98 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 0.94 | 1.08 | 1.00 | 1.00 |
| V | Van/Mini-Van | 0.96 | 1.00 | 1.00 | 1.00 |

State of Arkansas
Direct National Insurance Company
Physical Damage Symbol

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.77 | 0.91 | $0-1,600 | 0.35 | 0.47 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.39 | 0.56 |
| 3 | 8,001-9,000 | 1.19 | 1.19 | 2,101-2,750 | 0.56 | 0.68 |
| 4 | 9,001-10,000 | 1.31 | 1.27 | 2,751-3,700 | 0.67 | 0.78 |
| 5 | 10,001-11,250 | 1.48 | 1.35 | 3,701-5,000 | 0.78 | 0.92 |
| 6 | 11,251-12,500 | 1.58 | 1.39 | 5,001-6,500 | 1.00 | 1.00 |
| 7 | 12,501-13,750 | 1.71 | 1.48 | 6,501-8,000 | 1.23 | 1.10 |
| 8 | 13,751-15,000 | 1.77 | 1.53 | 8,001-10,000 | 1.43 | 1.27 |
| A | 15,001-16,250 | 1.92 | 1.63 | 10,001-12,500 | 1.77 | 1.45 |
| B | 16,251-17,500 | 1.99 | 1.68 | 12,501-15,000 | 2.12 | 1.59 |
| C | 17,501-18,750 | 2.14 | 1.79 | 15,001-17,500 | 2.50 | 1.76 |
| D | 18,751-20,000 | 2.25 | 1.84 | 17,501-20,000 | 2.96 | 1.92 |
| E | 20,001-22,000 | 2.42 | 1.96 | 20,001-24,000 | 3.47 | 2.14 |
| F | 22,001-24,000 | 2.58 | 2.02 | 24,001-28,000 | 4.32 | 2.32 |
| G | 24,001-26,000 | 2.91 | 2.15 | 28,001-33,000 | 5.19 | 2.57 |
| H | 26,001-28,000 | 3.28 | 2.22 | 33,001-39,000 | 6.21 | 2.73 |
| I | 28,001-30,000 | 3.64 | 2.35 | 39,001-46,000 | 7.51 | 2.99 |
| J | 30,001-33,000 | 3.92 | 2.44 | 46,001-55,000 | 8.92 | 3.17 |
| K | 33,001-36,000 | 4.54 | 2.55 | 55,001-65,000 | 9.99 | 3.34 |
| L | 36,001-40,000 | 4.92 | 2.64 | 65,001 and above | 9.99 | 3.80 |
| M | 40,001-45,000 | 5.70 | 2.78 | | | |
| N | 45,001-50,000 | 6.46 | 2.95 | | | |
| O | 50,000-60,000 | 7.61 | 3.02 | | | |
| P | 60,001-70,000 | 9.58 | 3.23 | | | |
| Q | 70,001-80,000 | 11.77 | 3.48 | | | |
| R | 80,001 and above | 13.72 | 3.63 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

State of Arkansas
Direct National Insurance Company
Vehicle Use

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | | 0.90 | 0.90 | | | |

State of Arkansas
Direct National Insurance Company
Limits & Deductibles

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.02 |
| 100000 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.52 |
| 100000 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

State of Arkansas
Direct National Insurance Company
Term

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

State of Arkansas
Direct National Insurance Company
Discounts

| Discount | Code | BI | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|
| Senior Citizen | SR | 0.05 | 0.05 | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.22 | 0.22 | 0.15 | 0.20 | 0.10 | 0.10 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Welcome Back | WB | 0.05 | 0.05 | | | | 0.05 |

# Direct Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Business Effective: 02/11/2010

Renewal Business Effective: 03/28/2010

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 001 | 149 | 119 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 002 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 003 | 149 | 119 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 004 | 149 | 119 | 66 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 005 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 006 | 149 | 119 | 66 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 007 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 128 | 235 | 25 | 12 |
| 008 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 009 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 011 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 012 | 149 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 013 | 149 | 119 | 74 | 31 | 39 | 16 | 34 | 10 | 128 | 235 | 25 | 12 |
| 014 | 149 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 015 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 016 | 149 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 017 | 149 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 018 | 149 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 019 | 149 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 020 | 152 | 117 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 021 | 152 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 022 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 023 | 152 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 024 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 025 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 026 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 027 | 152 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 028 | 152 | 129 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 029 | 152 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 030 | 152 | 129 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 031 | 150 | 152 | 65 | 28 | 29 | 15 | 40 | 10 | 86 | 311 | 25 | 12 |
| 032 | 150 | 152 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 033 | 150 | 140 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 034 | 150 | 122 | 65 | 28 | 29 | 15 | 40 | 10 | 79 | 311 | 25 | 12 |
| 035 | 150 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 036 | 139 | 113 | 66 | 28 | 31 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 037 | 139 | 113 | 66 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 038 | 139 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 040 | 139 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 73 | 311 | 25 | 12 |
| 041 | 139 | 122 | 68 | 29 | 32 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 042 | 139 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 043 | 139 | 122 | 66 | 28 | 31 | 16 | 37 | 10 | 79 | 278 | 25 | 12 |
| 044 | 139 | 122 | 68 | 29 | 32 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 045 | 139 | 122 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 046 | 139 | 122 | 68 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 047 | 145 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 048 | 145 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 049 | 145 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 050 | 145 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 051 | 178 | 134 | 76 | 31 | 34 | 17 | 40 | 10 | 96 | 296 | 25 | 12 |
| 052 | 178 | 134 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 053 | 178 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 054 | 178 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 107 | 302 | 25 | 12 |
| 055 | 178 | 159 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 056 | 278 | 163 | 103 | 47 | 50 | 25 | 37 | 10 | 90 | 253 | 25 | 12 |
| 057 | 278 | 163 | 103 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 058 | 190 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 059 | 190 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 060 | 190 | 163 | 103 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 061 | 190 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 062 | 190 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 063 | 190 | 150 | 70 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 064 | 190 | 150 | 70 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 065 | 190 | 150 | 103 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 066 | 190 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 067 | 190 | 146 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 068 | 136 | 140 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 069 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 320 | 25 | 12 |
| 070 | 136 | 113 | 66 | 28 | 31 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 071 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 072 | 136 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 073 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 81 | 278 | 25 | 12 |
| 074 | 136 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 278 | 25 | 12 |
| 075 | 136 | 146 | 64 | 27 | 29 | 15 | 36 | 10 | 90 | 255 | 25 | 12 |
| 076 | 136 | 146 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 077 | 156 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 078 | 156 | 117 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 079 | 156 | 117 | 85 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 080 | 156 | 152 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 081 | 156 | 162 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 082 | 156 | 140 | 85 | 30 | 34 | 16 | 34 | 10 | 73 | 251 | 25 | 12 |
| 083 | 156 | 140 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 084 | 156 | 140 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 085 | 156 | 140 | 85 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 086 | 156 | 140 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 087 | 156 | 140 | 85 | 30 | 34 | 16 | 34 | 10 | 86 | 251 | 25 | 12 |
| 088 | 156 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 089 | 168 | 138 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 091 | 168 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 86 | 271 | 25 | 12 |
| 092 | 168 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 093 | 168 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 094 | 168 | 138 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 095 | 168 | 130 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 096 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 097 | 168 | 130 | 71 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 098 | 168 | 130 | 68 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 099 | 168 | 130 | 71 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 100 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 84 | 275 | 25 | 12 |
| 101 | 168 | 130 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 102 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 75 | 275 | 25 | 12 |
| 103 | 168 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 104 | 168 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 75 | 253 | 25 | 12 |
| 105 | 168 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 106 | 168 | 146 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 107 | 168 | 146 | 66 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 108 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 109 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 110 | 168 | 146 | 64 | 27 | 29 | 15 | 39 | 10 | 81 | 291 | 25 | 12 |
| 111 | 168 | 146 | 71 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 112 | 168 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 253 | 25 | 12 |
| 113 | 168 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 114 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 75 | 291 | 25 | 12 |
| 115 | 168 | 146 | 71 | 30 | 33 | 17 | 39 | 10 | 75 | 291 | 25 | 12 |
| 116 | 168 | 146 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 117 | 166 | 138 | 74 | 31 | 39 | 16 | 35 | 10 | 89 | 249 | 25 | 12 |
| 118 | 166 | 138 | 70 | 31 | 35 | 17 | 35 | 10 | 89 | 249 | 25 | 12 |
| 119 | 166 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 89 | 255 | 25 | 12 |
| 120 | 166 | 138 | 74 | 31 | 39 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 121 | 166 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 122 | 166 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 123 | 166 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 124 | 166 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |
| 125 | 166 | 138 | 78 | 33 | 35 | 18 | 35 | 10 | 106 | 249 | 25 | 12 |
| 126 | 166 | 138 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 127 | 166 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 128 | 166 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 129 | 166 | 150 | 64 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 130 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 131 | 166 | 146 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 132 | 166 | 146 | 64 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 133 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 134 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 253 | 25 | 12 |
| 135 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 136 | 166 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 137 | 166 | 116 | 74 | 31 | 39 | 16 | 35 | 10 | 106 | 249 | 25 | 12 |
| 138 | 157 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 139 | 157 | 130 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 140 | 157 | 130 | 71 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 141 | 157 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 142 | 144 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 143 | 144 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 90 | 249 | 25 | 12 |
| 144 | 144 | 129 | 74 | 31 | 39 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 145 | 144 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 90 | 255 | 25 | 12 |
| 146 | 144 | 116 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 147 | 144 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 148 | 209 | 138 | 68 | 29 | 32 | 16 | 40 | 10 | 96 | 296 | 25 | 12 |
| 149 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 96 | 296 | 25 | 12 |
| 150 | 209 | 138 | 78 | 33 | 35 | 18 | 38 | 10 | 96 | 275 | 25 | 12 |
| 151 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 153 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 154 | 209 | 138 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 155 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 156 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 157 | 209 | 159 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 158 | 209 | 159 | 78 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |
| 200 | 149 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 201 | 190 | 150 | 70 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 202 | 190 | 150 | 103 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 203 | 190 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 204 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 205 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 206 | 209 | 159 | 78 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.37 | 0.52 | 0.51 | 0.51 | 0.51 | 0.51 | 0.47 | 0.97 | 0.47 |
| FM14 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM15 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM16 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM17 | 1.51 | 1.63 | 1.38 | 1.38 | 1.38 | 1.38 | 1.72 | 1.68 | 1.72 |
| FM18 | 1.55 | 1.63 | 1.40 | 1.40 | 1.40 | 1.40 | 1.75 | 1.38 | 1.75 |
| FM19 | 0.90 | 1.10 | 1.18 | 1.18 | 1.18 | 1.18 | 1.19 | 1.33 | 1.19 |
| FM20 | 0.85 | 0.95 | 1.13 | 1.13 | 1.13 | 1.13 | 1.03 | 1.22 | 1.03 |
| FM21 | 0.77 | 0.83 | 0.86 | 0.86 | 0.86 | 0.86 | 0.91 | 1.19 | 0.91 |
| FM22 | 0.69 | 0.75 | 0.89 | 0.89 | 0.89 | 0.89 | 0.84 | 1.05 | 0.84 |
| FM23 | 0.64 | 0.76 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 1.07 | 0.74 |
| FM24 | 0.62 | 0.65 | 1.03 | 1.03 | 1.03 | 1.03 | 0.67 | 0.96 | 0.67 |
| FM25 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM26 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM27 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM28 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM29 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM30 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM31 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM32 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM33 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM34 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM35 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM36 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM37 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM38 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM39 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM40 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM41 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM42 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM43 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM44 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM45 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM46 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM47 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM48 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM49 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM50 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM51 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM52 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM53 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM54 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM55 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM56 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM57 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM58 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM59 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM60 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM61 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM62 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM63 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM64 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM65 | 0.71 | 0.54 | 0.73 | 0.73 | 0.73 | 0.73 | 0.57 | 0.44 | 0.57 |
| FM66 | 0.72 | 0.55 | 0.69 | 0.69 | 0.69 | 0.69 | 0.59 | 0.42 | 0.59 |
| FM67 | 0.76 | 0.58 | 0.68 | 0.68 | 0.68 | 0.68 | 0.64 | 0.48 | 0.64 |
| FM68 | 0.79 | 0.63 | 0.69 | 0.69 | 0.69 | 0.69 | 0.66 | 0.41 | 0.66 |
| FM69 | 0.82 | 0.62 | 0.67 | 0.67 | 0.67 | 0.67 | 0.64 | 0.40 | 0.64 |
| FM70 | 0.82 | 0.66 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.42 | 0.68 |
| FM71 | 0.86 | 0.65 | 0.76 | 0.76 | 0.76 | 0.76 | 0.74 | 0.38 | 0.74 |
| FM72 | 0.87 | 0.66 | 0.65 | 0.65 | 0.65 | 0.65 | 0.68 | 0.38 | 0.68 |
| FM73 | 0.90 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.69 | 0.36 | 0.69 |
| FM74 | 0.91 | 0.72 | 0.61 | 0.61 | 0.61 | 0.61 | 0.79 | 0.39 | 0.79 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| FM75 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM76 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM77 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM78 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM79 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM80 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM81 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM82 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM83 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM84 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM85 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM86 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM87 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM88 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM89 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM90 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM91 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM92 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM93 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM94 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM95 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM96 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM97 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM98 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM99 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FS14 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS15 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS16 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS17 | 2.34 | 1.85 | 1.52 | 1.52 | 1.52 | 1.52 | 1.93 | 0.98 | 1.93 |
| FS18 | 2.40 | 1.94 | 1.53 | 1.53 | 1.53 | 1.53 | 1.98 | 1.01 | 1.98 |
| FS19 | 1.52 | 1.49 | 1.24 | 1.24 | 1.24 | 1.24 | 1.49 | 1.05 | 1.49 |
| FS20 | 1.38 | 1.30 | 1.19 | 1.19 | 1.19 | 1.19 | 1.36 | 1.05 | 1.36 |
| FS21 | 1.17 | 1.22 | 1.13 | 1.13 | 1.13 | 1.13 | 1.21 | 1.01 | 1.21 |
| FS22 | 0.96 | 1.04 | 1.00 | 1.00 | 1.00 | 1.00 | 1.09 | 1.07 | 1.09 |
| FS23 | 0.98 | 1.04 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 1.02 | 0.95 |
| FS24 | 0.80 | 0.86 | 1.03 | 1.03 | 1.03 | 1.03 | 0.92 | 1.00 | 0.92 |
| FS25 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS26 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS27 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS28 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS29 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS30 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS31 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS32 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS33 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS34 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS35 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS36 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS37 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS38 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS39 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS40 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS41 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS42 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS43 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS44 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS45 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS46 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS47 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS48 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS49 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS50 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| FS51 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS52 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS53 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS54 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS55 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS56 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS57 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS58 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS59 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS60 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS61 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS62 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS63 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS64 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS65 | 0.80 | 0.70 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 0.64 | 0.74 |
| FS66 | 0.80 | 0.68 | 0.90 | 0.90 | 0.90 | 0.90 | 0.74 | 0.62 | 0.74 |
| FS67 | 0.91 | 0.73 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.62 | 0.81 |
| FS68 | 0.89 | 0.73 | 0.87 | 0.87 | 0.87 | 0.87 | 0.80 | 0.60 | 0.80 |
| FS69 | 0.90 | 0.75 | 0.82 | 0.82 | 0.82 | 0.82 | 0.80 | 0.60 | 0.80 |
| FS70 | 0.94 | 0.75 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.58 | 0.81 |
| FS71 | 0.94 | 0.79 | 0.77 | 0.77 | 0.77 | 0.77 | 0.84 | 0.57 | 0.84 |
| FS72 | 0.97 | 0.87 | 0.77 | 0.77 | 0.77 | 0.77 | 0.87 | 0.55 | 0.87 |
| FS73 | 0.99 | 0.84 | 0.73 | 0.73 | 0.73 | 0.73 | 0.89 | 0.57 | 0.89 |
| FS74 | 1.01 | 0.80 | 0.73 | 0.73 | 0.73 | 0.73 | 0.84 | 0.53 | 0.84 |
| FS75 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS76 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS77 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS78 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS79 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS80 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS81 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS82 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS83 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS84 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS85 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS86 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS87 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS88 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS89 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS90 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS91 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS92 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS93 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS94 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS95 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS96 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS97 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS98 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS99 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| MM14 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM15 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM16 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM17 | 2.22 | 1.85 | 1.60 | 1.60 | 1.60 | 1.60 | 2.07 | 1.96 | 2.07 |
| MM18 | 2.24 | 2.02 | 1.54 | 1.54 | 1.54 | 1.54 | 2.36 | 1.94 | 2.36 |
| MM19 | 1.49 | 1.42 | 1.28 | 1.28 | 1.28 | 1.28 | 1.44 | 1.62 | 1.44 |
| MM20 | 1.37 | 1.23 | 1.19 | 1.19 | 1.19 | 1.19 | 1.33 | 1.55 | 1.33 |
| MM21 | 1.15 | 1.17 | 1.22 | 1.22 | 1.22 | 1.22 | 1.29 | 1.40 | 1.29 |
| MM22 | 0.95 | 1.00 | 1.14 | 1.14 | 1.14 | 1.14 | 1.12 | 1.40 | 1.12 |
| MM23 | 0.92 | 0.94 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 1.29 | 0.99 |
| MM24 | 0.81 | 0.94 | 1.01 | 1.01 | 1.01 | 1.01 | 0.94 | 1.29 | 0.94 |
| MM25 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM26 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MM27 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM28 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM29 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM30 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM31 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM32 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM33 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM34 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM35 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM36 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM37 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM38 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM39 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM40 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM41 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM42 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM43 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM44 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM45 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM46 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM47 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM48 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM49 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM50 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM51 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM52 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM53 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM54 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM55 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM56 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM57 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM58 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM59 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM60 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM61 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM62 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM63 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM64 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM65 | 0.76 | 0.61 | 0.81 | 0.81 | 0.81 | 0.81 | 0.64 | 0.71 | 0.64 |
| MM66 | 0.77 | 0.64 | 0.87 | 0.87 | 0.87 | 0.87 | 0.71 | 0.72 | 0.71 |
| MM67 | 0.81 | 0.65 | 0.81 | 0.81 | 0.81 | 0.81 | 0.70 | 0.66 | 0.70 |
| MM68 | 0.81 | 0.69 | 0.83 | 0.83 | 0.83 | 0.83 | 0.74 | 0.63 | 0.74 |
| MM69 | 0.82 | 0.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.73 | 0.67 | 0.73 |
| MM70 | 0.85 | 0.73 | 0.80 | 0.80 | 0.80 | 0.80 | 0.72 | 0.63 | 0.72 |
| MM71 | 0.90 | 0.74 | 0.90 | 0.90 | 0.90 | 0.90 | 0.76 | 0.59 | 0.76 |
| MM72 | 0.86 | 0.74 | 0.84 | 0.84 | 0.84 | 0.84 | 0.77 | 0.60 | 0.77 |
| MM73 | 0.87 | 0.75 | 0.83 | 0.83 | 0.83 | 0.83 | 0.76 | 0.60 | 0.76 |
| MM74 | 0.90 | 0.75 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.55 | 0.81 |
| MM75 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM76 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM77 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM78 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM79 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM80 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM81 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM82 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM83 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM84 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM85 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM86 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM87 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |
| MM88 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MM89 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM90 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM91 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM92 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM93 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM94 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM95 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM96 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM97 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM98 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM99 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MS14 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS15 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS16 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS17 | 3.06 | 2.68 | 1.45 | 1.45 | 1.45 | 1.45 | 2.72 | 1.50 | 2.72 |
| MS18 | 3.11 | 2.54 | 1.35 | 1.35 | 1.35 | 1.35 | 2.85 | 1.51 | 2.85 |
| MS19 | 2.17 | 2.26 | 1.23 | 1.23 | 1.23 | 1.23 | 2.47 | 1.77 | 2.47 |
| MS20 | 1.77 | 1.81 | 1.05 | 1.05 | 1.05 | 1.05 | 2.08 | 1.83 | 2.08 |
| MS21 | 1.51 | 1.65 | 1.07 | 1.07 | 1.07 | 1.07 | 1.74 | 1.45 | 1.74 |
| MS22 | 1.27 | 1.35 | 1.03 | 1.03 | 1.03 | 1.03 | 1.54 | 1.47 | 1.54 |
| MS23 | 1.18 | 1.24 | 0.91 | 0.91 | 0.91 | 0.91 | 1.37 | 1.38 | 1.37 |
| MS24 | 1.00 | 1.12 | 0.84 | 0.84 | 0.84 | 0.84 | 1.21 | 1.36 | 1.21 |
| MS25 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS26 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS27 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS28 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS29 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS30 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS31 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS32 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS33 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS34 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS35 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS36 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS37 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS38 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS39 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS40 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS41 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS42 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS43 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS44 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS45 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS46 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS47 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS48 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS49 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS50 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS51 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS52 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS53 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS54 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS55 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS56 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS57 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS58 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS59 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS60 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS61 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS62 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS63 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS64 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MS65 | 1.03 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.72 | 0.95 |
| MS66 | 1.04 | 0.89 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.72 | 0.95 |
| MS67 | 1.05 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.68 | 1.00 |
| MS68 | 1.07 | 0.96 | 0.85 | 0.85 | 0.85 | 0.85 | 1.02 | 0.70 | 1.02 |
| MS69 | 1.14 | 1.05 | 0.84 | 0.84 | 0.84 | 0.84 | 1.05 | 0.72 | 1.05 |
| MS70 | 1.14 | 1.03 | 0.84 | 0.84 | 0.84 | 0.84 | 1.11 | 0.70 | 1.11 |
| MS71 | 1.15 | 1.04 | 0.88 | 0.88 | 0.88 | 0.88 | 1.12 | 0.70 | 1.12 |
| MS72 | 1.14 | 1.05 | 0.87 | 0.87 | 0.87 | 0.87 | 1.19 | 0.66 | 1.19 |
| MS73 | 1.23 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.13 | 0.64 | 1.13 |
| MS74 | 1.23 | 1.12 | 0.87 | 0.87 | 0.87 | 0.87 | 1.21 | 0.73 | 1.21 |
| MS75 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS76 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS77 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS78 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS79 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS80 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS81 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS82 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS83 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS84 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS85 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS86 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS87 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS88 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS89 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS90 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS91 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS92 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS93 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS94 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS95 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS96 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS97 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS98 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS99 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |

| Points | BI | PD | PIP | CMP | COL |
|---|---|---|---|---|---|
| 0 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.11 | 1.21 | 0.99 | 1.08 | 1.22 |
| 2 | 1.38 | 1.30 | 1.12 | 1.16 | 1.51 |
| 3 | 1.39 | 1.39 | 1.19 | 1.26 | 1.57 |
| 4 | 1.40 | 1.47 | 1.20 | 1.36 | 1.60 |
| 5 | 1.54 | 1.89 | 1.27 | 1.42 | 1.85 |
| 6 | 1.73 | 1.96 | 1.33 | 1.57 | 2.07 |
| 7 | 1.96 | 2.26 | 1.37 | 1.62 | 2.25 |
| 8 | 1.97 | 2.46 | 1.50 | 1.66 | 2.61 |
| 9 | 2.10 | 2.62 | 1.63 | 1.70 | 2.67 |
| 10 | 2.25 | 2.77 | 1.72 | 1.78 | 2.84 |
| 11 | 2.35 | 2.87 | 1.82 | 1.88 | 2.94 |
| 12 | 2.45 | 2.97 | 1.92 | 1.98 | 3.04 |

| Model Year | CMP | COL |
|---|---|---|
| 2007 | 1.00 | 1.00 |
| 2006 | 0.95 | 0.95 |
| 2005 | 0.91 | 0.91 |
| 2004 | 0.86 | 0.86 |
| 2003 | 0.82 | 0.81 |
| 2002 | 0.78 | 0.76 |
| 2001 | 0.74 | 0.72 |
| 2000 | 0.70 | 0.66 |
| 1999 | 0.66 | 0.60 |
| 1998 | 0.62 | 0.53 |
| 1997 | 0.62 | 0.53 |
| 1996 | 0.62 | 0.53 |
| 1995 | 0.62 | 0.53 |
| 1994 | 0.62 | 0.53 |
| 1993 | 0.62 | 0.53 |
| 1992 | 0.62 | 0.53 |
| 1991 | 0.62 | 0.53 |
| 1990 | 0.62 | 0.53 |
| 1989 | 0.62 | 0.53 |

| Liability Vehicle Symbols | | | | |
|---|---|---|---|---|
| SYMBOL | Description | BI | PD | PIP |
| A | All Others | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.00 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| H | High Performance | 1.05 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.05 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.10 | 1.10 |
| S | Sports | 1.10 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| V | Van/Mini-Van | 1.00 | 1.00 | 1.00 |

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.78 | 0.88 | $0-1,600 | 0.42 | 0.60 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.42 | 0.60 |
| 3 | 8,001-9,000 | 1.21 | 1.09 | 2,101-2,750 | 0.42 | 0.60 |
| 4 | 9,001-10,000 | 1.37 | 1.16 | 2,751-3,700 | 0.42 | 0.60 |
| 5 | 10,001-11,250 | 1.54 | 1.22 | 3,701-5,000 | 0.52 | 0.74 |
| 6 | 11,251-12,500 | 1.71 | 1.28 | 5,001-6,500 | 0.78 | 0.88 |
| 7 | 12,501-13,750 | 1.87 | 1.35 | 6,501-8,000 | 1.00 | 1.00 |
| 8 | 13,751-15,000 | 2.04 | 1.42 | 8,001-10,000 | 1.30 | 1.13 |
| A | 15,001-16,250 | 2.23 | 1.49 | 10,001-12,500 | 1.63 | 1.25 |
| B | 16,251-17,500 | 2.44 | 1.56 | 12,501-15,000 | 1.95 | 1.38 |
| C | 17,501-18,750 | 2.68 | 1.64 | 15,001-17,500 | 2.32 | 1.52 |
| D | 18,751-20,000 | 2.91 | 1.72 | 17,501-20,000 | 2.80 | 1.68 |
| E | 20,001-22,000 | 3.18 | 1.82 | 20,001-24,000 | 3.35 | 1.88 |
| F | 22,001-24,000 | 3.51 | 1.94 | 24,001-28,000 | 3.98 | 2.10 |
| G | 24,001-26,000 | 3.82 | 2.05 | 28,001-33,000 | 4.63 | 2.35 |
| H | 26,001-28,000 | 4.12 | 2.16 | 33,001-39,000 | 5.38 | 2.55 |
| I | 28,001-30,000 | 4.41 | 2.27 | 39,001-46,000 | 6.25 | 2.75 |
| J | 30,001-33,000 | 4.77 | 2.39 | 46,001-55,000 | 7.25 | 3.00 |
| K | 33,001-36,000 | 5.18 | 2.50 | 55,001-65,000 | 8.45 | 3.30 |
| L | 36,001-40,000 | 5.65 | 2.61 | 65,001 and above | 9.99 | 3.85 |
| M | 40,001-45,000 | 6.25 | 2.75 | | | |
| N | 45,001-50,000 | 6.88 | 2.91 | | | |
| O | 50,000-60,000 | 7.82 | 3.14 | | | |
| P | 60,001-70,000 | 9.15 | 3.50 | | | |
| Q | 70,001-80,000 | 10.55 | 3.85 | | | |
| R | 80,001 and above | 12.05 | 4.35 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | N/A | 0.90 | 0.90 | N/A | N/A | N/A |

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.02 |
| 100 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.52 |
| 100 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

| Discount | Code | BI | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|
| Senior Driver | SR | 0.05 | 0.05 | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Prior Insurance | PI | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 12 months | R1 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 24 months | R2 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 36 months | R3 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |

# Supporting Document Schedules

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | A-1 Private Passenger Auto Abstract | Filed | 02/18/2010 |

**Comments:**

**Attachments:**

A-1 Abstract (DNIC).pdf
A-1 Abstract (DIC).pdf

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | APCS-Auto Premium Comparison Survey | Filed | 02/18/2010 |

**Comments:**

**Attachments:**

APCS 201001 DNIC.pdf
APCS 201001 DNIC.xls
APCS 201001 DIC.pdf
APCS 201001 DIC.xls

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | NAIC loss cost data entry document | Filed | 02/18/2010 |

**Comments:**

**Attachments:**

Form RF-1 (DNIC).pdf
Form RF-1 (DIC).pdf

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Bypassed - Item:** | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | Filed | 02/18/2010 |
| **Bypass Reason:** | We are not filing loss costs at this time. | | |

**Comments:**

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | Indication Exhibits | Filed | 02/18/2010 |

**Comments:**

**Attachments:**

Actuarial Support (DNIC).pdf

Actuarial Support (DIC).pdf

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | Territorial Support | Filed | 02/18/2010 |

**Comments:**

**Attachment:**

Territorial Support (DNIC).pdf

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | Redlined Manuals | Filed | 02/18/2010 |

**Comments:**

**Attachments:**

201001-AR-DNIC-PPA-Rules (Redlined).pdf

201001-AR-DIC-PPA-Rules (Redlined).pdf

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 Direct National Insurance Company
NAIC # (including group #) 23736

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 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 | 5% |
| b. | Good Student Discount | N/A |
| c. | Multi-car Discount | 10% to 22% |
| d. | Accident Free Discount* | 5% |
| | Please Specify Qualification for Discount: | |
| | All operators are accident and violation free in preceding 12 mos. | |
| e. | Anti-Theft Discount | N/A |
| f. | Other (specify) | |
| | College Graduate | 5% |
| | Welcome Back | 5% |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
   If so, what is the fee for installment payments?
   $8 per installment

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 |
|---|---|---|
| Tier N (New Business) | | 5,980,708 |
| Tier P (Prior w/ min limits) | -7% | 933,787 |
| Tier H (Prior > min limits) | -15% | 4,329,897 |

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

Signature
Calvin Curd
Printed Name
Product Manager
Title
615-399-4700 ext 2840
Telephone Number
calvin.curd@directgeneral.com
Email address

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 Direct Insurance Company
NAIC # (including group #) 37720

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 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 | 5% |
| b. | Good Student Discount | N/A |
| c. | Multi-car Discount | 20% |
| d. | Accident Free Discount* | 5% |
| | Please Specify Qualification for Discount: | |
| | All operators are accident and violation free in preceding 12 mos. | |
| e. | Anti-Theft Discount | N/A |
| f. | Other (specify) | |
| | College Graduate | 5% |
| | Prior Insurance | 15% |
| | Renewal | 15% |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
   If so, what is the fee for installment payments?
   $7 per installment

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 |
|---|---|---|
| N/A | N/A | N/A |

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

Signature
Calvin Curd
Printed Name
Product Manager
Title
615-399-4700 ext 2840
Telephone Number
calvin.curd@directgeneral.com
Email address

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 23736 |
| **Company Name:** | Direct National Insurance Company |
| **Contact Person:** | Calvin Curd |
| **Telephone No.:** | 615-399-2840 ext. 2840 |
| **Email Address:** | calvin.curd@directgeneral.com |
| **Effective Date:** | 2/11/2010 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *N/A* | % |
| *AUTO/HOMEOWNERS* | *N/A* | % |
| *GOOD STUDENT* | *N/A* | % |
| *ANTI-THEFT DEVICE* | *N/A* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *N/A* | % |

***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 i* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a compact disk*

| | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Gender** | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages / Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB* | *Minimum Liability* | $1,585 | $1,774 | $706 | $722 | $1,646 | $1,844 | $739 | $755 | $2,166 | $2,434 | $971 | $995 | $1,451 | $1,616 | $663 | $670 | $1,841 | $2,043 | $849 | $856 |
| | *Minimum Liability with Comprehensive and Collision* | $2,311 | $2,736 | $1,084 | $1,063 | $2,726 | $3,258 | $1,334 | $1,282 | $3,028 | $3,563 | $1,444 | $1,414 | $2,518 | $3,005 | $1,266 | $1,200 | $2,769 | $3,254 | $1,368 | $1,314 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,709 | $3,170 | $1,274 | $1,248 | $3,199 | $3,779 | $1,559 | $1,505 | $3,682 | $4,290 | $1,751 | $1,718 | $2,945 | $3,468 | $1,471 | $1,403 | $3,331 | $3,857 | $1,643 | $1,580 |
| *2003 Ford Explorer "XLT" 2WD, 4 door* | *Minimum Liability* | $1,650 | $1,850 | $731 | $751 | $1,715 | $1,927 | $765 | $785 | $2,259 | $2,546 | $1,006 | $1,035 | $1,510 | $1,686 | $685 | $695 | $1,914 | $2,130 | $877 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,491 | $2,968 | $1,164 | $1,143 | $2,931 | $3,524 | $1,424 | $1,372 | $3,232 | $3,825 | $1,530 | $1,503 | $2,696 | $3,237 | $1,343 | $1,276 | $2,952 | $3,489 | $1,446 | $1,393 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,906 | $3,424 | $1,361 | $1,335 | $3,426 | $4,073 | $1,658 | $1,605 | $3,918 | $4,590 | $1,850 | $1,822 | $3,142 | $3,724 | $1,556 | $1,487 | $3,538 | $4,124 | $1,731 | $1,670 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | $1,603 | $1,799 | $713 | $731 | $1,680 | $1,888 | $751 | $771 | $2,219 | $2,503 | $990 | $1,018 | $1,480 | $1,654 | $673 | $683 | $1,880 | $2,093 | $863 | $874 |
| | *Minimum Liability with Comprehensive and Collision* | $2,418 | $2,882 | $1,132 | $1,110 | $2,858 | $3,435 | $1,389 | $1,339 | $3,161 | $3,743 | $1,498 | $1,471 | $2,629 | $3,156 | $1,309 | $1,246 | $2,884 | $3,410 | $1,415 | $1,363 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,839 | $3,344 | $1,331 | $1,305 | $3,359 | $3,992 | $1,625 | $1,574 | $3,856 | $4,519 | $1,821 | $1,795 | $3,081 | $3,649 | $1,524 | $1,459 | $3,477 | $4,053 | $1,702 | $1,642 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,772 | $3,351 | $1,307 | $1,272 | $3,342 | $4,073 | $1,639 | $1,568 | $3,568 | $4,277 | $1,705 | $1,662 | $3,088 | $3,759 | $1,552 | $1,466 | $3,301 | $3,957 | $1,630 | $1,560 |
| | *100/300/50 Liability with Comprehensive and Collision* | $3,204 | $3,827 | $1,510 | $1,473 | $3,857 | $4,648 | $1,881 | $1,809 | $4,284 | $5,079 | $2,036 | $1,995 | $3,552 | $4,267 | $1,772 | $1,685 | $3,910 | $4,619 | $1,924 | $1,846 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,730 | $3,292 | $1,294 | $1,258 | $3,332 | $4,051 | $1,651 | $1,573 | $3,556 | $4,254 | $1,713 | $1,664 | $3,101 | $3,766 | $1,577 | $1,482 | $3,303 | $3,951 | $1,648 | $1,571 |
| | *100/300/50 Liability with Comprehensive and Collision* | $3,162 | $3,768 | $1,497 | $1,459 | $3,847 | $4,626 | $1,893 | $1,814 | $4,272 | $5,056 | $2,044 | $1,997 | $3,565 | $4,274 | $1,797 | $1,701 | $3,912 | $4,613 | $1,942 | $1,857 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | $1,538 | $1,722 | $687 | $703 | $1,614 | $1,810 | $725 | $742 | $2,132 | $2,400 | $957 | $981 | $1,424 | $1,588 | $652 | $658 | $1,811 | $2,011 | $836 | $844 |
| | *Minimum Liability with Comprehensive and Collision* | $2,235 | $2,647 | $1,050 | $1,031 | $2,653 | $3,170 | $1,300 | $1,250 | $2,961 | $3,486 | $1,413 | $1,385 | $2,452 | $2,926 | $1,234 | $1,169 | $2,705 | $3,177 | $1,337 | $1,285 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,642 | $3,093 | $1,244 | $1,221 | $3,138 | $3,708 | $1,531 | $1,479 | $3,634 | $4,235 | $1,727 | $1,698 | $2,890 | $3,402 | $1,442 | $1,377 | $3,280 | $3,798 | $1,618 | $1,557 |

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 37720 |
| **Company Name:** | Direct Insurance Company |
| **Contact Person:** | Calvin Curd |
| **Telephone No.:** | 615-399-2840 ext. 2840 |
| **Email Address:** | calvin.curd@directgeneral.com |
| **Effective Date:** | 2/11/2010 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *N/A* | % |
| *AUTO/HOMEOWNERS* | *N/A* | % |
| *GOOD STUDENT* | *N/A* | % |
| *ANTI-THEFT DEVICE* | *N/A* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *N/A* | % |

***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 i* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a compact disk*

| | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Gender** | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages / Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB* | *Minimum Liability* | $1,585 | $1,774 | $706 | $722 | $1,646 | $1,844 | $739 | $755 | $2,166 | $2,434 | $971 | $995 | $1,451 | $1,616 | $663 | $670 | $1,841 | $2,043 | $849 | $856 |
| | *Minimum Liability with Comprehensive and Collision* | $2,311 | $2,736 | $1,084 | $1,063 | $2,726 | $3,258 | $1,334 | $1,282 | $3,028 | $3,563 | $1,444 | $1,414 | $2,518 | $3,005 | $1,266 | $1,200 | $2,769 | $3,254 | $1,368 | $1,314 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,709 | $3,170 | $1,274 | $1,248 | $3,199 | $3,779 | $1,559 | $1,505 | $3,682 | $4,290 | $1,751 | $1,718 | $2,945 | $3,468 | $1,471 | $1,403 | $3,331 | $3,857 | $1,643 | $1,580 |
| *2003 Ford Explorer "XLT" 2WD, 4 door* | *Minimum Liability* | $1,650 | $1,850 | $731 | $751 | $1,715 | $1,927 | $765 | $785 | $2,259 | $2,546 | $1,006 | $1,035 | $1,510 | $1,686 | $685 | $695 | $1,914 | $2,130 | $877 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,491 | $2,968 | $1,164 | $1,143 | $2,931 | $3,524 | $1,424 | $1,372 | $3,232 | $3,825 | $1,530 | $1,503 | $2,696 | $3,237 | $1,343 | $1,276 | $2,952 | $3,489 | $1,446 | $1,393 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,906 | $3,424 | $1,361 | $1,335 | $3,426 | $4,073 | $1,658 | $1,605 | $3,918 | $4,590 | $1,850 | $1,822 | $3,142 | $3,724 | $1,556 | $1,487 | $3,538 | $4,124 | $1,731 | $1,670 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | $1,603 | $1,799 | $713 | $731 | $1,680 | $1,888 | $751 | $771 | $2,219 | $2,503 | $990 | $1,018 | $1,480 | $1,654 | $673 | $683 | $1,880 | $2,093 | $863 | $874 |
| | *Minimum Liability with Comprehensive and Collision* | $2,418 | $2,882 | $1,132 | $1,110 | $2,858 | $3,435 | $1,389 | $1,339 | $3,161 | $3,743 | $1,498 | $1,471 | $2,629 | $3,156 | $1,309 | $1,246 | $2,884 | $3,410 | $1,415 | $1,363 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,839 | $3,344 | $1,331 | $1,305 | $3,359 | $3,992 | $1,625 | $1,574 | $3,856 | $4,519 | $1,821 | $1,795 | $3,081 | $3,649 | $1,524 | $1,459 | $3,477 | $4,053 | $1,702 | $1,642 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,772 | $3,351 | $1,307 | $1,272 | $3,342 | $4,073 | $1,639 | $1,568 | $3,568 | $4,277 | $1,705 | $1,662 | $3,088 | $3,759 | $1,552 | $1,466 | $3,301 | $3,957 | $1,630 | $1,560 |
| | *100/300/50 Liability with Comprehensive and Collision* | $3,204 | $3,827 | $1,510 | $1,473 | $3,857 | $4,648 | $1,881 | $1,809 | $4,284 | $5,079 | $2,036 | $1,995 | $3,552 | $4,267 | $1,772 | $1,685 | $3,910 | $4,619 | $1,924 | $1,846 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,730 | $3,292 | $1,294 | $1,258 | $3,332 | $4,051 | $1,651 | $1,573 | $3,556 | $4,254 | $1,713 | $1,664 | $3,101 | $3,766 | $1,577 | $1,482 | $3,303 | $3,951 | $1,648 | $1,571 |
| | *100/300/50 Liability with Comprehensive and Collision* | $3,162 | $3,768 | $1,497 | $1,459 | $3,847 | $4,626 | $1,893 | $1,814 | $4,272 | $5,056 | $2,044 | $1,997 | $3,565 | $4,274 | $1,797 | $1,701 | $3,912 | $4,613 | $1,942 | $1,857 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | $1,538 | $1,722 | $687 | $703 | $1,614 | $1,810 | $725 | $742 | $2,132 | $2,400 | $957 | $981 | $1,424 | $1,588 | $652 | $658 | $1,811 | $2,011 | $836 | $844 |
| | *Minimum Liability with Comprehensive and Collision* | $2,235 | $2,647 | $1,050 | $1,031 | $2,653 | $3,170 | $1,300 | $1,250 | $2,961 | $3,486 | $1,413 | $1,385 | $2,452 | $2,926 | $1,234 | $1,169 | $2,705 | $3,177 | $1,337 | $1,285 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,642 | $3,093 | $1,244 | $1,221 | $3,138 | $3,708 | $1,531 | $1,479 | $3,634 | $4,235 | $1,727 | $1,698 | $2,890 | $3,402 | $1,442 | $1,377 | $3,280 | $3,798 | $1,618 | $1,557 |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 02/11/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 11.1% | | | | | |
| Property Damage | 26.6% | 7.9% | | | | | |
| Uninsured Motorists - BI | 14.6% | 9.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 3.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 6.2% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 0 | 0.0% | N/A | 0 | 0 | 0% | 0% |
| 2006 | 11,309 | 1.7% | 12/19/2006 | 2,005 | 1,303 | 65% | 74% |
| 2007 | 22,715 | 0.0% | N/A | 8,597 | 5,353 | 62% | 75% |
| 2008 | 24,842 | 0.0% | N/A | 10,896 | 7,856 | 72% | 70% |
| 2009 | 26,078 | 3.9% | 1/21/2009 | 9,258 | 7,354 | 79% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 11.0% | 11.0% |
| B. General Expense | 2.4% | 2.4% |
| C. Taxes, License & Fees | 3.4% | 3.4% |
| D. Underwriting Profit & Contingencies | 4.8% | 5.0% |
| E. Other (explain) | | |
| F. TOTAL | 21.6% | 21.8% |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct Insurance Company
NAIC Number: 37720
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 02/11/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 10.1% | | | | | |
| Property Damage | 26.6% | 8.0% | | | | | |
| Uninsured Motorists - BI | 14.6% | 10.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 4.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 5.1% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 26,664 | 0.0% | N/A | 12,783 | 8,080 | 63% | 73% |
| 2006 | 16,313 | -2.7% | 5/18/2006 | 10,991 | 6,653 | 61% | 74% |
| 2007 | 5,464 | 1.7% | 3/1/2007 | 5,346 | 3,544 | 66% | 75% |
| 2008 | 3,417 | 0.0% | N/A | 3,436 | 2,231 | 65% | 70% |
| 2009 | 2,192 | 0.0% | N/A | 1,871 | 1,500 | 80% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 14.9% | 14.9% |
| B. General Expense | 3.7% | 3.7% |
| C. Taxes, License & Fees | 2.6% | 2.6% |
| D. Underwriting Profit & Contingencies | 3.6% | 4.4% |
| E. Other (explain) | | |
| F. TOTAL | 24.8% | 25.6% |

## STATE OF ARKANSAS

## DIRECT NATIONAL INSURANCE COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

| | | |
|---|---|---|
| Column | 1 | Calendar year direct earned premium. |
| Column | 2 | Ceded Earned Premiums. Premiums ceded to Resinsurance |
| Column | 3 | Onlevel Factor - Factor needed to restate actual premiums at present rate level |
| Column | 4 | Basic Limits Earned Premium at Current Rate Level |
| Column | 5 | Premium Trend - Projected annual trend of average onlevel premiums |
| Column | 6 | Column 4 times one plus column 5 |
| Column | 7 | Accident year incurred losses for the 2 years combined |
| Column | 8 | Allocated Loss Adjustment Expense Incurred for the 2 years combined |
| Column | 9 | Losses in excess of reinsurance limits |
| Column | 10 | Basic Limit Loss and ALAE: (7)+(8)-(9) |
| Column | 11 | Developed (Ultimate) Basic Limit Loss and ALAE |
| Column | 12 | Loss Trend - Projected annual loss trend. This is calculated using a combination of internal and external loss trends. |
| Column | 13 | Trended Developed Basic Limit Loss and ALAE: (11) x [1 + (12)] |
| Column | 14 | (13) including any catastrophe load - This is a load only for the Comprehensive coverage. The estimate used is developed using RMS Risklink |
| Column | 15 | Projected Trended Loss and ALAE Loss Ratio: (14) / (6) |
| Column | 16 | ULAE %: This % is calculated using the Paid to Paid method and is based on historical ULAE percentages of paid loss. |
| Column | 17 | ULAE: Estimated ULAE using the ULAE% (16) times (14) |
| Column | 18 | Claim Counts - Incurred claim counts for the two accident years combined |
| Column | 19 | Credibility - Based on Direct's analysis of loss cost variance by coverage, various levels are used to determine full credibility by coverage. This level combined with the incurred claim counts in (18) are applied to the square root rule. |
| Column | 20 | Projected Trended Loss and LAE Ratio: [(14) + (17)] / (6) |
| Column | 21 | Selected Trended Loss and LAE Ratio: Credibility weighted ratio of 2 accident years vs the most recent accident year |
| Column | 22 | Permissable Loss Ratio: Based on the expense ratio for Direct National Insurance Compan combined with a profit load net of investment income. |
| Column | 23 | Projected Indicated Change: Credibility weighted indicated rate change. |

**ARKANSAS**
**Combined (DNIC/DIC)**

**2 Accident Years Combined (Basic Limits)**

| Coverage | (1) Earned Premium | (2) Ceded Increased Limit Earned Premium | (3) Onlevel Factor | (4) Basic Limit Earned Premium at Current Rates | (5) Premium Trend | (6) Basic Limit Trended Earned Premium at Current Rates | (7) Incurred Losses | (8) Allocated Loss Adjustment Expense | (9) Increased Limit and Wind Incurred Losses | (10) Basic Limit Incurred Loss & ALAE | (11) Developed Basic Limit Incurred Loss & ALAE | (12) Loss Trend |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | 9,165,638 | 14,194 | 1.027 | 9,397,492 | -0.6% | 9,344,696 | 5,656,372 | 100,124 | 25,000 | 5,731,496 | 7,638,830 | 4.2% |
| PD | 8,156,840 | 1,125 | 1.055 | 8,601,675 | 1.2% | 8,702,379 | 6,379,060 | 34,170 | 0 | 6,413,229 | 6,763,481 | 9.5% |
| PIP | 64,571 | 0 | 1.143 | 73,825 | 6.1% | 78,311 | 65,751 | 19 | 0 | 65,769 | 89,352 | 98.7% |
| MP | 15,977 | 0 | 0.998 | 15,949 | 0.0% | 15,948 | 14,250 | 0 | 0 | 14,250 | 18,401 | 1.6% |
| UMB | 457,923 | 2,725 | 1.009 | 459,212 | -1.8% | 450,968 | 362,102 | 11,999 | 0 | 374,101 | 476,526 | 4.4% |
| UMP | 343,843 | 1,589 | 1.006 | 344,280 | -2.6% | 335,401 | 241,456 | 1,865 | 0 | 243,322 | 256,519 | 9.6% |
| ADD | 383,576 | 0 | 1.000 | 383,576 | 0.0% | 383,576 | 24,000 | 1,603 | 0 | 25,603 | 37,458 | 0.0% |
| CMP | 3,237,120 | 0 | 0.994 | 3,218,622 | -3.1% | 3,119,425 | 2,024,767 | 9,005 | 680,157 | 1,353,615 | 1,376,238 | 2.4% |
| COL | 6,995,242 | 0 | 1.004 | 7,026,228 | -1.2% | 6,940,573 | 4,553,438 | 25,934 | 0 | 4,579,373 | 4,660,136 | 5.9% |
| CSE | 750 | 0 | 1.000 | 750 | 0.0% | 750 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| RNT | 36,627 | 0 | 1.000 | 36,627 | 0.0% | 36,627 | 5,867 | 0 | 0 | 5,867 | 5,872 | 0.0% |
| TOW | 17,268 | 0 | 1.000 | 17,268 | 0.0% | 17,268 | 125 | 0 | 0 | 125 | 125 | 0.0% |
| **Total** | **28,875,374** | **19,634** | **1.025** | **29,575,504** | **-0.5%** | **29,425,922** | **19,327,188** | **184,719** | **705,157** | **18,806,749** | **21,322,939** | **6.6%** |
| Liability | 18,588,366 | 19,634 | 1.038 | 19,276,008 | 0.2% | 19,311,279 | 12,742,991 | 149,780 | 25,000 | 12,867,770 | 15,280,568 | 7.2% |
| Phys Dam | 10,287,008 | 0 | 1.001 | 10,299,496 | -1.8% | 10,114,644 | 6,584,197 | 34,939 | 680,157 | 5,938,979 | 6,042,371 | 5.1% |
| **Total** | **28,875,374** | **19,634** | **1.025** | **29,575,504** | **-0.5%** | **29,425,922** | **19,327,188** | **184,719** | **705,157** | **18,806,749** | **21,322,939** | **6.6%** |

| Coverage | (13) Trended Developed Basic Limit Incurred Loss & ALAE | (14) Trended Developed Basic Limit Incurred Loss & ALAE with Cat Load | (15) Projected Trended Incurred Loss & ALAE Ratio | (16) ULAE% | (17) ULAE | (18) Claim Counts | (19) Credibility | (20) Projected Trended Incurred Loss & LAE Ratio | (21) Selected Trended Incurred Loss & LAE Ratio | (22) Permissable Loss Ratio | (23) Projected Indicated Change |
|---|---|---|---|---|---|---|---|---|---|---|---|
| BI | 7,960,018 | 7,960,018 | **85.2%** | 15.6% | 1,238,057 | 1,274 | 0.670 | **98.4%** | **101.7%** | 78.3% | 21.3% |
| PD | 7,408,584 | 7,408,584 | **85.1%** | 15.6% | 1,152,290 | 2,459 | 0.955 | **98.4%** | **99.9%** | 78.3% | 26.6% |
| PIP | 177,530 | 177,530 | **226.7%** | 15.6% | 27,612 | 24 | 0.125 | **262.0%** | **265.1%** | 78.3% | 83.2% |
| MP | 18,690 | 18,690 | **117.2%** | 15.6% | 2,907 | 8 | 0.065 | **135.4%** | **134.2%** | 78.3% | 9.3% |
| UMB | 497,544 | 497,544 | **110.3%** | 15.6% | 77,385 | 103 | 0.194 | **127.5%** | **121.7%** | 78.3% | 14.6% |
| UMP | 281,053 | 281,053 | **83.8%** | 15.6% | 43,713 | 162 | 0.230 | **96.8%** | **96.2%** | 78.3% | 11.5% |
| ADD | 37,458 | 37,458 | **9.8%** | 15.6% | 5,826 | 6 | 0.074 | **11.3%** | **11.8%** | 78.3% | -6.2% |
| CMP | 1,409,387 | 1,793,238 | **57.5%** | 15.6% | 278,910 | 844 | 0.588 | **66.4%** | **64.8%** | 78.1% | -9.2% |
| COL | 4,936,160 | 4,936,160 | **71.1%** | 15.6% | 767,743 | 1,596 | 0.818 | **82.2%** | **82.2%** | 78.1% | 4.9% |
| CSE | 0 | 0 | **0.0%** | 15.6% | 0 | 0 | 0.000 | **0.0%** | **0.0%** | 78.1% | 0.0% |
| RNT | 5,872 | 5,872 | **16.0%** | 15.6% | 913 | 22 | 0.140 | **18.5%** | **18.2%** | 78.1% | -10.7% |
| TOW | 125 | 125 | **0.7%** | 15.6% | 19 | 5 | 0.068 | **0.8%** | **0.8%** | 78.1% | -6.7% |
| **Total** | **22,732,422** | **23,116,272** | **78.6%** | **15.6%** | **3,595,375** | **6,503** | **1.000** | **90.8%** | **92.0%** | **78.2%** | **15.3%** |
| Liability | 16,380,877 | 16,380,877 | **84.8%** | **15.6%** | 2,547,790 | 4,036 | 1.000 | **98.0%** | **100.2%** | 78.3% | **23.1%** |
| Phys Dam | 6,351,545 | 6,735,395 | **66.6%** | **15.6%** | 1,047,586 | 2,467 | 0.993 | **76.9%** | **76.5%** | 78.1% | **0.5%** |
| **Total** | **22,732,422** | **23,116,272** | **78.6%** | **15.6%** | **3,595,375** | **6,503** | **1.000** | **90.8%** | **92.0%** | **78.2%** | **15.3%** |

## STATE OF ARKANSAS

## DIRECT INSURANCE COMPANY

## EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

| | | |
|---|---|---|
| Column | 1 | Calendar year direct earned premium. |
| Column | 2 | Ceded Earned Premiums. Premiums ceded to Resinsurance |
| Column | 3 | Onlevel Factor - Factor needed to restate actual premiums at present rate level |
| Column | 4 | Basic Limits Earned Premium at Current Rate Level |
| Column | 5 | Premium Trend - Projected annual trend of average onlevel premiums |
| Column | 6 | Column 4 times one plus column 5 |
| Column | 7 | Accident year incurred losses for the 2 years combined |
| Column | 8 | Allocated Loss Adjustment Expense Incurred for the 2 years combined |
| Column | 9 | Losses in excess of reinsurance limits |
| Column | 10 | Basic Limit Loss and ALAE: (7)+(8)-(9) |
| Column | 11 | Developed (Ultimate) Basic Limit Loss and ALAE |
| Column | 12 | Loss Trend - Projected annual loss trend. This is calculated using a combination of internal and external loss trends. |
| Column | 13 | Trended Developed Basic Limit Loss and ALAE: (11) x [1 + (12)] |
| Column | 14 | (13) including any catastrophe load - This is a load only for the Comprehensive coverage. The estimate used is developed using RMS Risklink |
| Column | 15 | Projected Trended Loss and ALAE Loss Ratio: (14) / (6) |
| Column | 16 | ULAE %: This % is calculated using the Paid to Paid method and is based on historical ULAE percentages of paid loss. |
| Column | 17 | ULAE: Estimated ULAE using the ULAE% (16) times (14) |
| Column | 18 | Claim Counts - Incurred claim counts for the two accident years combined |
| Column | 19 | Credibility - Based on Direct's analysis of loss cost variance by coverage, various levels are used to determine full credibility by coverage. This level combined with the incurred claim counts in (18) are applied to the square root rule. |
| Column | 20 | Projected Trended Loss and LAE Ratio: [(14) + (17)] / (6) |
| Column | 21 | Selected Trended Loss and LAE Ratio: Credibility weighted ratio of 2 accident years vs the most recent accident year |
| Column | 22 | Permissable Loss Ratio: Based on the expense ratio for Direct National Insurance Compan combined with a profit load net of investment income. |
| Column | 23 | Projected Indicated Change: Credibility weighted indicated rate change. |

**ARKANSAS**
**Combined (DNIC/DIC)**

**2 Accident Years Combined (Basic Limits)**

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Coverage | Earned Premium | Ceded Increased Limit Earned Premium | Onlevel Factor | Basic Limit Earned Premium at Current Rates | Premium Trend | Basic Limit Trended Earned Premium at Current Rates | Incurred Losses | Allocated Loss Adjustment Expense | Increased Limit and Wind Incurred Losses | Basic Limit Incurred Loss & ALAE | Developed Basic Limit Incurred Loss & ALAE | Loss Trend |
| BI | 9,165,638 | 14,194 | 1.027 | 9,397,492 | -0.6% | 9,344,696 | 5,656,372 | 100,124 | 25,000 | 5,731,496 | 7,638,830 | 4.2% |
| PD | 8,156,840 | 1,125 | 1.055 | 8,601,675 | 1.2% | 8,702,379 | 6,379,060 | 34,170 | 0 | 6,413,229 | 6,763,481 | 9.5% |
| PIP | 64,571 | 0 | 1.143 | 73,825 | 6.1% | 78,311 | 65,751 | 19 | 0 | 65,769 | 89,352 | 98.7% |
| MP | 15,977 | 0 | 0.998 | 15,949 | 0.0% | 15,948 | 14,250 | 0 | 0 | 14,250 | 18,401 | 1.6% |
| UMB | 457,923 | 2,725 | 1.009 | 459,212 | -1.8% | 450,968 | 362,102 | 11,999 | 0 | 374,101 | 476,526 | 4.4% |
| UMP | 343,843 | 1,589 | 1.006 | 344,280 | -2.6% | 335,401 | 241,456 | 1,865 | 0 | 243,322 | 256,519 | 9.6% |
| ADD | 383,576 | 0 | 1.000 | 383,576 | 0.0% | 383,576 | 24,000 | 1,603 | 0 | 25,603 | 37,458 | 0.0% |
| CMP | 3,237,120 | 0 | 0.994 | 3,218,622 | -3.1% | 3,119,425 | 2,024,767 | 9,005 | 680,157 | 1,353,615 | 1,376,238 | 2.4% |
| COL | 6,995,242 | 0 | 1.004 | 7,026,228 | -1.2% | 6,940,573 | 4,553,438 | 25,934 | 0 | 4,579,373 | 4,660,136 | 5.9% |
| CSE | 750 | 0 | 1.000 | 750 | 0.0% | 750 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| RNT | 36,627 | 0 | 1.000 | 36,627 | 0.0% | 36,627 | 5,867 | 0 | 0 | 5,867 | 5,872 | 0.0% |
| TOW | 17,268 | 0 | 1.000 | 17,268 | 0.0% | 17,268 | 125 | 0 | 0 | 125 | 125 | 0.0% |
| **Total** | **28,875,374** | **19,634** | **1.025** | **29,575,504** | **-0.5%** | **29,425,922** | **19,327,188** | **184,719** | **705,157** | **18,806,749** | **21,322,939** | **6.6%** |
| Liability | 18,588,366 | 19,634 | 1.038 | 19,276,008 | 0.2% | 19,311,279 | 12,742,991 | 149,780 | 25,000 | 12,867,770 | 15,280,568 | 7.2% |
| Phys Dam | 10,287,008 | 0 | 1.001 | 10,299,496 | -1.8% | 10,114,644 | 6,584,197 | 34,939 | 680,157 | 5,938,979 | 6,042,371 | 5.1% |
| **Total** | **28,875,374** | **19,634** | **1.025** | **29,575,504** | **-0.5%** | **29,425,922** | **19,327,188** | **184,719** | **705,157** | **18,806,749** | **21,322,939** | **6.6%** |

| | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Coverage | Trended Developed Basic Limit Incurred Loss & ALAE | Trended Developed Basic Limit Incurred Loss & ALAE with Cat Load | Projected Trended Incurred Loss & ALAE Ratio | ULAE% | ULAE | Claim Counts | Credibility | Projected Trended Incurred Loss & LAE Ratio | Selected Trended Incurred Loss & LAE Ratio | Permissable Loss Ratio | Projected Indicated Change |
| BI | 7,960,018 | 7,960,018 | **85.2%** | 15.6% | 1,238,057 | 1,274 | 0.670 | **98.4%** | **101.7%** | 78.3% | 21.3% |
| PD | 7,408,584 | 7,408,584 | **85.1%** | 15.6% | 1,152,290 | 2,459 | 0.955 | **98.4%** | **99.9%** | 78.3% | 26.6% |
| PIP | 177,530 | 177,530 | **226.7%** | 15.6% | 27,612 | 24 | 0.125 | **262.0%** | **265.1%** | 78.3% | 83.2% |
| MP | 18,690 | 18,690 | **117.2%** | 15.6% | 2,907 | 8 | 0.065 | **135.4%** | **134.2%** | 78.3% | 9.3% |
| UMB | 497,544 | 497,544 | **110.3%** | 15.6% | 77,385 | 103 | 0.194 | **127.5%** | **121.7%** | 78.3% | 14.6% |
| UMP | 281,053 | 281,053 | **83.8%** | 15.6% | 43,713 | 162 | 0.230 | **96.8%** | **96.2%** | 78.3% | 11.5% |
| ADD | 37,458 | 37,458 | **9.8%** | 15.6% | 5,826 | 6 | 0.074 | **11.3%** | **11.8%** | 78.3% | -6.2% |
| CMP | 1,409,387 | 1,793,238 | **57.5%** | 15.6% | 278,910 | 844 | 0.588 | **66.4%** | **64.8%** | 78.1% | -9.2% |
| COL | 4,936,160 | 4,936,160 | **71.1%** | 15.6% | 767,743 | 1,596 | 0.818 | **82.2%** | **82.2%** | 78.1% | 4.9% |
| CSE | 0 | 0 | **0.0%** | 15.6% | 0 | 0 | 0.000 | **0.0%** | **0.0%** | 78.1% | 0.0% |
| RNT | 5,872 | 5,872 | **16.0%** | 15.6% | 913 | 22 | 0.140 | **18.5%** | **18.2%** | 78.1% | -10.7% |
| TOW | 125 | 125 | **0.7%** | 15.6% | 19 | 5 | 0.068 | **0.8%** | **0.8%** | 78.1% | -6.7% |
| **Total** | **22,732,422** | **23,116,272** | **78.6%** | **15.6%** | **3,595,375** | **6,503** | **1.000** | **90.8%** | **92.0%** | **78.2%** | **15.3%** |
| Liability | 16,380,877 | 16,380,877 | **84.8%** | **15.6%** | 2,547,790 | 4,036 | 1.000 | **98.0%** | **100.2%** | 78.3% | **23.1%** |
| Phys Dam | 6,351,545 | 6,735,395 | **66.6%** | **15.6%** | 1,047,586 | 2,467 | 0.993 | **76.9%** | **76.5%** | 78.1% | **0.5%** |
| **Total** | **22,732,422** | **23,116,272** | **78.6%** | **15.6%** | **3,595,375** | **6,503** | **1.000** | **90.8%** | **92.0%** | **78.2%** | **15.3%** |

| | |
|---|---|
| 1 Year Loss Ratio | The experience period used is one accident year ending March 2008 evaluated as of June 2008.<br>Developed Incurred Loss / Onlevel Premium = Loss Ratio |
| 1 Year Credibility | Based on Direct's analysis of loss cost variance by coverage, various levels are used to determine full credibility by coverage. This level combined with the incurred claim counts for 1 year are applied to the square root rule. |
| 3 Year Loss Ratio | The experience period used is three accident years ending March 2008 evaluated as of June 2008.<br>Developed Incurred Loss / Onlevel Premium = Loss Ratio |
| 3 Year Credibility | Based on Direct's analysis of loss cost variance by coverage, various levels are used to determine full credibility by coverage. This level combined with the incurred claim counts for 3 years are applied to the square root rule. |
| Selected Loss Ratio | Credibility weighted ratio of 1 and 3 year loss ratios vs the statewide average of the 3 year loss ratio. |
| Indicated Neutral Factor | Current Relativity * (Selected Loss Ratio/Selected Statewide Loss Ratio) |
| Current Relativity | Current territory relativity factor for Direct National Insurance Company |
| Progressive Relativity | Progressive's base premium was calculated for every zip code and assigned to Direct's territory. A weighted average was developed using Progressive premiums and Direct National earned car years. The relativity was calculated by dividing Progressive's premium by the weighted average. |
| Credibility Weighted Relativity Factor | Credibility weighted ratio of the Indicated Neutral Factor vs Progressive Relativity. |
| Selected Relativity | This is the selected territorial relativity. |

State of Arkansas
Direct National Insurance Company

| BI Terr | One Year Loss Ratio | One Year Credibility | Three Year Loss Ratio | Three Year Credibility | Current Relativity | Progressive Relativity | Credibility Weighted Indicated Relativity | Proposed Relativity |
|---|---|---|---|---|---|---|---|---|
| 301 | 96.6% | 12.9% | 97.1% | 18.6% | 0.78 | 0.75 | 0.76 | 0.78 |
| 302 | 92.0% | 10.6% | 87.7% | 13.0% | 0.94 | 0.97 | 0.96 | 0.94 |
| 303 | 62.1% | 5.3% | 63.7% | 8.4% | 0.75 | 0.77 | 0.77 | 0.75 |
| 304 | 62.0% | 7.0% | 74.4% | 9.9% | 0.80 | 0.82 | 0.82 | 0.80 |
| 305 | 127.8% | 6.5% | 113.3% | 9.2% | 0.87 | 0.85 | 0.85 | 0.87 |
| 306 | 97.3% | 8.8% | 91.3% | 11.6% | 0.92 | 0.89 | 0.90 | 0.92 |
| 307 | 0.0% | 0.0% | 74.6% | 3.2% | 0.94 | 0.85 | 0.85 | 0.94 |
| 308 | 84.1% | 10.3% | 82.9% | 15.9% | 0.87 | 0.84 | 0.85 | 0.87 |
| 309 | 449.7% | 8.4% | 241.3% | 9.7% | 1.15 | 1.06 | 1.09 | 1.15 |
| 310 | 26.8% | 1.9% | 40.9% | 4.2% | 0.75 | 0.81 | 0.81 | 0.75 |
| 311 | 109.7% | 11.3% | 76.4% | 13.9% | 0.79 | 0.82 | 0.81 | 0.79 |
| 312 | 0.0% | 0.0% | 26.4% | 2.7% | 0.73 | 0.77 | 0.77 | 0.73 |
| 313 | 71.2% | 6.5% | 80.7% | 10.9% | 0.84 | 0.85 | 0.85 | 0.84 |
| 314 | 56.2% | 7.0% | 94.4% | 10.3% | 1.02 | 0.92 | 0.93 | 1.02 |
| 315 | 89.6% | 21.1% | 83.8% | 32.8% | 1.44 | 1.49 | 1.49 | 1.44 |
| 320 | 53.6% | 13.9% | 84.2% | 23.1% | 1.11 | 1.07 | 1.08 | 1.11 |
| 321 | 69.0% | 9.7% | 90.4% | 13.9% | 1.14 | 1.16 | 1.16 | 1.14 |
| 330 | 99.9% | 5.9% | 59.2% | 7.5% | 0.84 | 0.86 | 0.85 | 0.84 |
| 331 | 0.0% | 0.0% | 100.1% | 2.7% | 0.80 | 0.83 | 0.83 | 0.80 |
| 341 | 117.6% | 6.2% | 99.3% | 8.8% | 0.85 | 0.98 | 0.97 | 0.85 |
| 351 | 66.3% | 15.7% | 58.3% | 24.1% | 1.04 | 1.02 | 1.01 | 1.04 |
| 352 | 25.1% | 4.2% | 50.3% | 6.8% | 1.02 | 0.99 | 0.99 | 1.02 |
| 361 | 73.3% | 8.4% | 77.4% | 12.3% | 1.01 | 1.02 | 1.02 | 1.01 |
| 398 | 0.0% | 0.0% | 0.0% | 0.0% | 1.98 | 0.82 | 0.82 | 1.98 |
| **Grand Total** | **80.0%** | **44.9%** | **81.0%** | **66.5%** | **1.00** | **1.00** | **1.00** | |

State of Arkansas
Direct National Insurance Company

| PD Terr | One Year Loss Ratio | One Year Credibility | Three Year Loss Ratio | Three Year Credibility | Current Relativity | Progressive Relativity | Credibility Weighted Indicated Relativity | Selected Relativity |
|---|---|---|---|---|---|---|---|---|
| 301 | 19.9% | 3.9% | 50.0% | 7.2% | 0.85 | 0.80 | 0.81 | 0.85 |
| 303 | 80.2% | 12.2% | 76.8% | 19.6% | 0.97 | 1.01 | 1.01 | 0.97 |
| 304 | 60.7% | 6.7% | 70.8% | 12.5% | 0.92 | 0.83 | 0.84 | 0.92 |
| 305 | 74.1% | 12.3% | 80.9% | 18.9% | 0.83 | 0.82 | 0.83 | 0.83 |
| 306 | 128.4% | 9.4% | 94.8% | 14.4% | 1.09 | 0.99 | 1.01 | 1.09 |
| 307 | 113.7% | 14.5% | 93.3% | 22.5% | 0.98 | 0.95 | 0.97 | 0.98 |
| 308 | 24.1% | 1.9% | 28.2% | 4.3% | 0.76 | 0.76 | 0.76 | 0.76 |
| 309 | 29.5% | 6.9% | 54.1% | 12.5% | 0.80 | 0.79 | 0.78 | 0.80 |
| 311 | 128.6% | 10.5% | 117.9% | 16.5% | 0.81 | 0.80 | 0.81 | 0.81 |
| 312 | 9.1% | 2.7% | 79.0% | 5.1% | 0.86 | 0.79 | 0.80 | 0.86 |
| 313 | 64.6% | 21.1% | 75.9% | 33.5% | 0.83 | 0.77 | 0.79 | 0.83 |
| 314 | 81.3% | 15.2% | 78.4% | 24.2% | 0.96 | 0.92 | 0.93 | 0.96 |
| 315 | 61.1% | 25.5% | 64.3% | 41.8% | 1.09 | 1.08 | 1.05 | 1.09 |
| 316 | 87.9% | 6.4% | 63.4% | 8.4% | 1.10 | 1.07 | 1.07 | 1.10 |
| 320 | 83.6% | 11.9% | 67.9% | 16.8% | 0.96 | 0.93 | 0.93 | 0.96 |
| 321 | 49.4% | 11.9% | 55.0% | 19.0% | 1.10 | 1.08 | 1.07 | 1.10 |
| 322 | 71.0% | 5.1% | 47.0% | 7.2% | 0.91 | 0.94 | 0.93 | 0.91 |
| 340 | 81.1% | 10.2% | 84.5% | 16.6% | 1.14 | 1.49 | 1.43 | 1.14 |
| 341 | 94.4% | 22.1% | 88.2% | 35.7% | 1.15 | 1.25 | 1.25 | 1.15 |
| 342 | 74.7% | 24.7% | 74.1% | 38.4% | 1.09 | 1.09 | 1.09 | 1.09 |
| 398 | 0.0% | 0.0% | 0.0% | 0.0% | 1.76 | 0.99 | 0.99 | 1.76 |
| **Grand Total** | **75.6%** | **60.9%** | **75.3%** | **96.8%** | **1.00** | **1.00** | **1.00** | |

State of Arkansas
Direct National Insurance Company

| PIP Terr | One Year Loss Ratio | One Year Credibility | Three Year Loss Ratio | Three Year Credibility | Current Relativity | Progressive Relativity | Credibility Weighted Indicated Relativity | Selected Relativity |
|---|---|---|---|---|---|---|---|---|
| 301 | 0.0% | 0.0% | 175.1% | 4.4% | 1.32 | 0.97 | 0.98 | 1.32 |
| 302 | 0.0% | 0.0% | 0.0% | 0.0% | 0.93 | 1.01 | 1.00 | 0.93 |
| 303 | 0.0% | 0.0% | 0.0% | 0.0% | 0.96 | 0.97 | 0.96 | 0.96 |
| 304 | 295.2% | 3.6% | 156.5% | 3.6% | 0.88 | 0.93 | 0.92 | 0.88 |
| 305 | 0.0% | 0.0% | 0.0% | 0.0% | 1.04 | 1.03 | 1.03 | 1.04 |
| 306 | 0.0% | 0.0% | 550.4% | 2.6% | 0.96 | 1.08 | 1.07 | 0.96 |
| 307 | 0.0% | 0.0% | 0.0% | 0.0% | 1.07 | 0.96 | 0.95 | 1.07 |
| 309 | 0.0% | 0.0% | 0.0% | 0.0% | 0.97 | 1.06 | 1.06 | 0.97 |
| 310 | 0.0% | 0.0% | 0.0% | 0.0% | 1.00 | 1.00 | 0.99 | 1.00 |
| 311 | 0.0% | 0.0% | 0.0% | 0.0% | 1.03 | 0.93 | 0.92 | 1.03 |
| 312 | 0.0% | 0.0% | 0.0% | 0.0% | 1.03 | 1.10 | 1.10 | 1.03 |
| 313 | 0.0% | 0.0% | 0.0% | 0.0% | 1.00 | 1.19 | 1.19 | 1.00 |
| 314 | 299.9% | 3.6% | 138.8% | 3.6% | 0.92 | 1.09 | 1.08 | 0.92 |
| 315 | 0.0% | 0.0% | 0.0% | 0.0% | 1.28 | 0.97 | 0.96 | 1.28 |
| 316 | 0.0% | 0.0% | 0.0% | 0.0% | 1.16 | 0.98 | 0.98 | 1.16 |
| 321 | 0.0% | 0.0% | 1054.6% | 3.6% | 0.89 | 0.99 | 0.98 | 0.89 |
| 322 | 0.0% | 0.0% | 0.0% | 0.0% | 0.93 | 1.06 | 1.06 | 0.93 |
| 330 | 98.6% | 2.6% | 101.8% | 5.7% | 0.93 | 0.96 | 0.95 | 0.93 |
| 331 | 612.4% | 10.5% | 387.6% | 11.2% | 1.05 | 0.98 | 0.99 | 1.05 |
| 332 | 0.0% | 0.0% | 0.0% | 0.0% | 1.27 | 1.06 | 1.05 | 1.27 |
| 334 | 0.0% | 0.0% | 0.0% | 0.0% | 0.91 | 0.99 | 0.98 | 0.91 |
| 341 | 0.0% | 0.0% | 0.0% | 0.0% | 0.89 | 0.96 | 0.95 | 0.89 |
| 344 | 18.0% | 2.6% | 60.9% | 3.6% | 1.03 | 1.00 | 0.99 | 1.03 |
| 398 | 0.0% | 0.0% | 0.0% | 0.0% | 0.41 | 1.04 | 1.03 | 0.41 |
| **Grand Total** | **263.3%** | **12.3%** | **183.0%** | **15.3%** | **1.00** | **1.00** | **1.00** | |

State of Arkansas
Direct National Insurance Company

| UMB Terr | One Year Loss Ratio | One Year Credibility | Three Year Loss Ratio | Three Year Credibility | Current Relativity | Progressive Relativity | Credibility Weighted Indicated Relativity | Selected Relativity |
|---|---|---|---|---|---|---|---|---|
| 301 | 236.0% | 5.1% | 221.9% | 6.3% | 1.30 | 1.01 | 1.03 | 1.30 |
| 302 | 0.0% | 0.0% | 149.5% | 1.9% | 0.85 | 0.91 | 0.91 | 0.85 |
| 303 | 114.8% | 1.9% | 53.6% | 1.9% | 1.00 | 0.96 | 0.95 | 1.00 |
| 304 | 0.0% | 0.0% | 0.0% | 0.0% | 0.79 | 0.96 | 0.95 | 0.79 |
| 305 | 0.0% | 0.0% | 0.0% | 0.0% | 0.94 | 1.07 | 1.06 | 0.94 |
| 306 | 103.4% | 1.9% | 47.7% | 1.9% | 0.94 | 1.01 | 1.00 | 0.94 |
| 307 | 0.0% | 0.0% | 0.0% | 0.0% | 0.97 | 1.04 | 1.03 | 0.97 |
| 309 | 0.0% | 0.0% | 0.0% | 0.0% | 0.88 | 1.04 | 1.03 | 0.88 |
| 310 | 0.0% | 0.0% | 0.0% | 0.0% | 0.85 | 0.92 | 0.91 | 0.85 |
| 311 | 0.0% | 0.0% | 0.0% | 0.0% | 0.82 | 0.95 | 0.95 | 0.82 |
| 312 | 0.0% | 0.0% | 0.0% | 0.0% | 0.91 | 1.06 | 1.05 | 0.91 |
| 313 | 0.0% | 0.0% | 0.0% | 0.0% | 0.85 | 0.99 | 0.99 | 0.85 |
| 314 | 103.2% | 4.3% | 105.8% | 5.1% | 0.88 | 0.97 | 0.96 | 0.88 |
| 315 | 268.1% | 4.3% | 191.5% | 5.4% | 1.30 | 0.96 | 0.98 | 1.30 |
| 316 | 35.1% | 1.9% | 16.8% | 1.9% | 0.94 | 0.99 | 0.98 | 0.94 |
| 321 | 0.0% | 0.0% | 55.5% | 1.9% | 0.85 | 0.92 | 0.91 | 0.85 |
| 322 | 0.0% | 0.0% | 0.0% | 0.0% | 0.94 | 0.95 | 0.95 | 0.94 |
| 330 | 133.5% | 5.4% | 163.4% | 6.0% | 0.88 | 0.95 | 0.95 | 0.88 |
| 331 | 154.6% | 6.6% | 155.4% | 11.2% | 1.03 | 1.00 | 1.00 | 1.03 |
| 332 | 25.3% | 1.9% | 55.9% | 4.7% | 1.18 | 1.16 | 1.15 | 1.18 |
| 334 | 0.0% | 0.0% | 1.1% | 0.0% | 0.88 | 0.95 | 0.95 | 0.88 |
| 341 | 0.0% | 0.0% | 0.0% | 0.0% | 0.79 | 0.97 | 0.96 | 0.79 |
| 344 | 0.0% | 0.0% | 43.0% | 1.9% | 0.94 | 1.13 | 1.12 | 0.94 |
| 398 | 0.0% | 0.0% | 0.0% | 0.0% | 0.85 | 0.91 | 0.91 | 0.85 |
| **Grand Total** | **112.3%** | **12.2%** | **112.5%** | **17.3%** | **1.00** | **1.00** | **1.00** | |

State of Arkansas
Direct National Insurance Company

| UMP Terr | One Year Loss Ratio | One Year Credibility | Three Year Loss Ratio | Three Year Credibility | Current Relativity | Progressive Relativity | Credibility Weighted Indicated Relativity | Selected Relativity |
|---|---|---|---|---|---|---|---|---|
| 301 | 144.7% | 6.8% | 124.7% | 11.0% | 1.03 | 1.01 | 1.01 | 1.03 |
| 302 | 0.0% | 0.0% | 55.1% | 3.0% | 1.03 | 1.04 | 1.03 | 1.03 |
| 303 | 115.7% | 4.3% | 49.7% | 4.3% | 1.07 | 0.96 | 0.96 | 1.07 |
| 304 | 27.4% | 4.3% | 12.2% | 4.3% | 0.95 | 1.00 | 1.00 | 0.95 |
| 305 | 0.0% | 0.0% | 0.0% | 0.0% | 0.95 | 0.98 | 0.98 | 0.95 |
| 306 | 14.8% | 3.0% | 96.2% | 6.8% | 1.11 | 1.08 | 1.08 | 1.11 |
| 307 | 360.0% | 4.3% | 151.7% | 4.3% | 1.11 | 1.00 | 1.00 | 1.11 |
| 309 | 0.0% | 0.0% | 0.0% | 0.0% | 1.16 | 0.99 | 0.99 | 1.16 |
| 310 | 0.0% | 0.0% | 0.0% | 0.0% | 1.11 | 1.07 | 1.07 | 1.11 |
| 311 | 0.0% | 0.0% | 51.9% | 5.3% | 1.11 | 1.01 | 1.01 | 1.11 |
| 312 | 0.0% | 0.0% | 0.0% | 0.0% | 1.07 | 1.12 | 1.12 | 1.07 |
| 313 | 0.0% | 0.0% | 0.0% | 0.0% | 1.20 | 1.07 | 1.07 | 1.20 |
| 314 | 69.2% | 6.8% | 70.8% | 8.6% | 0.95 | 1.06 | 1.04 | 0.95 |
| 315 | 98.5% | 6.1% | 79.3% | 6.8% | 1.07 | 0.97 | 0.97 | 1.07 |
| 316 | 32.0% | 3.0% | 36.4% | 5.3% | 0.91 | 0.93 | 0.92 | 0.91 |
| 321 | 0.0% | 0.0% | 85.9% | 6.1% | 0.95 | 1.01 | 1.00 | 0.95 |
| 322 | 0.0% | 0.0% | 0.0% | 0.0% | 0.99 | 0.97 | 0.97 | 0.99 |
| 330 | 69.5% | 8.6% | 70.8% | 11.4% | 1.07 | 0.93 | 0.93 | 1.07 |
| 331 | 115.1% | 15.2% | 102.6% | 21.3% | 1.03 | 1.02 | 1.03 | 1.03 |
| 332 | 66.6% | 8.6% | 105.8% | 14.6% | 1.07 | 1.01 | 1.01 | 1.07 |
| 334 | 0.0% | 0.0% | 0.0% | 0.0% | 1.07 | 0.94 | 0.94 | 1.07 |
| 341 | 0.5% | 0.0% | 0.5% | 0.0% | 1.11 | 1.06 | 1.06 | 1.11 |
| 344 | 51.2% | 4.3% | 56.5% | 6.1% | 0.92 | 0.90 | 0.90 | 0.92 |
| 398 | 0.0% | 0.0% | 0.0% | 0.0% | 0.88 | 1.14 | 1.14 | 0.88 |
| **Grand Total** | **78.9%** | **24.5%** | **78.2%** | **35.7%** | **1.00** | **1.00** | **1.00** | |

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $25.00 ~~$10.00~~ fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   ~~g.~~h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $~~15.00~~ 20.00 earned at inception on each new and renewal policy.
2. SR-22: $~~10.00~~ 25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $~~7.00~~ 8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $~~20.00~~ 25.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $~~7.00~~ 8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $~~20.00~~ 25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
| 71853 | 188 |
| 71854 | 216 |
| 71855 | 189 |
| 71857 | 107 |
| 71858 | 214 |
| 71859 | 189 |
| 71860 | 213 |
| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
| 71901 | 235 |
| 71902 | 235 |
| 71903 | 235 |
| 71909 | 112 |
| 71910 | 112 |
| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
| 71932 | 190 |
| 71933 | 192 |
| 71935 | 194 |
| 71937 | 190 |
| 71940 | 193 |
| 71941 | 101 |
| 71942 | 109 |
| 71943 | 193 |
| 71944 | 190 |
| 71945 | 190 |
| 71949 | 112 |
| 71950 | 193 |
| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
| 71957 | 191 |
| 71958 | 189 |
| 71959 | 189 |
| 71960 | 191 |
| 71961 | 191 |
| 71962 | 108 |
| 71964 | 112 |
| 71965 | 191 |
| 71968 | 112 |
| 71969 | 191 |
| 71970 | 191 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 189 |
| 71972 | 190 |
| 71973 | 190 |
| 71998 | 298 |
| 71999 | 110 |
| 72001 | 115 |
| 72002 | 406 |
| 72003 | 154 |
| 72004 | 152 |
| 72005 | 134 |
| 72006 | 133 |
| 72007 | 161 |
| 72010 | 135 |
| 72011 | 237 |
| 72012 | 163 |
| 72013 | 132 |
| 72014 | 133 |
| 72015 | 235 |
| 72016 | 120 |
| 72017 | 159 |
| 72018 | 235 |
| 72020 | 138 |
| 72021 | 157 |
| 72022 | 236 |
| 72023 | 262 |
| 72024 | 155 |
| 72025 | 116 |
| 72026 | 154 |
| 72027 | 115 |
| 72028 | 136 |
| 72029 | 157 |
| 72030 | 115 |
| 72031 | 136 |
| 72032 | 252 |
| 72033 | 252 |
| 72034 | 252 |
| 72035 | 254 |
| 72036 | 158 |
| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
| 72040 | 159 |
| 72041 | 154 |
| 72042 | 154 |
| 72043 | 143 |
| 72044 | 139 |
| 72045 | 163 |
| 72046 | 225 |
| 72047 | 264 |
| 72048 | 153 |
| 72051 | 140 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 163 |
| 72053 | 227 |
| 72055 | 154 |
| 72057 | 175 |
| 72058 | 255 |
| 72059 | 133 |
| 72060 | 163 |
| 72061 | 255 |
| 72063 | 115 |
| 72064 | 154 |
| 72065 | 224 |
| 72066 | 159 |
| 72067 | 136 |
| 72068 | 163 |
| 72069 | 157 |
| 72070 | 115 |
| 72071 | 298 |
| 72072 | 226 |
| 72073 | 154 |
| 72074 | 158 |
| 72075 | 143 |
| 72076 | 258 |
| 72078 | 258 |
| 72079 | 149 |
| 72080 | 115 |
| 72081 | 137 |
| 72082 | 163 |
| 72083 | 265 |
| 72084 | 109 |
| 72085 | 163 |
| 72086 | 267 |
| 72087 | 235 |
| 72088 | 132 |
| 72089 | 236 |
| 72099 | 258 |
| 72101 | 133 |
| 72102 | 163 |
| 72103 | 236 |
| 72104 | 400 |
| 72105 | 111 |
| 72106 | 251 |
| 72107 | 120 |
| 72108 | 157 |
| 72110 | 115 |
| 72111 | 264 |
| 72112 | 143 |
| 72113 | 407 |
| 72114 | 228 |
| 72115 | 228 |
| 72116 | 256 |
| 72117 | 268 |
| 72118 | 256 |
| 72119 | 228 |
| 72120 | 258 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 139 |
| 72122 | 113 |
| 72123 | 133 |
| 72124 | 409 |
| 72125 | 115 |
| 72126 | 115 |
| 72127 | 120 |
| 72128 | 234 |
| 72129 | 234 |
| 72130 | 139 |
| 72131 | 162 |
| 72132 | 149 |
| 72133 | 154 |
| 72134 | 157 |
| 72135 | 250 |
| 72136 | 263 |
| 72137 | 263 |
| 72139 | 135 |
| 72140 | 154 |
| 72141 | 117 |
| 72142 | 266 |
| 72143 | 163 |
| 72145 | 163 |
| 72149 | 163 |
| 72150 | 234 |
| 72152 | 148 |
| 72153 | 132 |
| 72156 | 115 |
| 72157 | 115 |
| 72160 | 154 |
| 72164 | 227 |
| 72165 | 144 |
| 72166 | 153 |
| 72167 | 112 |
| 72168 | 152 |
| 72169 | 143 |
| 72170 | 154 |
| 72173 | 261 |
| 72175 | 152 |
| 72176 | 160 |
| 72178 | 163 |
| 72179 | 139 |
| 72180 | 250 |
| 72181 | 255 |
| 72182 | 152 |
| 72183 | 227 |
| 72189 | 133 |
| 72190 | 408 |
| 72198 | 405 |
| 72199 | 251 |
| 72201 | 229 |
| 72202 | 230 |
| 72203 | 230 |
| 72204 | 231 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 239 |
| 72206 | 227 |
| 72207 | 239 |
| 72209 | 231 |
| 72210 | 238 |
| 72211 | 240 |
| 72212 | 259 |
| 72214 | 231 |
| 72215 | 239 |
| 72216 | 227 |
| 72217 | 239 |
| 72219 | 231 |
| 72221 | 240 |
| 72222 | 259 |
| 72223 | 257 |
| 72225 | 239 |
| 72227 | 260 |
| 72231 | 268 |
| 72260 | 230 |
| 72295 | 230 |
| 72301 | 186 |
| 72303 | 403 |
| 72310 | 220 |
| 72311 | 180 |
| 72312 | 180 |
| 72313 | 220 |
| 72314 | 298 |
| 72315 | 220 |
| 72316 | 220 |
| 72319 | 220 |
| 72320 | 181 |
| 72321 | 220 |
| 72322 | 182 |
| 72324 | 134 |
| 72325 | 404 |
| 72326 | 182 |
| 72327 | 187 |
| 72328 | 401 |
| 72329 | 220 |
| 72330 | 220 |
| 72331 | 182 |
| 72332 | 182 |
| 72333 | 180 |
| 72335 | 179 |
| 72336 | 402 |
| 72338 | 220 |
| 72339 | 187 |
| 72340 | 178 |
| 72341 | 185 |
| 72342 | 184 |
| 72346 | 179 |
| 72347 | 134 |
| 72348 | 183 |
| 72350 | 220 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 220 |
| 72352 | 180 |
| 72353 | 180 |
| 72354 | 219 |
| 72355 | 180 |
| 72358 | 220 |
| 72359 | 179 |
| 72360 | 180 |
| 72364 | 186 |
| 72365 | 219 |
| 72366 | 184 |
| 72367 | 156 |
| 72368 | 180 |
| 72369 | 180 |
| 72370 | 220 |
| 72372 | 179 |
| 72373 | 177 |
| 72374 | 184 |
| 72376 | 187 |
| 72377 | 219 |
| 72379 | 151 |
| 72381 | 298 |
| 72383 | 184 |
| 72384 | 187 |
| 72386 | 219 |
| 72387 | 176 |
| 72389 | 180 |
| 72390 | 184 |
| 72391 | 220 |
| 72392 | 178 |
| 72394 | 179 |
| 72395 | 220 |
| 72396 | 176 |
| 72401 | 217 |
| 72402 | 217 |
| 72403 | 217 |
| 72404 | 221 |
| 72410 | 165 |
| 72411 | 221 |
| 72412 | 168 |
| 72413 | 169 |
| 72414 | 221 |
| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
| 72422 | 169 |
| 72424 | 169 |
| 72425 | 168 |
| 72426 | 220 |
| 72427 | 145 |
| 72428 | 220 |
| 72429 | 134 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 169 |
| 72431 | 143 |
| 72432 | 218 |
| 72433 | 165 |
| 72434 | 164 |
| 72435 | 169 |
| 72436 | 168 |
| 72437 | 221 |
| 72438 | 220 |
| 72439 | 168 |
| 72440 | 164 |
| 72441 | 169 |
| 72442 | 220 |
| 72443 | 221 |
| 72444 | 169 |
| 72445 | 165 |
| 72447 | 221 |
| 72449 | 169 |
| 72450 | 221 |
| 72451 | 221 |
| 72453 | 169 |
| 72454 | 223 |
| 72455 | 169 |
| 72456 | 169 |
| 72457 | 164 |
| 72458 | 164 |
| 72459 | 164 |
| 72460 | 167 |
| 72461 | 223 |
| 72462 | 169 |
| 72464 | 169 |
| 72465 | 165 |
| 72466 | 164 |
| 72467 | 221 |
| 72469 | 164 |
| 72470 | 169 |
| 72471 | 143 |
| 72472 | 219 |
| 72473 | 143 |
| 72474 | 221 |
| 72475 | 134 |
| 72476 | 165 |
| 72478 | 169 |
| 72479 | 134 |
| 72482 | 146 |
| 72501 | 138 |
| 72503 | 138 |
| 72512 | 146 |
| 72513 | 146 |
| 72515 | 147 |
| 72516 | 298 |
| 72517 | 147 |
| 72519 | 209 |
| 72520 | 147 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 146 |
| 72522 | 144 |
| 72523 | 139 |
| 72524 | 144 |
| 72525 | 146 |
| 72526 | 139 |
| 72527 | 138 |
| 72528 | 147 |
| 72529 | 146 |
| 72530 | 139 |
| 72531 | 147 |
| 72532 | 146 |
| 72533 | 140 |
| 72534 | 138 |
| 72536 | 147 |
| 72537 | 210 |
| 72538 | 147 |
| 72539 | 146 |
| 72540 | 147 |
| 72542 | 146 |
| 72543 | 136 |
| 72544 | 210 |
| 72545 | 136 |
| 72546 | 139 |
| 72550 | 139 |
| 72553 | 138 |
| 72554 | 146 |
| 72555 | 140 |
| 72556 | 147 |
| 72557 | 298 |
| 72560 | 140 |
| 72561 | 141 |
| 72562 | 144 |
| 72564 | 144 |
| 72565 | 147 |
| 72566 | 147 |
| 72567 | 140 |
| 72568 | 138 |
| 72569 | 166 |
| 72571 | 144 |
| 72572 | 143 |
| 72573 | 141 |
| 72575 | 138 |
| 72576 | 147 |
| 72577 | 146 |
| 72578 | 147 |
| 72579 | 138 |
| 72581 | 139 |
| 72583 | 147 |
| 72584 | 147 |
| 72585 | 147 |
| 72587 | 147 |
| 72601 | 211 |
| 72602 | 211 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 298 |
| 72611 | 211 |
| 72613 | 195 |
| 72615 | 211 |
| 72616 | 211 |
| 72617 | 210 |
| 72619 | 206 |
| 72623 | 210 |
| 72624 | 208 |
| 72626 | 210 |
| 72628 | 208 |
| 72629 | 136 |
| 72630 | 211 |
| 72631 | 211 |
| 72632 | 195 |
| 72633 | 211 |
| 72634 | 206 |
| 72635 | 210 |
| 72636 | 208 |
| 72638 | 211 |
| 72639 | 136 |
| 72640 | 208 |
| 72641 | 208 |
| 72642 | 210 |
| 72644 | 211 |
| 72645 | 205 |
| 72648 | 208 |
| 72650 | 205 |
| 72651 | 210 |
| 72653 | 210 |
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| 72722 | 245 |
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| 72744 | 201 |
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| 72747 | 245 |
| 72749 | 127 |
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## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

~~g.~~ h. Households with more than six (6) drivers are not permitted.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol "Z".

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 ~~15.00~~ earned at inception on each new and renewal policy.

2. SR-22: $25.00 ~~10.00~~ per filing.

3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

4. Installment Billing Fee: $8.00 ~~7.00~~ per installment or $2.00 per EFT installment.

5. Late Fee: $10.00 for each late installment payment.

6. NSF Fee: $25.00 ~~20.00~~ for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
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| 72041 | 122 |
| 72042 | 122 |
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| 72045 | 133 |
| 72046 | 059 |
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| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
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| 72061 | 132 |
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| 72101 | 092 |
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| 72124 | 203 |
| 72125 | 072 |
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| 72128 | 062 |
| 72129 | 062 |
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| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
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| 72137 | 134 |
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| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
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| 72412 | 141 |
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| 72545 | 112 |
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| 72572 | 096 |
| 72573 | 111 |
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| 72576 | 099 |
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| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
| 72583 | 098 |
| 72584 | 099 |
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| 72641 | 042 |
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| ZIP Code | System Territory |
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| 72840 | 071 |
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| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
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| 72851 | 071 |
| 72852 | 043 |
| 72853 | 073 |
| 72854 | 070 |
| 72855 | 071 |
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| 72863 | 071 |
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| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
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| 72926 | 023 |
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| ZIP Code | System Territory |
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| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---|---|---|---|---|
| 01/13/2010 | Rate and Rule | DIC Rule Manual | 01/20/2010 | 201001-AR-DIC-PPA-Rules.pdf (Superceded) |
| 01/13/2010 | Rate and Rule | DNIC Rate Pages | 01/20/2010 | 201001-AR-DNIC-PPA-Rates.pdf (Superceded) |
| 01/13/2010 | Rate and Rule | DIC Rate Pages | 01/20/2010 | 201001-AR-DIC-PPA-Rates.pdf (Superceded) |
| 12/18/2009 | Rate and Rule | DNIC Rule Manual | 01/13/2010 | 201001-AR-DNIC-PPA-Rules.pdf (Superceded) |
| 12/16/2009 | Rate and Rule | DNIC Rule Manual | 12/18/2009 | 201001-AR-DNIC-PPA-Rules.pdf (Superceded) |
| 12/18/2009 | Rate and Rule | DIC Rule Manual | 01/13/2010 | 201001-AR-DIC-PPA-Rules.pdf (Superceded) |
| 12/16/2009 | Rate and Rule | DIC Rule Manual | 12/18/2009 | 201001-AR-DIC-PPA-Rules.pdf (Superceded) |
| 01/08/2010 | Rate and Rule | DNIC Rate Pages | 01/13/2010 | 201001-AR-DNIC-PPA-Rates.pdf (Superceded) |
| 12/16/2009 | Rate and | DNIC Rate Pages | 01/08/2010 | 201001-AR-DNIC-PPA-Rates.pdf (Superceded) |

Rule

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|---|---|---|---|---|
| 01/08/2010 | Rate and Rule | DIC Rate Pages | 01/13/2010 | 201001-AR-DIC-PPA-Rates.pdf (Superceded) |
| 12/16/2009 | Rate and Rule | DIC Rate Pages | 01/08/2010 | 201001-AR-DIC-PPA-Rates.pdf (Superceded) |
| 01/20/2010 | Supporting Document | APCS-Auto Premium Comparison Survey | 02/11/2010 | Form RF-1 (DNIC).pdf (Superceded)<br>Form RF-1 (DNIC).xls (Superceded)<br>Form RF-1 (DIC).pdf (Superceded)<br>Form RF-1 (DIC).xls (Superceded) |
| 01/13/2010 | Supporting Document | APCS-Auto Premium Comparison Survey | 01/20/2010 | APCS 201001 DNIC.pdf (Superceded)<br>APCS 201001 DNIC.xls (Superceded)<br>APCS 201001 DIC.pdf (Superceded)<br>APCS 201001 DIC.xls (Superceded) |
| 12/15/2009 | Supporting Document | APCS-Auto Premium Comparison Survey | 01/13/2010 | APCS 201001 DNIC.pdf (Superceded)<br>APCS 201001 DIC.pdf (Superceded)<br>APCS 201001 DNIC.xls (Superceded)<br>APCS 201001 DIC.xls (Superceded) |

| | | | | |
|---|---|---|---|---|
| 01/13/2010 | Supporting Document | NAIC loss cost data entry document | 01/20/2010 | Form RF-1 (DNIC).pdf (Superceded)<br>Form RF-1 (DIC).pdf (Superceded) |
| 01/08/2010 | Supporting Document | NAIC loss cost data entry document | 01/13/2010 | Form RF-1 (DNIC).pdf (Superceded)<br>Form RF-1 (DIC).pdf (Superceded) |
| 12/15/2009 | Supporting Document | NAIC loss cost data entry document | 01/08/2010 | Form RF-1 (DNIC).pdf (Superceded)<br>Form RF-1 (DIC).pdf (Superceded) |
| 01/13/2010 | Supporting Document | Redlined Manuals | 01/20/2010 | 201001-AR-DNIC-PPA-Rules (Redlined).pdf (Superceded)<br>201001-AR-DIC-PPA-Rules (Redlined).pdf (Superceded) |
| 12/18/2009 | Supporting Document | Redlined Manuals | 01/13/2010 | 201001-AR-DNIC-PPA-Rules (Redlined).pdf (Superceded)<br>201001-AR-DIC-PPA-Rules (Redlined).pdf (Superceded) |
| 12/16/2009 | Supporting Document | Redlined Manuals | 12/18/2009 | 201001-AR-DNIC-PPA-Rules (Redlined).pdf (Superceded)<br>201001-AR-DIC-PPA-Rules (Redlined).pdf (Superceded) |
| 01/13/2010 | Rate and Rule | DNIC Rule Manual | 01/20/2010 | 201001-AR-DNIC-PPA-Rules.pdf (Superceded) |

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

h. Households with more than six (6) drivers are not permitted.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use “Bureau” definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol “Z”.

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 earned at inception on each new and renewal policy.

2. SR-22: $25.00 per filing.

3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

4. Installment Billing Fee: $8.00 per installment or $2.00 per EFT installment.

5. Late Fee: $10.00 for each late installment payment.

6. NSF Fee: $25.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 064 |
| 72206 | 057 |
| 72207 | 064 |
| 72209 | 056 |
| 72210 | 064 |
| 72211 | 064 |
| 72212 | 064 |
| 72214 | 057 |
| 72215 | 064 |
| 72216 | 057 |
| 72217 | 064 |
| 72219 | 056 |
| 72221 | 064 |
| 72222 | 064 |
| 72223 | 064 |
| 72225 | 064 |
| 72227 | 064 |
| 72231 | 064 |
| 72260 | 057 |
| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
| 72313 | 054 |
| 72314 | 019 |
| 72315 | 054 |
| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
| 72330 | 054 |
| 72331 | 151 |
| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 054 |
| 72352 | 154 |
| 72353 | 153 |
| 72354 | 051 |
| 72355 | 154 |
| 72358 | 054 |
| 72359 | 153 |
| 72360 | 154 |
| 72364 | 158 |
| 72365 | 053 |
| 72366 | 157 |
| 72367 | 125 |
| 72368 | 154 |
| 72369 | 154 |
| 72370 | 054 |
| 72372 | 153 |
| 72373 | 149 |
| 72374 | 157 |
| 72376 | 155 |
| 72377 | 053 |
| 72379 | 137 |
| 72381 | 019 |
| 72383 | 157 |
| 72384 | 155 |
| 72386 | 051 |
| 72387 | 150 |
| 72389 | 154 |
| 72390 | 157 |
| 72391 | 054 |
| 72392 | 154 |
| 72394 | 151 |
| 72395 | 054 |
| 72396 | 150 |
| 72401 | 055 |
| 72402 | 055 |
| 72403 | 055 |
| 72404 | 053 |
| 72410 | 140 |
| 72411 | 053 |
| 72412 | 141 |
| 72413 | 141 |
| 72414 | 053 |
| 72415 | 138 |
| 72416 | 141 |
| 72417 | 053 |
| 72419 | 053 |
| 72421 | 097 |
| 72422 | 141 |
| 72424 | 141 |
| 72425 | 141 |
| 72426 | 054 |
| 72427 | 097 |
| 72428 | 054 |
| 72429 | 089 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 141 |
| 72431 | 101 |
| 72432 | 052 |
| 72433 | 140 |
| 72434 | 138 |
| 72435 | 141 |
| 72436 | 141 |
| 72437 | 053 |
| 72438 | 054 |
| 72439 | 055 |
| 72440 | 138 |
| 72441 | 141 |
| 72442 | 054 |
| 72443 | 053 |
| 72444 | 141 |
| 72445 | 140 |
| 72447 | 053 |
| 72449 | 141 |
| 72450 | 053 |
| 72451 | 053 |
| 72453 | 141 |
| 72454 | 053 |
| 72455 | 141 |
| 72456 | 141 |
| 72457 | 096 |
| 72458 | 138 |
| 72459 | 138 |
| 72460 | 138 |
| 72461 | 053 |
| 72462 | 141 |
| 72464 | 141 |
| 72465 | 139 |
| 72466 | 138 |
| 72467 | 053 |
| 72469 | 138 |
| 72470 | 141 |
| 72471 | 096 |
| 72472 | 051 |
| 72473 | 102 |
| 72474 | 053 |
| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
| 72501 | 116 |
| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
| 72515 | 099 |
| 72516 | 019 |
| 72517 | 099 |
| 72519 | 046 |
| 72520 | 099 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 100 |
| 72522 | 095 |
| 72523 | 114 |
| 72524 | 101 |
| 72525 | 100 |
| 72526 | 115 |
| 72527 | 116 |
| 72528 | 098 |
| 72529 | 100 |
| 72530 | 109 |
| 72531 | 098 |
| 72532 | 100 |
| 72533 | 108 |
| 72534 | 116 |
| 72536 | 099 |
| 72537 | 046 |
| 72538 | 098 |
| 72539 | 100 |
| 72540 | 099 |
| 72542 | 100 |
| 72543 | 112 |
| 72544 | 046 |
| 72545 | 112 |
| 72546 | 114 |
| 72550 | 114 |
| 72553 | 116 |
| 72554 | 100 |
| 72555 | 115 |
| 72556 | 099 |
| 72557 | 019 |
| 72560 | 108 |
| 72561 | 111 |
| 72562 | 101 |
| 72564 | 101 |
| 72565 | 099 |
| 72566 | 099 |
| 72567 | 115 |
| 72568 | 116 |
| 72569 | 138 |
| 72571 | 101 |
| 72572 | 096 |
| 72573 | 111 |
| 72575 | 116 |
| 72576 | 099 |
| 72577 | 100 |
| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
| 72583 | 098 |
| 72584 | 099 |
| 72585 | 099 |
| 72587 | 099 |
| 72601 | 041 |
| 72602 | 041 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 019 |
| 72611 | 042 |
| 72613 | 034 |
| 72615 | 041 |
| 72616 | 042 |
| 72617 | 045 |
| 72619 | 046 |
| 72623 | 046 |
| 72624 | 042 |
| 72626 | 046 |
| 72628 | 040 |
| 72629 | 106 |
| 72630 | 041 |
| 72631 | 042 |
| 72632 | 034 |
| 72633 | 042 |
| 72634 | 046 |
| 72635 | 046 |
| 72636 | 044 |
| 72638 | 042 |
| 72639 | 105 |
| 72640 | 042 |
| 72641 | 042 |
| 72642 | 046 |
| 72644 | 041 |
| 72645 | 038 |
| 72648 | 042 |
| 72650 | 038 |
| 72651 | 046 |
| 72653 | 046 |
| 72654 | 046 |
| 72655 | 042 |
| 72657 | 108 |
| 72658 | 046 |
| 72660 | 042 |
| 72661 | 046 |
| 72662 | 042 |
| 72663 | 108 |
| 72666 | 042 |
| 72668 | 046 |
| 72669 | 042 |
| 72670 | 042 |
| 72672 | 041 |
| 72675 | 044 |
| 72677 | 041 |
| 72679 | 107 |
| 72680 | 108 |
| 72682 | 041 |
| 72683 | 042 |
| 72685 | 042 |
| 72686 | 037 |
| 72687 | 041 |
| 72701 | 032 |
| 72702 | 032 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 032 |
| 72704 | 032 |
| 72711 | 032 |
| 72712 | 032 |
| 72714 | 032 |
| 72715 | 032 |
| 72716 | 032 |
| 72717 | 086 |
| 72718 | 032 |
| 72719 | 032 |
| 72721 | 042 |
| 72722 | 032 |
| 72727 | 032 |
| 72728 | 032 |
| 72729 | 080 |
| 72730 | 032 |
| 72732 | 031 |
| 72733 | 031 |
| 72734 | 032 |
| 72735 | 032 |
| 72736 | 032 |
| 72737 | 032 |
| 72738 | 035 |
| 72739 | 032 |
| 72740 | 035 |
| 72741 | 032 |
| 72742 | 042 |
| 72744 | 032 |
| 72745 | 032 |
| 72747 | 032 |
| 72749 | 086 |
| 72751 | 032 |
| 72752 | 042 |
| 72753 | 032 |
| 72756 | 032 |
| 72757 | 032 |
| 72758 | 032 |
| 72760 | 042 |
| 72761 | 032 |
| 72762 | 032 |
| 72764 | 032 |
| 72765 | 032 |
| 72766 | 032 |
| 72768 | 032 |
| 72769 | 032 |
| 72770 | 032 |
| 72773 | 042 |
| 72774 | 032 |
| 72776 | 042 |
| 72801 | 074 |
| 72802 | 074 |
| 72811 | 074 |
| 72812 | 074 |
| 72820 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72821 | 071 |
| 72823 | 074 |
| 72824 | 071 |
| 72826 | 071 |
| 72827 | 071 |
| 72828 | 071 |
| 72829 | 074 |
| 72830 | 071 |
| 72832 | 071 |
| 72833 | 071 |
| 72834 | 074 |
| 72835 | 073 |
| 72837 | 074 |
| 72838 | 069 |
| 72839 | 071 |
| 72840 | 071 |
| 72841 | 069 |
| 72842 | 071 |
| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72846 | 071 |
| 72847 | 074 |
| 72851 | 071 |
| 72852 | 043 |
| 72853 | 073 |
| 72854 | 070 |
| 72855 | 071 |
| 72856 | 036 |
| 72857 | 071 |
| 72858 | 074 |
| 72860 | 071 |
| 72863 | 071 |
| 72865 | 071 |
| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 084 |
| 72914 | 084 |
| 72916 | 084 |
| 72917 | 084 |
| 72918 | 084 |
| 72919 | 084 |
| 72921 | 084 |
| 72923 | 084 |
| 72924 | 077 |
| 72926 | 023 |
| 72927 | 088 |
| 72928 | 071 |
| 72930 | 068 |
| 72932 | 087 |
| 72933 | 083 |
| 72934 | 087 |
| 72935 | 084 |
| 72936 | 084 |
| 72937 | 085 |
| 72938 | 079 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 079 |
| 72941 | 084 |
| 72943 | 071 |
| 72944 | 077 |
| 72945 | 079 |
| 72946 | 087 |
| 72947 | 082 |
| 72948 | 087 |
| 72949 | 088 |
| 72950 | 069 |
| 72951 | 071 |
| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Effective: 01/28/2010

Renewal Business Effective: 03/14/2010

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 101 | 103 | 111 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 102 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 103 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 104 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 179 | 10 | 25 | 12 |
| 105 | 103 | 111 | 72 | 24 | 32 | 14 | 23 | 89 | 162 | 10 | 25 | 12 |
| 106 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 107 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 108 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 109 | 103 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 110 | 103 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 111 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 112 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 113 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 114 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 115 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 116 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 117 | 99 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 118 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 119 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 120 | 99 | 128 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 121 | 99 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 122 | 108 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 123 | 108 | 113 | 70 | 27 | 34 | 14 | 22 | 67 | 147 | 10 | 25 | 12 |
| 124 | 108 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 125 | 108 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 126 | 108 | 118 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 127 | 108 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 128 | 108 | 118 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 129 | 108 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 130 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 131 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 132 | 114 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 133 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 170 | 10 | 25 | 12 |
| 134 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 135 | 114 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 136 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 137 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 138 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 139 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 188 | 10 | 25 | 12 |
| 140 | 114 | 128 | 82 | 28 | 34 | 18 | 23 | 64 | 188 | 10 | 25 | 12 |
| 141 | 114 | 128 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 142 | 114 | 128 | 81 | 25 | 30 | 15 | 28 | 51 | 179 | 10 | 25 | 12 |
| 143 | 114 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 144 | 114 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 145 | 114 | 116 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 146 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 147 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 148 | 121 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 149 | 121 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 150 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 151 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 152 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 153 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 178 | 10 | 25 | 12 |
| 154 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 155 | 121 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 156 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 178 | 10 | 25 | 12 |
| 157 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 158 | 121 | 106 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 159 | 121 | 128 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 160 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 161 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 162 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 163 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 164 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 165 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 157 | 10 | 25 | 12 |
| 166 | 122 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 167 | 122 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 168 | 122 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 169 | 122 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 170 | 114 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 171 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 172 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 173 | 114 | 105 | 72 | 24 | 32 | 14 | 23 | 89 | 178 | 10 | 25 | 12 |
| 174 | 114 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 175 | 114 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 176 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 177 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 178 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 179 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 180 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 181 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 182 | 164 | 106 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 183 | 164 | 152 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 184 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 185 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 186 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 187 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 188 | 99 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 189 | 99 | 113 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 190 | 99 | 113 | 79 | 27 | 31 | 16 | 28 | 62 | 181 | 10 | 25 | 12 |
| 191 | 99 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 192 | 99 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 193 | 99 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 194 | 99 | 142 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 195 | 107 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 196 | 107 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 197 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 198 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 199 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 200 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 201 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 202 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 174 | 10 | 25 | 12 |
| 203 | 87 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 204 | 87 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 205 | 87 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 206 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 188 | 10 | 25 | 12 |
| 207 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 179 | 10 | 25 | 12 |
| 208 | 87 | 92 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 209 | 87 | 92 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 210 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 188 | 10 | 25 | 12 |
| 211 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 212 | 87 | 92 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 213 | 111 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 214 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 215 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 216 | 111 | 111 | 70 | 27 | 31 | 14 | 23 | 51 | 162 | 10 | 25 | 12 |
| 217 | 133 | 152 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 218 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 219 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 220 | 133 | 123 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 221 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 222 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 166 | 10 | 25 | 12 |
| 223 | 133 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 157 | 10 | 25 | 12 |
| 224 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 225 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 226 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 227 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 228 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 229 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 162 | 10 | 25 | 12 |
| 230 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 161 | 10 | 25 | 12 |
| 231 | 189 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 232 | 146 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 233 | 146 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 234 | 146 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 235 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 236 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 237 | 146 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 179 | 10 | 25 | 12 |
| 238 | 150 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 239 | 150 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 240 | 150 | 151 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 241 | 114 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 242 | 114 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 243 | 108 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 244 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 245 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 246 | 115 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 247 | 115 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 248 | 115 | 142 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 249 | 115 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 250 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 251 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 252 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 253 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 184 | 10 | 25 | 12 |
| 254 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 151 | 10 | 25 | 12 |
| 255 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 256 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 257 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 258 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 259 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 260 | 136 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 261 | 134 | 142 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 262 | 134 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 263 | 134 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 264 | 134 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 265 | 133 | 142 | 76 | 27 | 36 | 18 | 27 | 49 | 162 | 10 | 25 | 12 |
| 266 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 157 | 10 | 25 | 12 |
| 267 | 133 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 268 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 151 | 10 | 25 | 12 |
| 298 | 260 | 231 | 33 | 26 | 31 | 16 | 22 | 89 | 197 | 10 | 25 | 12 |
| 400 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 401 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 402 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 403 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 404 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 405 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 406 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 407 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 408 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 409 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.76 | 0.76 | 0.85 | 1.50 | 1.00 |
| FM14 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM14 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM14 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM14 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM14 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM14 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM14 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM14 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM14 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM14 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM14 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM14 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM14 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM15 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM15 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM15 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM15 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM15 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM15 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM15 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM15 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM15 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM15 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM15 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM15 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM15 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM16 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM16 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM16 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM16 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM16 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM16 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM16 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM16 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM16 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM16 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM16 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM16 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM16 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM17 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM17 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM17 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM17 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM17 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM17 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM17 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM17 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM17 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM17 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM17 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM17 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM17 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM18 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM18 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM18 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM18 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM18 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM18 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM18 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM18 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM18 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM18 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM18 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM18 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM18 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM19 | 00 | 1.59 | 1.44 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.33 | 1.45 |
| FM19 | 01 | 1.76 | 1.73 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.43 | 1.75 |
| FM19 | 02 | 1.95 | 1.86 | 1.31 | 1.31 | 1.06 | 1.06 | 1.29 | 1.53 | 2.14 |
| FM19 | 03 | 2.22 | 1.99 | 1.38 | 1.38 | 1.06 | 1.06 | 1.29 | 1.66 | 2.22 |
| FM19 | 04 | 2.35 | 2.10 | 1.39 | 1.39 | 1.06 | 1.06 | 1.29 | 1.78 | 2.26 |
| FM19 | 05 | 2.51 | 2.69 | 1.46 | 1.46 | 1.06 | 1.06 | 1.29 | 1.86 | 2.60 |
| FM19 | 06 | 2.70 | 2.79 | 1.53 | 1.53 | 1.06 | 1.06 | 1.29 | 2.05 | 2.90 |
| FM19 | 07 | 2.83 | 3.21 | 1.57 | 1.57 | 1.06 | 1.06 | 1.29 | 2.11 | 3.14 |
| FM19 | 08 | 3.16 | 3.49 | 1.70 | 1.70 | 1.06 | 1.06 | 1.29 | 2.16 | 3.63 |
| FM19 | 09 | 3.43 | 3.72 | 1.83 | 1.83 | 1.06 | 1.06 | 1.29 | 2.21 | 3.71 |
| FM19 | 10 | 3.53 | 3.93 | 1.92 | 1.92 | 1.06 | 1.06 | 1.29 | 2.31 | 3.94 |
| FM19 | 11 | 3.63 | 4.07 | 2.02 | 2.02 | 1.06 | 1.06 | 1.29 | 2.44 | 4.07 |
| FM19 | 12 | 3.73 | 4.21 | 2.12 | 2.12 | 1.06 | 1.06 | 1.29 | 2.57 | 4.21 |
| FM20 | 00 | 1.59 | 1.36 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.33 | 1.45 |
| FM20 | 01 | 1.76 | 1.65 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.43 | 1.75 |
| FM20 | 02 | 1.95 | 1.78 | 1.26 | 1.26 | 1.05 | 1.05 | 1.27 | 1.53 | 2.14 |
| FM20 | 03 | 2.22 | 1.91 | 1.33 | 1.33 | 1.05 | 1.05 | 1.27 | 1.66 | 2.22 |
| FM20 | 04 | 2.35 | 2.02 | 1.34 | 1.34 | 1.05 | 1.05 | 1.27 | 1.78 | 2.26 |
| FM20 | 05 | 2.51 | 2.61 | 1.41 | 1.41 | 1.05 | 1.05 | 1.27 | 1.86 | 2.60 |
| FM20 | 06 | 2.70 | 2.71 | 1.47 | 1.47 | 1.05 | 1.05 | 1.27 | 2.05 | 2.90 |
| FM20 | 07 | 2.83 | 3.13 | 1.52 | 1.52 | 1.05 | 1.05 | 1.27 | 2.11 | 3.14 |
| FM20 | 08 | 3.16 | 3.41 | 1.65 | 1.65 | 1.05 | 1.05 | 1.27 | 2.16 | 3.63 |
| FM20 | 09 | 3.43 | 3.64 | 1.78 | 1.78 | 1.05 | 1.05 | 1.27 | 2.21 | 3.71 |
| FM20 | 10 | 3.53 | 3.85 | 1.87 | 1.87 | 1.05 | 1.05 | 1.27 | 2.31 | 3.94 |
| FM20 | 11 | 3.63 | 3.99 | 1.97 | 1.97 | 1.05 | 1.05 | 1.27 | 2.44 | 4.07 |
| FM20 | 12 | 3.73 | 4.13 | 2.07 | 2.07 | 1.05 | 1.05 | 1.27 | 2.57 | 4.21 |
| FM21 | 00 | 1.33 | 1.29 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.18 | 1.39 |
| FM21 | 01 | 1.50 | 1.58 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.29 | 1.69 |
| FM21 | 02 | 1.69 | 1.71 | 0.99 | 0.99 | 1.05 | 1.05 | 1.25 | 1.39 | 2.08 |
| FM21 | 03 | 1.96 | 1.84 | 1.06 | 1.06 | 1.05 | 1.05 | 1.25 | 1.51 | 2.16 |
| FM21 | 04 | 2.09 | 1.95 | 1.07 | 1.07 | 1.05 | 1.05 | 1.25 | 1.64 | 2.20 |
| FM21 | 05 | 2.25 | 2.54 | 1.14 | 1.14 | 1.05 | 1.05 | 1.25 | 1.72 | 2.54 |
| FM21 | 06 | 2.44 | 2.64 | 1.20 | 1.20 | 1.05 | 1.05 | 1.25 | 1.91 | 2.84 |
| FM21 | 07 | 2.57 | 3.06 | 1.24 | 1.24 | 1.05 | 1.05 | 1.25 | 1.97 | 3.08 |
| FM21 | 08 | 2.90 | 3.35 | 1.37 | 1.37 | 1.05 | 1.05 | 1.25 | 2.02 | 3.56 |
| FM21 | 09 | 3.17 | 3.57 | 1.51 | 1.51 | 1.05 | 1.05 | 1.25 | 2.07 | 3.65 |
| FM21 | 10 | 3.27 | 3.78 | 1.60 | 1.60 | 1.05 | 1.05 | 1.25 | 2.17 | 3.88 |
| FM21 | 11 | 3.37 | 3.92 | 1.70 | 1.70 | 1.05 | 1.05 | 1.25 | 2.30 | 4.01 |
| FM21 | 12 | 3.47 | 4.06 | 1.80 | 1.80 | 1.05 | 1.05 | 1.25 | 2.42 | 4.15 |
| FM22 | 00 | 1.33 | 1.23 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.18 | 1.39 |
| FM22 | 01 | 1.50 | 1.52 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.29 | 1.69 |
| FM22 | 02 | 1.69 | 1.65 | 1.02 | 1.02 | 1.04 | 1.04 | 1.24 | 1.39 | 2.08 |
| FM22 | 03 | 1.96 | 1.78 | 1.09 | 1.09 | 1.04 | 1.04 | 1.24 | 1.51 | 2.16 |
| FM22 | 04 | 2.09 | 1.89 | 1.10 | 1.10 | 1.04 | 1.04 | 1.24 | 1.64 | 2.20 |
| FM22 | 05 | 2.25 | 2.48 | 1.17 | 1.17 | 1.04 | 1.04 | 1.24 | 1.72 | 2.54 |
| FM22 | 06 | 2.44 | 2.58 | 1.23 | 1.23 | 1.04 | 1.04 | 1.24 | 1.91 | 2.84 |
| FM22 | 07 | 2.57 | 3.00 | 1.27 | 1.27 | 1.04 | 1.04 | 1.24 | 1.97 | 3.08 |
| FM22 | 08 | 2.90 | 3.28 | 1.40 | 1.40 | 1.04 | 1.04 | 1.24 | 2.02 | 3.56 |
| FM22 | 09 | 3.17 | 3.51 | 1.54 | 1.54 | 1.04 | 1.04 | 1.24 | 2.07 | 3.65 |
| FM22 | 10 | 3.27 | 3.72 | 1.63 | 1.63 | 1.04 | 1.04 | 1.24 | 2.17 | 3.88 |
| FM22 | 11 | 3.37 | 3.86 | 1.73 | 1.73 | 1.04 | 1.04 | 1.24 | 2.30 | 4.01 |
| FM22 | 12 | 3.47 | 4.00 | 1.83 | 1.83 | 1.04 | 1.04 | 1.24 | 2.42 | 4.15 |
| FM23 | 00 | 1.19 | 1.17 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.18 | 1.28 |
| FM23 | 01 | 1.35 | 1.47 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.28 | 1.57 |
| FM23 | 02 | 1.54 | 1.60 | 1.05 | 1.05 | 1.03 | 1.03 | 1.22 | 1.38 | 1.97 |
| FM23 | 03 | 1.81 | 1.72 | 1.12 | 1.12 | 1.03 | 1.03 | 1.22 | 1.51 | 2.05 |
| FM23 | 04 | 1.94 | 1.84 | 1.13 | 1.13 | 1.03 | 1.03 | 1.22 | 1.63 | 2.09 |
| FM23 | 05 | 2.10 | 2.43 | 1.20 | 1.20 | 1.03 | 1.03 | 1.22 | 1.71 | 2.43 |
| FM23 | 06 | 2.29 | 2.53 | 1.26 | 1.26 | 1.03 | 1.03 | 1.22 | 1.90 | 2.72 |
| FM23 | 07 | 2.42 | 2.95 | 1.30 | 1.30 | 1.03 | 1.03 | 1.22 | 1.96 | 2.97 |
| FM23 | 08 | 2.75 | 3.23 | 1.43 | 1.43 | 1.03 | 1.03 | 1.22 | 2.01 | 3.45 |
| FM23 | 09 | 3.02 | 3.46 | 1.57 | 1.57 | 1.03 | 1.03 | 1.22 | 2.06 | 3.53 |
| FM23 | 10 | 3.12 | 3.67 | 1.66 | 1.66 | 1.03 | 1.03 | 1.22 | 2.16 | 3.76 |
| FM23 | 11 | 3.22 | 3.81 | 1.76 | 1.76 | 1.03 | 1.03 | 1.22 | 2.29 | 3.90 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM23 | 12 | 3.32 | 3.95 | 1.86 | 1.86 | 1.03 | 1.03 | 1.22 | 2.42 | 4.03 |
| FM24 | 00 | 1.19 | 1.13 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.18 | 1.28 |
| FM24 | 01 | 1.35 | 1.42 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.28 | 1.57 |
| FM24 | 02 | 1.54 | 1.55 | 1.16 | 1.16 | 1.02 | 1.02 | 1.21 | 1.38 | 1.97 |
| FM24 | 03 | 1.81 | 1.68 | 1.23 | 1.23 | 1.02 | 1.02 | 1.21 | 1.51 | 2.05 |
| FM24 | 04 | 1.94 | 1.79 | 1.24 | 1.24 | 1.02 | 1.02 | 1.21 | 1.63 | 2.09 |
| FM24 | 05 | 2.10 | 2.38 | 1.31 | 1.31 | 1.02 | 1.02 | 1.21 | 1.71 | 2.43 |
| FM24 | 06 | 2.29 | 2.48 | 1.37 | 1.37 | 1.02 | 1.02 | 1.21 | 1.90 | 2.72 |
| FM24 | 07 | 2.42 | 2.90 | 1.41 | 1.41 | 1.02 | 1.02 | 1.21 | 1.96 | 2.97 |
| FM24 | 08 | 2.75 | 3.18 | 1.55 | 1.55 | 1.02 | 1.02 | 1.21 | 2.01 | 3.45 |
| FM24 | 09 | 3.02 | 3.41 | 1.68 | 1.68 | 1.02 | 1.02 | 1.21 | 2.06 | 3.53 |
| FM24 | 10 | 3.12 | 3.62 | 1.77 | 1.77 | 1.02 | 1.02 | 1.21 | 2.16 | 3.76 |
| FM24 | 11 | 3.22 | 3.76 | 1.87 | 1.87 | 1.02 | 1.02 | 1.21 | 2.29 | 3.90 |
| FM24 | 12 | 3.32 | 3.90 | 1.97 | 1.97 | 1.02 | 1.02 | 1.21 | 2.42 | 4.03 |
| FM25 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM25 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM25 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM25 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM25 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM25 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM25 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM25 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM25 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM25 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM25 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM25 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM25 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM26 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM26 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM26 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM26 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM26 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM26 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM26 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM26 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM26 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM26 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM26 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM26 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM26 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM27 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM27 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM27 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM27 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM27 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM27 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM27 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM27 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM27 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM27 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM27 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM27 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM27 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM28 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM28 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM28 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM28 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM28 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM28 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM28 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM28 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM28 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM28 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM28 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM28 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM28 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM29 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM29 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM29 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM29 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM29 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM29 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM29 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM29 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM29 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM29 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM29 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM29 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM29 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM30 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM30 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM30 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM30 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM30 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM30 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM30 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM30 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM30 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM30 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM30 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM30 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM30 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM31 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM31 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM31 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM31 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM31 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM31 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM31 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM31 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM31 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM31 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM31 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM31 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM31 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM32 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM32 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM32 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM32 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM32 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM32 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM32 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM32 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM32 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM32 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM32 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM32 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM32 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM33 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM33 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM33 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM33 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM33 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM33 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM33 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM33 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM33 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM33 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM33 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM33 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM33 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM34 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM34 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM34 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM34 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM34 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM34 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM34 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM34 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM34 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM34 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM34 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM34 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM34 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM35 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM35 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM35 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM35 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM35 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM35 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM35 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM35 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM35 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM35 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM35 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM35 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM35 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM36 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM36 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM36 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM36 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM36 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM36 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM36 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM36 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM36 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM36 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM36 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM36 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM36 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM37 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM37 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM37 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM37 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM37 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM37 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM37 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM37 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM37 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM37 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM37 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM37 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM37 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM38 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM38 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM38 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM38 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM38 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM38 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM38 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM38 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM38 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM38 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM38 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM38 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM38 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM39 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM39 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM39 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM39 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM39 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM39 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM39 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM39 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM39 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM39 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM39 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM39 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM39 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM40 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM40 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM40 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM40 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM40 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM40 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM40 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM40 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM40 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM40 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM40 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM40 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM40 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM41 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM41 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM41 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM41 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM41 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM41 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM41 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM41 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM41 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM41 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM41 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM41 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM41 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM42 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM42 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM42 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM42 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM42 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM42 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM42 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM42 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM42 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM42 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM42 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM42 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM42 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM43 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM43 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM43 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM43 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM43 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM43 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM43 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM43 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM43 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM43 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM43 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM43 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM43 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM44 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM44 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM44 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM44 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM44 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM44 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM44 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM44 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM44 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM44 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM44 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM44 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM44 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM45 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM45 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM45 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM45 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM45 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM45 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM45 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM45 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM45 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM45 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM45 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM45 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM45 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM46 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM46 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM46 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM46 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM46 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM46 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM46 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM46 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM46 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM46 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM46 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM46 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM46 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM47 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM47 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM47 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM47 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM47 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM47 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM47 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM47 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM47 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM47 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM47 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM47 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM47 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM48 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM48 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM48 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM48 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM48 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM48 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM48 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM48 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM48 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM48 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM48 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM48 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM48 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM49 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM49 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM49 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM49 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM49 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM49 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM49 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM49 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM49 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM49 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM49 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM49 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM49 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM50 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM50 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM50 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM50 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM50 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM50 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM50 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM50 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM50 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM50 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM50 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM50 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM50 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM51 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM51 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM51 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM51 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM51 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM51 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM51 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM51 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM51 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM51 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM51 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM51 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM51 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM52 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM52 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM52 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM52 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM52 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM52 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM52 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM52 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM52 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM52 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM52 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM52 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM52 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM53 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM53 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM53 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM53 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM53 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM53 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM53 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM53 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM53 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM53 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM53 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM53 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM53 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM54 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM54 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM54 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM54 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM54 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM54 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM54 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM54 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM54 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM54 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM54 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM54 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM54 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM55 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM55 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM55 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM55 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM55 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM55 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM55 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM55 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM55 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM55 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM55 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM55 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM55 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM56 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM56 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM56 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM56 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM56 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM56 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM56 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM56 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM56 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM56 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM56 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM56 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM56 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM57 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM57 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM57 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM57 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM57 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM57 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM57 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM57 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM57 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM57 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM57 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM57 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM57 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM58 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM58 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM58 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM58 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM58 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM58 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM58 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM58 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM58 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM58 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM58 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM58 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM58 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM59 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM59 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM59 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM59 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM59 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM59 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM59 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM59 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM59 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM59 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM59 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM59 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM59 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM60 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM60 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM60 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM60 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM60 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM60 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM60 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM60 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM60 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM60 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM60 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM60 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM60 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM61 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM61 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM61 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM61 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM61 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM61 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM61 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM61 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM61 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM61 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM61 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM61 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM61 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM62 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM62 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM62 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM62 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM62 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM62 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM62 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM62 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM62 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM62 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM62 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM62 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM62 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM63 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM63 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM63 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM63 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM63 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM63 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM63 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM63 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM63 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM63 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM63 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM63 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM63 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM64 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM64 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM64 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM64 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM64 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM64 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM64 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM64 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM64 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM64 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM64 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM64 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM64 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM65 | 00 | 0.99 | 0.90 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.79 | 0.89 |
| FM65 | 01 | 1.16 | 1.20 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.89 | 1.19 |
| FM65 | 02 | 1.35 | 1.32 | 0.86 | 0.86 | 0.74 | 0.74 | 0.71 | 0.99 | 1.58 |
| FM65 | 03 | 1.62 | 1.45 | 0.93 | 0.93 | 0.74 | 0.74 | 0.71 | 1.12 | 1.66 |
| FM65 | 04 | 1.75 | 1.56 | 0.94 | 0.94 | 0.74 | 0.74 | 0.71 | 1.25 | 1.70 |
| FM65 | 05 | 1.91 | 2.15 | 1.01 | 1.01 | 0.74 | 0.74 | 0.71 | 1.32 | 2.04 |
| FM65 | 06 | 2.10 | 2.25 | 1.07 | 1.07 | 0.74 | 0.74 | 0.71 | 1.51 | 2.34 |
| FM65 | 07 | 2.23 | 2.67 | 1.11 | 1.11 | 0.74 | 0.74 | 0.71 | 1.57 | 2.58 |
| FM65 | 08 | 2.56 | 2.96 | 1.24 | 1.24 | 0.74 | 0.74 | 0.71 | 1.63 | 3.07 |
| FM65 | 09 | 2.83 | 3.18 | 1.37 | 1.37 | 0.74 | 0.74 | 0.71 | 1.68 | 3.15 |
| FM65 | 10 | 2.93 | 3.39 | 1.46 | 1.46 | 0.74 | 0.74 | 0.71 | 1.78 | 3.38 |
| FM65 | 11 | 3.03 | 3.53 | 1.57 | 1.57 | 0.74 | 0.74 | 0.71 | 1.90 | 3.51 |
| FM65 | 12 | 3.13 | 3.67 | 1.67 | 1.67 | 0.74 | 0.74 | 0.71 | 2.03 | 3.65 |
| FM66 | 00 | 1.09 | 0.93 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.63 | 0.87 |
| FM66 | 01 | 1.26 | 1.23 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.73 | 1.17 |
| FM66 | 02 | 1.45 | 1.35 | 0.82 | 0.82 | 0.74 | 0.74 | 0.70 | 0.83 | 1.56 |
| FM66 | 03 | 1.72 | 1.48 | 0.89 | 0.89 | 0.74 | 0.74 | 0.70 | 0.96 | 1.64 |
| FM66 | 04 | 1.85 | 1.59 | 0.90 | 0.90 | 0.74 | 0.74 | 0.70 | 1.08 | 1.69 |
| FM66 | 05 | 2.01 | 2.19 | 0.97 | 0.97 | 0.74 | 0.74 | 0.70 | 1.16 | 2.02 |
| FM66 | 06 | 2.20 | 2.28 | 1.03 | 1.03 | 0.74 | 0.74 | 0.70 | 1.35 | 2.32 |
| FM66 | 07 | 2.33 | 2.71 | 1.07 | 1.07 | 0.74 | 0.74 | 0.70 | 1.41 | 2.56 |
| FM66 | 08 | 2.66 | 2.99 | 1.20 | 1.20 | 0.74 | 0.74 | 0.70 | 1.46 | 3.05 |
| FM66 | 09 | 2.93 | 3.21 | 1.33 | 1.33 | 0.74 | 0.74 | 0.70 | 1.51 | 3.13 |
| FM66 | 10 | 3.03 | 3.42 | 1.42 | 1.42 | 0.74 | 0.74 | 0.70 | 1.61 | 3.36 |
| FM66 | 11 | 3.13 | 3.57 | 1.53 | 1.53 | 0.74 | 0.74 | 0.70 | 1.74 | 3.50 |
| FM66 | 12 | 3.23 | 3.71 | 1.63 | 1.63 | 0.74 | 0.74 | 0.70 | 1.87 | 3.63 |
| FM67 | 00 | 1.13 | 0.97 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.63 | 0.92 |
| FM67 | 01 | 1.30 | 1.26 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.73 | 1.22 |
| FM67 | 02 | 1.49 | 1.39 | 0.81 | 0.81 | 0.73 | 0.73 | 0.69 | 0.83 | 1.61 |
| FM67 | 03 | 1.76 | 1.51 | 0.88 | 0.88 | 0.73 | 0.73 | 0.69 | 0.96 | 1.70 |
| FM67 | 04 | 1.89 | 1.63 | 0.89 | 0.89 | 0.73 | 0.73 | 0.69 | 1.09 | 1.74 |
| FM67 | 05 | 2.05 | 2.22 | 0.96 | 0.96 | 0.73 | 0.73 | 0.69 | 1.16 | 2.07 |
| FM67 | 06 | 2.24 | 2.32 | 1.02 | 1.02 | 0.73 | 0.73 | 0.69 | 1.35 | 2.37 |
| FM67 | 07 | 2.37 | 2.74 | 1.06 | 1.06 | 0.73 | 0.73 | 0.69 | 1.41 | 2.61 |
| FM67 | 08 | 2.70 | 3.02 | 1.19 | 1.19 | 0.73 | 0.73 | 0.69 | 1.47 | 3.10 |
| FM67 | 09 | 2.97 | 3.25 | 1.32 | 1.32 | 0.73 | 0.73 | 0.69 | 1.52 | 3.18 |
| FM67 | 10 | 3.07 | 3.46 | 1.41 | 1.41 | 0.73 | 0.73 | 0.69 | 1.62 | 3.41 |
| FM67 | 11 | 3.17 | 3.60 | 1.52 | 1.52 | 0.73 | 0.73 | 0.69 | 1.74 | 3.55 |
| FM67 | 12 | 3.27 | 3.74 | 1.62 | 1.62 | 0.73 | 0.73 | 0.69 | 1.87 | 3.68 |
| FM68 | 00 | 1.18 | 1.02 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.60 | 0.95 |
| FM68 | 01 | 1.35 | 1.32 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.70 | 1.25 |
| FM68 | 02 | 1.54 | 1.44 | 0.82 | 0.82 | 0.72 | 0.72 | 0.68 | 0.80 | 1.64 |
| FM68 | 03 | 1.81 | 1.57 | 0.89 | 0.89 | 0.72 | 0.72 | 0.68 | 0.93 | 1.72 |
| FM68 | 04 | 1.94 | 1.68 | 0.90 | 0.90 | 0.72 | 0.72 | 0.68 | 1.06 | 1.76 |
| FM68 | 05 | 2.10 | 2.27 | 0.97 | 0.97 | 0.72 | 0.72 | 0.68 | 1.13 | 2.10 |
| FM68 | 06 | 2.29 | 2.37 | 1.03 | 1.03 | 0.72 | 0.72 | 0.68 | 1.32 | 2.40 |
| FM68 | 07 | 2.42 | 2.79 | 1.07 | 1.07 | 0.72 | 0.72 | 0.68 | 1.38 | 2.64 |
| FM68 | 08 | 2.75 | 3.08 | 1.20 | 1.20 | 0.72 | 0.72 | 0.68 | 1.43 | 3.13 |
| FM68 | 09 | 3.02 | 3.30 | 1.33 | 1.33 | 0.72 | 0.72 | 0.68 | 1.49 | 3.21 |
| FM68 | 10 | 3.12 | 3.51 | 1.42 | 1.42 | 0.72 | 0.72 | 0.68 | 1.59 | 3.44 |
| FM68 | 11 | 3.22 | 3.65 | 1.53 | 1.53 | 0.72 | 0.72 | 0.68 | 1.71 | 3.57 |

State of Arkansas
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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM68 | 12 | 3.32 | 3.79 | 1.63 | 1.63 | 0.72 | 0.72 | 0.68 | 1.84 | 3.71 |
| FM69 | 00 | 1.23 | 1.04 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.59 | 0.95 |
| FM69 | 01 | 1.40 | 1.34 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.69 | 1.25 |
| FM69 | 02 | 1.59 | 1.47 | 0.80 | 0.80 | 0.72 | 0.72 | 0.67 | 0.80 | 1.64 |
| FM69 | 03 | 1.86 | 1.59 | 0.87 | 0.87 | 0.72 | 0.72 | 0.67 | 0.92 | 1.72 |
| FM69 | 04 | 1.99 | 1.71 | 0.88 | 0.88 | 0.72 | 0.72 | 0.67 | 1.05 | 1.76 |
| FM69 | 05 | 2.15 | 2.30 | 0.95 | 0.95 | 0.72 | 0.72 | 0.67 | 1.13 | 2.10 |
| FM69 | 06 | 2.34 | 2.40 | 1.01 | 1.01 | 0.72 | 0.72 | 0.67 | 1.31 | 2.40 |
| FM69 | 07 | 2.47 | 2.82 | 1.05 | 1.05 | 0.72 | 0.72 | 0.67 | 1.38 | 2.64 |
| FM69 | 08 | 2.80 | 3.10 | 1.18 | 1.18 | 0.72 | 0.72 | 0.67 | 1.43 | 3.13 |
| FM69 | 09 | 3.07 | 3.32 | 1.31 | 1.31 | 0.72 | 0.72 | 0.67 | 1.48 | 3.21 |
| FM69 | 10 | 3.17 | 3.54 | 1.40 | 1.40 | 0.72 | 0.72 | 0.67 | 1.58 | 3.44 |
| FM69 | 11 | 3.27 | 3.68 | 1.51 | 1.51 | 0.72 | 0.72 | 0.67 | 1.71 | 3.58 |
| FM69 | 12 | 3.37 | 3.82 | 1.61 | 1.61 | 0.72 | 0.72 | 0.67 | 1.83 | 3.71 |
| FM70 | 00 | 1.27 | 1.09 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.60 | 0.99 |
| FM70 | 01 | 1.44 | 1.39 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.70 | 1.28 |
| FM70 | 02 | 1.62 | 1.51 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.80 | 1.68 |
| FM70 | 03 | 1.90 | 1.64 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.93 | 1.76 |
| FM70 | 04 | 2.02 | 1.75 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 1.80 |
| FM70 | 05 | 2.18 | 2.34 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.13 | 2.13 |
| FM70 | 06 | 2.37 | 2.44 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.32 | 2.43 |
| FM70 | 07 | 2.50 | 2.87 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.38 | 2.68 |
| FM70 | 08 | 2.83 | 3.15 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.43 | 3.16 |
| FM70 | 09 | 3.10 | 3.37 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.49 | 3.24 |
| FM70 | 10 | 3.20 | 3.58 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.59 | 3.47 |
| FM70 | 11 | 3.30 | 3.72 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.71 | 3.61 |
| FM70 | 12 | 3.40 | 3.87 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.84 | 3.74 |
| FM71 | 00 | 1.31 | 1.11 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.57 | 1.01 |
| FM71 | 01 | 1.48 | 1.40 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.31 |
| FM71 | 02 | 1.67 | 1.53 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.77 | 1.70 |
| FM71 | 03 | 1.94 | 1.66 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.90 | 1.78 |
| FM71 | 04 | 2.07 | 1.77 | 0.97 | 0.97 | 0.71 | 0.71 | 0.66 | 1.02 | 1.82 |
| FM71 | 05 | 2.23 | 2.36 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.10 | 2.16 |
| FM71 | 06 | 2.42 | 2.46 | 1.10 | 1.10 | 0.71 | 0.71 | 0.66 | 1.29 | 2.46 |
| FM71 | 07 | 2.55 | 2.88 | 1.14 | 1.14 | 0.71 | 0.71 | 0.66 | 1.35 | 2.70 |
| FM71 | 08 | 2.88 | 3.17 | 1.27 | 1.27 | 0.71 | 0.71 | 0.66 | 1.40 | 3.19 |
| FM71 | 09 | 3.15 | 3.39 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.27 |
| FM71 | 10 | 3.25 | 3.60 | 1.49 | 1.49 | 0.71 | 0.71 | 0.66 | 1.56 | 3.50 |
| FM71 | 11 | 3.35 | 3.74 | 1.60 | 1.60 | 0.71 | 0.71 | 0.66 | 1.68 | 3.63 |
| FM71 | 12 | 3.45 | 3.88 | 1.70 | 1.70 | 0.71 | 0.71 | 0.66 | 1.81 | 3.77 |
| FM72 | 00 | 1.34 | 1.14 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.55 | 1.01 |
| FM72 | 01 | 1.51 | 1.43 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.65 | 1.31 |
| FM72 | 02 | 1.70 | 1.56 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.75 | 1.70 |
| FM72 | 03 | 1.97 | 1.68 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 1.78 |
| FM72 | 04 | 2.10 | 1.80 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 1.00 | 1.83 |
| FM72 | 05 | 2.26 | 2.39 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.16 |
| FM72 | 06 | 2.45 | 2.49 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.27 | 2.46 |
| FM72 | 07 | 2.58 | 2.91 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.33 | 2.70 |
| FM72 | 08 | 2.91 | 3.19 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.38 | 3.19 |
| FM72 | 09 | 3.18 | 3.42 | 1.29 | 1.29 | 0.71 | 0.71 | 0.66 | 1.43 | 3.27 |
| FM72 | 10 | 3.28 | 3.63 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.53 | 3.50 |
| FM72 | 11 | 3.38 | 3.77 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.66 | 3.64 |
| FM72 | 12 | 3.48 | 3.91 | 1.59 | 1.59 | 0.71 | 0.71 | 0.66 | 1.79 | 3.77 |
| FM73 | 00 | 1.39 | 1.15 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.52 | 1.05 |
| FM73 | 01 | 1.56 | 1.45 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.62 | 1.34 |
| FM73 | 02 | 1.75 | 1.57 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.73 | 1.74 |
| FM73 | 03 | 2.02 | 1.70 | 0.84 | 0.84 | 0.71 | 0.71 | 0.66 | 0.85 | 1.82 |
| FM73 | 04 | 2.15 | 1.81 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 1.86 |
| FM73 | 05 | 2.31 | 2.40 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.19 |
| FM73 | 06 | 2.50 | 2.50 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.24 | 2.49 |
| FM73 | 07 | 2.63 | 2.92 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.31 | 2.74 |
| FM73 | 08 | 2.96 | 3.21 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.36 | 3.22 |
| FM73 | 09 | 3.23 | 3.43 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.41 | 3.30 |
| FM73 | 10 | 3.33 | 3.64 | 1.37 | 1.37 | 0.71 | 0.71 | 0.66 | 1.51 | 3.53 |
| FM73 | 11 | 3.43 | 3.78 | 1.47 | 1.47 | 0.71 | 0.71 | 0.66 | 1.64 | 3.67 |

State of Arkansas
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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM73 | 12 | 3.53 | 3.92 | 1.58 | 1.58 | 0.71 | 0.71 | 0.66 | 1.76 | 3.80 |
| FM74 | 00 | 1.42 | 1.22 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.52 | 1.12 |
| FM74 | 01 | 1.59 | 1.52 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.62 | 1.42 |
| FM74 | 02 | 1.78 | 1.65 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.72 | 1.81 |
| FM74 | 03 | 2.05 | 1.77 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.85 | 1.89 |
| FM74 | 04 | 2.18 | 1.89 | 0.82 | 0.82 | 0.71 | 0.71 | 0.66 | 0.98 | 1.93 |
| FM74 | 05 | 2.34 | 2.48 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 2.27 |
| FM74 | 06 | 2.53 | 2.58 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.24 | 2.56 |
| FM74 | 07 | 2.66 | 3.00 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.31 | 2.81 |
| FM74 | 08 | 2.99 | 3.28 | 1.12 | 1.12 | 0.71 | 0.71 | 0.66 | 1.36 | 3.29 |
| FM74 | 09 | 3.26 | 3.51 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.41 | 3.38 |
| FM74 | 10 | 3.36 | 3.72 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.51 | 3.61 |
| FM74 | 11 | 3.46 | 3.86 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.64 | 3.74 |
| FM74 | 12 | 3.56 | 4.00 | 1.55 | 1.55 | 0.71 | 0.71 | 0.66 | 1.76 | 3.88 |
| FM75 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM75 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM75 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM75 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM75 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM75 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM75 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM75 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM75 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM75 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM75 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM75 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM75 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM76 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM76 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM76 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM76 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM76 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM76 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM76 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM76 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM76 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM76 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM76 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM76 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM76 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM77 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM77 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM77 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM77 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM77 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM77 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM77 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM77 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM77 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM77 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM77 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM77 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |
| FM77 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM78 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM78 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM78 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM78 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM78 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM78 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM78 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM78 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM78 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM78 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM78 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM78 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |

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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM78 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM79 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM79 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM79 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM79 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM79 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM79 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM79 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM79 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM79 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM79 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM79 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM79 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM79 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM80 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM80 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM80 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM80 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM80 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM80 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM80 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM80 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM80 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM80 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM80 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM80 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM80 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM81 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM81 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM81 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM81 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM81 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM81 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM81 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM81 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM81 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM81 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM81 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM81 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM81 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM82 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM82 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM82 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM82 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM82 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM82 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM82 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM82 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM82 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM82 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM82 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM82 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM82 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM83 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM83 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM83 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM83 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM83 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM83 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM83 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM83 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM83 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM83 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM83 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM83 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM83 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM84 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM84 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM84 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM84 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM84 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM84 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM84 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM84 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM84 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM84 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM84 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM84 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |
| FM84 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM85 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM85 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM85 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM85 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM85 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM85 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM85 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM85 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM85 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM85 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM85 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM85 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM85 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM86 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM86 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM86 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM86 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM86 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM86 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM86 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM86 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM86 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM86 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM86 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM86 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM86 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM87 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM87 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM87 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM87 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM87 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM87 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM87 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM87 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM87 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM87 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM87 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM87 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |
| FM87 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM88 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM88 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM88 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM88 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM88 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM88 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM88 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM88 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM88 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM88 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM88 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM88 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM88 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM89 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM89 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM89 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM89 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM89 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM89 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM89 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM89 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM89 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM89 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM89 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM89 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM89 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM90 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM90 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM90 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM90 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM90 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM90 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM90 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM90 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM90 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM90 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM90 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM90 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM90 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM91 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM91 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM91 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM91 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM91 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM91 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM91 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM91 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM91 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM91 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM91 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM91 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM91 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM92 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM92 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM92 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM92 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM92 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM92 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM92 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM92 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM92 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM92 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM92 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM92 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM92 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM93 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM93 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM93 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM93 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM93 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM93 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM93 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM93 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM93 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM93 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM93 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM93 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM93 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM94 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM94 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM94 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM94 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM94 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM94 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM94 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM94 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM94 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM94 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM94 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM94 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM94 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM95 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM95 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM95 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM95 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM95 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM95 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM95 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM95 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM95 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM95 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM95 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM95 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM95 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM96 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM96 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM96 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM96 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM96 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM96 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM96 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM96 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM96 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM96 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM96 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM96 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM96 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM97 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM97 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM97 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM97 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM97 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM97 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM97 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM97 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM97 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM97 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM97 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM97 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM97 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM98 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM98 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM98 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM98 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM98 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM98 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM98 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM98 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM98 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM98 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM98 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM98 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM98 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM99 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM99 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM99 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM99 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM99 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM99 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM99 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM99 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM99 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM99 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM99 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM99 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM99 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FS14 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS14 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS14 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS14 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS14 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS14 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS14 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS14 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS14 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS14 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS14 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS14 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS14 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS15 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS15 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS15 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS15 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS15 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS15 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS15 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS15 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS15 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS15 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS15 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS15 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS15 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS16 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS16 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS16 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS16 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS16 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS16 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS16 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS16 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS16 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS16 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS16 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS16 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS16 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS17 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS17 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS17 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS17 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS17 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS17 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS17 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS17 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS17 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS17 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS17 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS17 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS17 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS18 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS18 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS18 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS18 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS18 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS18 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS18 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS18 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS18 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS18 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS18 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS18 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS18 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS19 | 00 | 1.93 | 1.90 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.44 | 1.90 |
| FS19 | 01 | 2.10 | 2.20 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.54 | 2.19 |
| FS19 | 02 | 2.29 | 2.33 | 1.37 | 1.37 | 1.42 | 1.42 | 1.93 | 1.64 | 2.59 |
| FS19 | 03 | 2.56 | 2.45 | 1.44 | 1.44 | 1.42 | 1.42 | 1.93 | 1.77 | 2.67 |
| FS19 | 04 | 2.69 | 2.57 | 1.45 | 1.45 | 1.42 | 1.42 | 1.93 | 1.90 | 2.71 |
| FS19 | 05 | 2.85 | 3.16 | 1.53 | 1.53 | 1.42 | 1.42 | 1.93 | 1.97 | 3.05 |
| FS19 | 06 | 3.04 | 3.26 | 1.59 | 1.59 | 1.42 | 1.42 | 1.93 | 2.16 | 3.34 |
| FS19 | 07 | 3.17 | 3.68 | 1.63 | 1.63 | 1.42 | 1.42 | 1.93 | 2.22 | 3.59 |
| FS19 | 08 | 3.50 | 3.96 | 1.76 | 1.76 | 1.42 | 1.42 | 1.93 | 2.27 | 4.07 |
| FS19 | 09 | 3.77 | 4.18 | 1.89 | 1.89 | 1.42 | 1.42 | 1.93 | 2.33 | 4.15 |
| FS19 | 10 | 3.87 | 4.40 | 1.98 | 1.98 | 1.42 | 1.42 | 1.93 | 2.43 | 4.38 |
| FS19 | 11 | 3.97 | 4.54 | 2.08 | 2.08 | 1.42 | 1.42 | 1.93 | 2.55 | 4.52 |
| FS19 | 12 | 4.07 | 4.68 | 2.18 | 2.18 | 1.42 | 1.42 | 1.93 | 2.68 | 4.65 |
| FS20 | 00 | 1.93 | 1.73 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.44 | 1.90 |
| FS20 | 01 | 2.10 | 2.03 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.54 | 2.19 |
| FS20 | 02 | 2.29 | 2.16 | 1.32 | 1.32 | 1.41 | 1.41 | 1.90 | 1.64 | 2.59 |
| FS20 | 03 | 2.56 | 2.28 | 1.39 | 1.39 | 1.41 | 1.41 | 1.90 | 1.77 | 2.67 |
| FS20 | 04 | 2.69 | 2.40 | 1.40 | 1.40 | 1.41 | 1.41 | 1.90 | 1.90 | 2.71 |
| FS20 | 05 | 2.85 | 2.99 | 1.47 | 1.47 | 1.41 | 1.41 | 1.90 | 1.97 | 3.05 |
| FS20 | 06 | 3.04 | 3.09 | 1.54 | 1.54 | 1.41 | 1.41 | 1.90 | 2.16 | 3.34 |
| FS20 | 07 | 3.17 | 3.51 | 1.58 | 1.58 | 1.41 | 1.41 | 1.90 | 2.22 | 3.59 |
| FS20 | 08 | 3.50 | 3.79 | 1.71 | 1.71 | 1.41 | 1.41 | 1.90 | 2.27 | 4.07 |
| FS20 | 09 | 3.77 | 4.01 | 1.84 | 1.84 | 1.41 | 1.41 | 1.90 | 2.33 | 4.15 |
| FS20 | 10 | 3.87 | 4.23 | 1.93 | 1.93 | 1.41 | 1.41 | 1.90 | 2.43 | 4.38 |
| FS20 | 11 | 3.97 | 4.37 | 2.03 | 2.03 | 1.41 | 1.41 | 1.90 | 2.55 | 4.52 |
| FS20 | 12 | 4.07 | 4.51 | 2.13 | 2.13 | 1.41 | 1.41 | 1.90 | 2.68 | 4.65 |
| FS21 | 00 | 1.61 | 1.59 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.28 | 1.75 |
| FS21 | 01 | 1.77 | 1.89 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.39 | 2.05 |
| FS21 | 02 | 1.96 | 2.01 | 1.26 | 1.26 | 1.40 | 1.40 | 1.88 | 1.49 | 2.44 |
| FS21 | 03 | 2.23 | 2.14 | 1.33 | 1.33 | 1.40 | 1.40 | 1.88 | 1.61 | 2.52 |
| FS21 | 04 | 2.36 | 2.25 | 1.34 | 1.34 | 1.40 | 1.40 | 1.88 | 1.74 | 2.56 |
| FS21 | 05 | 2.52 | 2.84 | 1.41 | 1.41 | 1.40 | 1.40 | 1.88 | 1.82 | 2.90 |
| FS21 | 06 | 2.71 | 2.94 | 1.47 | 1.47 | 1.40 | 1.40 | 1.88 | 2.01 | 3.19 |
| FS21 | 07 | 2.84 | 3.36 | 1.52 | 1.52 | 1.40 | 1.40 | 1.88 | 2.07 | 3.44 |
| FS21 | 08 | 3.17 | 3.65 | 1.65 | 1.65 | 1.40 | 1.40 | 1.88 | 2.12 | 3.92 |
| FS21 | 09 | 3.44 | 3.87 | 1.78 | 1.78 | 1.40 | 1.40 | 1.88 | 2.17 | 4.01 |
| FS21 | 10 | 3.54 | 4.08 | 1.87 | 1.87 | 1.40 | 1.40 | 1.88 | 2.27 | 4.24 |
| FS21 | 11 | 3.64 | 4.22 | 1.97 | 1.97 | 1.40 | 1.40 | 1.88 | 2.40 | 4.37 |
| FS21 | 12 | 3.74 | 4.36 | 2.07 | 2.07 | 1.40 | 1.40 | 1.88 | 2.53 | 4.51 |
| FS22 | 00 | 1.61 | 1.47 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.28 | 1.75 |
| FS22 | 01 | 1.77 | 1.76 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.39 | 2.05 |
| FS22 | 02 | 1.96 | 1.89 | 1.13 | 1.13 | 1.39 | 1.39 | 1.85 | 1.49 | 2.44 |
| FS22 | 03 | 2.23 | 2.02 | 1.20 | 1.20 | 1.39 | 1.39 | 1.85 | 1.61 | 2.52 |
| FS22 | 04 | 2.36 | 2.13 | 1.21 | 1.21 | 1.39 | 1.39 | 1.85 | 1.74 | 2.56 |
| FS22 | 05 | 2.52 | 2.72 | 1.28 | 1.28 | 1.39 | 1.39 | 1.85 | 1.82 | 2.90 |
| FS22 | 06 | 2.71 | 2.82 | 1.34 | 1.34 | 1.39 | 1.39 | 1.85 | 2.01 | 3.19 |
| FS22 | 07 | 2.84 | 3.24 | 1.38 | 1.38 | 1.39 | 1.39 | 1.85 | 2.07 | 3.44 |
| FS22 | 08 | 3.17 | 3.53 | 1.52 | 1.52 | 1.39 | 1.39 | 1.85 | 2.12 | 3.92 |
| FS22 | 09 | 3.44 | 3.75 | 1.65 | 1.65 | 1.39 | 1.39 | 1.85 | 2.17 | 4.01 |
| FS22 | 10 | 3.54 | 3.96 | 1.74 | 1.74 | 1.39 | 1.39 | 1.85 | 2.27 | 4.24 |
| FS22 | 11 | 3.64 | 4.10 | 1.84 | 1.84 | 1.39 | 1.39 | 1.85 | 2.40 | 4.37 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS22 | 12 | 3.74 | 4.24 | 1.94 | 1.94 | 1.39 | 1.39 | 1.85 | 2.53 | 4.51 |
| FS23 | 00 | 1.42 | 1.37 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.28 | 1.55 |
| FS23 | 01 | 1.59 | 1.66 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.38 | 1.85 |
| FS23 | 02 | 1.78 | 1.79 | 1.24 | 1.24 | 1.38 | 1.38 | 1.83 | 1.48 | 2.24 |
| FS23 | 03 | 2.05 | 1.92 | 1.31 | 1.31 | 1.38 | 1.38 | 1.83 | 1.61 | 2.32 |
| FS23 | 04 | 2.18 | 2.03 | 1.32 | 1.32 | 1.38 | 1.38 | 1.83 | 1.73 | 2.36 |
| FS23 | 05 | 2.34 | 2.62 | 1.39 | 1.39 | 1.38 | 1.38 | 1.83 | 1.81 | 2.70 |
| FS23 | 06 | 2.53 | 2.72 | 1.45 | 1.45 | 1.38 | 1.38 | 1.83 | 2.00 | 3.00 |
| FS23 | 07 | 2.66 | 3.14 | 1.49 | 1.49 | 1.38 | 1.38 | 1.83 | 2.06 | 3.24 |
| FS23 | 08 | 2.99 | 3.42 | 1.63 | 1.63 | 1.38 | 1.38 | 1.83 | 2.11 | 3.73 |
| FS23 | 09 | 3.26 | 3.65 | 1.76 | 1.76 | 1.38 | 1.38 | 1.83 | 2.16 | 3.81 |
| FS23 | 10 | 3.36 | 3.86 | 1.85 | 1.85 | 1.38 | 1.38 | 1.83 | 2.26 | 4.04 |
| FS23 | 11 | 3.46 | 4.00 | 1.95 | 1.95 | 1.38 | 1.38 | 1.83 | 2.39 | 4.17 |
| FS23 | 12 | 3.56 | 4.14 | 2.05 | 2.05 | 1.38 | 1.38 | 1.83 | 2.52 | 4.31 |
| FS24 | 00 | 1.42 | 1.28 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.28 | 1.55 |
| FS24 | 01 | 1.59 | 1.58 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.38 | 1.85 |
| FS24 | 02 | 1.78 | 1.70 | 1.16 | 1.16 | 1.37 | 1.37 | 1.80 | 1.48 | 2.24 |
| FS24 | 03 | 2.05 | 1.83 | 1.23 | 1.23 | 1.37 | 1.37 | 1.80 | 1.61 | 2.32 |
| FS24 | 04 | 2.18 | 1.94 | 1.24 | 1.24 | 1.37 | 1.37 | 1.80 | 1.73 | 2.36 |
| FS24 | 05 | 2.34 | 2.53 | 1.31 | 1.31 | 1.37 | 1.37 | 1.80 | 1.81 | 2.70 |
| FS24 | 06 | 2.53 | 2.63 | 1.37 | 1.37 | 1.37 | 1.37 | 1.80 | 2.00 | 3.00 |
| FS24 | 07 | 2.66 | 3.06 | 1.41 | 1.41 | 1.37 | 1.37 | 1.80 | 2.06 | 3.24 |
| FS24 | 08 | 2.99 | 3.34 | 1.55 | 1.55 | 1.37 | 1.37 | 1.80 | 2.11 | 3.73 |
| FS24 | 09 | 3.26 | 3.56 | 1.68 | 1.68 | 1.37 | 1.37 | 1.80 | 2.16 | 3.81 |
| FS24 | 10 | 3.36 | 3.77 | 1.77 | 1.77 | 1.37 | 1.37 | 1.80 | 2.26 | 4.04 |
| FS24 | 11 | 3.46 | 3.92 | 1.87 | 1.87 | 1.37 | 1.37 | 1.80 | 2.39 | 4.17 |
| FS24 | 12 | 3.56 | 4.06 | 1.97 | 1.97 | 1.37 | 1.37 | 1.80 | 2.52 | 4.31 |
| FS25 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS25 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS25 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS25 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS25 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS25 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS25 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS25 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS25 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS25 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS25 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS25 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS25 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS26 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS26 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS26 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS26 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS26 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS26 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS26 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS26 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS26 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS26 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS26 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS26 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS26 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS27 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS27 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS27 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS27 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS27 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS27 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS27 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS27 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS27 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS27 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS27 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS27 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS27 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS28 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS28 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS28 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS28 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS28 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS28 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS28 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS28 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS28 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS28 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS28 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS28 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS28 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS29 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS29 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS29 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS29 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS29 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS29 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS29 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS29 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS29 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS29 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS29 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS29 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS29 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS30 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS30 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS30 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS30 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS30 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS30 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS30 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS30 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS30 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS30 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS30 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS30 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS30 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS31 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS31 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS31 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS31 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS31 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS31 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS31 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS31 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS31 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS31 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS31 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS31 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS31 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS32 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS32 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS32 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS32 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS32 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS32 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS32 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS32 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS32 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS32 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS32 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS32 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS32 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS33 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS33 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS33 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS33 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS33 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS33 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS33 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS33 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS33 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS33 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS33 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS33 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS33 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS34 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS34 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS34 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS34 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS34 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS34 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS34 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS34 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS34 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS34 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS34 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS34 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS34 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS35 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS35 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS35 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS35 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS35 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS35 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS35 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS35 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS35 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS35 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS35 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS35 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS35 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS36 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS36 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS36 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS36 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS36 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS36 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS36 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS36 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS36 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS36 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS36 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS36 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS36 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS37 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS37 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS37 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS37 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS37 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS37 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS37 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS37 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS37 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS37 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS37 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS37 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS37 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS38 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS38 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS38 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS38 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS38 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS38 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS38 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS38 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS38 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS38 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS38 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS38 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS38 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS39 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS39 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS39 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS39 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS39 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS39 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS39 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS39 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS39 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS39 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS39 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS39 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS39 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS40 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS40 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS40 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS40 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS40 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS40 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS40 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS40 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS40 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS40 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS40 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS40 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS40 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS41 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS41 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS41 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS41 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS41 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS41 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS41 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS41 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS41 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS41 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS41 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS41 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS41 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS42 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS42 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS42 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS42 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS42 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS42 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS42 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS42 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS42 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS42 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS42 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS42 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS42 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS43 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS43 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS43 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS43 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS43 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS43 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS43 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS43 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS43 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS43 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS43 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS43 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS43 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS44 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS44 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS44 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS44 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS44 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS44 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS44 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS44 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS44 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS44 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS44 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS44 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS44 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS45 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS45 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS45 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS45 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS45 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS45 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS45 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS45 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS45 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS45 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS45 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS45 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS45 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS46 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS46 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS46 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS46 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS46 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS46 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS46 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS46 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS46 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS46 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS46 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS46 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS46 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS47 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS47 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS47 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS47 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS47 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS47 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS47 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS47 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS47 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS47 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS47 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS47 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS47 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS48 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS48 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS48 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS48 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS48 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS48 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS48 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS48 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS48 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS48 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS48 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS48 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS48 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS49 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS49 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS49 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS49 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS49 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS49 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS49 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS49 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS49 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS49 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS49 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS49 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS49 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS50 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS50 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS50 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS50 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS50 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS50 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS50 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS50 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS50 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS50 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS50 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS50 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS50 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS51 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS51 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS51 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS51 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS51 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS51 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS51 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS51 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS51 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS51 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS51 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS51 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS51 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS52 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS52 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS52 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS52 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS52 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS52 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS52 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS52 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS52 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS52 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS52 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS52 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS52 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS53 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS53 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS53 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS53 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS53 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS53 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS53 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS53 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS53 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS53 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS53 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS53 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS53 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS54 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS54 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS54 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS54 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS54 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS54 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS54 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS54 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS54 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS54 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS54 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS54 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS54 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS55 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS55 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS55 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS55 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS55 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS55 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS55 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS55 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS55 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS55 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS55 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS55 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS55 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS56 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS56 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS56 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS56 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS56 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS56 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS56 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS56 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS56 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS56 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS56 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS56 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS56 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS57 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS57 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS57 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS57 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS57 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS57 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS57 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS57 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS57 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS57 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS57 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS57 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS57 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS58 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS58 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS58 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS58 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS58 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS58 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS58 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS58 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS58 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS58 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS58 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS58 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS58 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS59 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS59 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS59 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS59 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS59 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS59 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS59 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS59 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS59 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS59 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS59 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS59 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS59 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS60 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS60 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS60 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS60 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS60 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS60 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS60 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS60 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS60 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS60 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS60 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS60 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS60 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS61 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS61 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS61 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS61 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS61 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS61 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS61 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS61 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS61 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS61 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS61 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS61 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS61 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS62 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS62 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS62 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS62 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS62 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS62 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS62 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS62 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS62 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS62 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS62 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS62 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS62 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS63 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS63 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS63 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS63 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS63 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS63 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS63 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS63 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS63 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS63 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS63 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS63 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS63 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS64 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS64 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS64 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS64 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS64 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS64 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS64 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS64 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS64 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS64 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS64 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS64 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS64 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS65 | 00 | 1.19 | 1.04 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.86 | 1.12 |
| FS65 | 01 | 1.36 | 1.33 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.96 | 1.42 |
| FS65 | 02 | 1.55 | 1.46 | 1.05 | 1.05 | 0.99 | 0.99 | 1.05 | 1.06 | 1.81 |
| FS65 | 03 | 1.82 | 1.59 | 1.12 | 1.12 | 0.99 | 0.99 | 1.05 | 1.19 | 1.89 |
| FS65 | 04 | 1.95 | 1.70 | 1.13 | 1.13 | 0.99 | 0.99 | 1.05 | 1.31 | 1.93 |
| FS65 | 05 | 2.11 | 2.29 | 1.20 | 1.20 | 0.99 | 0.99 | 1.05 | 1.39 | 2.27 |
| FS65 | 06 | 2.30 | 2.39 | 1.26 | 1.26 | 0.99 | 0.99 | 1.05 | 1.58 | 2.57 |
| FS65 | 07 | 2.43 | 2.81 | 1.30 | 1.30 | 0.99 | 0.99 | 1.05 | 1.64 | 2.81 |
| FS65 | 08 | 2.76 | 3.09 | 1.43 | 1.43 | 0.99 | 0.99 | 1.05 | 1.69 | 3.30 |
| FS65 | 09 | 3.03 | 3.32 | 1.57 | 1.57 | 0.99 | 0.99 | 1.05 | 1.74 | 3.38 |
| FS65 | 10 | 3.13 | 3.53 | 1.66 | 1.66 | 0.99 | 0.99 | 1.05 | 1.84 | 3.61 |
| FS65 | 11 | 3.23 | 3.67 | 1.76 | 1.76 | 0.99 | 0.99 | 1.05 | 1.97 | 3.74 |
| FS65 | 12 | 3.33 | 3.81 | 1.86 | 1.86 | 0.99 | 0.99 | 1.05 | 2.10 | 3.88 |
| FS66 | 00 | 1.25 | 1.10 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.82 | 1.07 |
| FS66 | 01 | 1.42 | 1.40 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.92 | 1.37 |
| FS66 | 02 | 1.61 | 1.53 | 1.03 | 1.03 | 0.98 | 0.98 | 1.04 | 1.02 | 1.76 |
| FS66 | 03 | 1.88 | 1.65 | 1.10 | 1.10 | 0.98 | 0.98 | 1.04 | 1.15 | 1.84 |
| FS66 | 04 | 2.01 | 1.77 | 1.11 | 1.11 | 0.98 | 0.98 | 1.04 | 1.28 | 1.88 |
| FS66 | 05 | 2.17 | 2.36 | 1.18 | 1.18 | 0.98 | 0.98 | 1.04 | 1.35 | 2.22 |
| FS66 | 06 | 2.36 | 2.46 | 1.24 | 1.24 | 0.98 | 0.98 | 1.04 | 1.54 | 2.52 |
| FS66 | 07 | 2.49 | 2.88 | 1.28 | 1.28 | 0.98 | 0.98 | 1.04 | 1.60 | 2.76 |
| FS66 | 08 | 2.82 | 3.16 | 1.41 | 1.41 | 0.98 | 0.98 | 1.04 | 1.66 | 3.25 |
| FS66 | 09 | 3.09 | 3.38 | 1.55 | 1.55 | 0.98 | 0.98 | 1.04 | 1.71 | 3.33 |
| FS66 | 10 | 3.19 | 3.60 | 1.64 | 1.64 | 0.98 | 0.98 | 1.04 | 1.81 | 3.56 |
| FS66 | 11 | 3.29 | 3.74 | 1.74 | 1.74 | 0.98 | 0.98 | 1.04 | 1.93 | 3.69 |
| FS66 | 12 | 3.39 | 3.88 | 1.84 | 1.84 | 0.98 | 0.98 | 1.04 | 2.06 | 3.83 |
| FS67 | 00 | 1.37 | 1.18 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.81 | 1.12 |
| FS67 | 01 | 1.54 | 1.47 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.92 | 1.41 |
| FS67 | 02 | 1.73 | 1.60 | 0.99 | 0.99 | 0.98 | 0.98 | 1.03 | 1.02 | 1.81 |
| FS67 | 03 | 2.00 | 1.73 | 1.06 | 1.06 | 0.98 | 0.98 | 1.03 | 1.14 | 1.89 |
| FS67 | 04 | 2.13 | 1.84 | 1.07 | 1.07 | 0.98 | 0.98 | 1.03 | 1.27 | 1.93 |
| FS67 | 05 | 2.29 | 2.43 | 1.14 | 1.14 | 0.98 | 0.98 | 1.03 | 1.35 | 2.27 |
| FS67 | 06 | 2.48 | 2.53 | 1.20 | 1.20 | 0.98 | 0.98 | 1.03 | 1.54 | 2.56 |
| FS67 | 07 | 2.61 | 2.95 | 1.24 | 1.24 | 0.98 | 0.98 | 1.03 | 1.60 | 2.81 |
| FS67 | 08 | 2.94 | 3.23 | 1.37 | 1.37 | 0.98 | 0.98 | 1.03 | 1.65 | 3.29 |
| FS67 | 09 | 3.21 | 3.46 | 1.51 | 1.51 | 0.98 | 0.98 | 1.03 | 1.70 | 3.37 |
| FS67 | 10 | 3.31 | 3.67 | 1.60 | 1.60 | 0.98 | 0.98 | 1.03 | 1.80 | 3.60 |
| FS67 | 11 | 3.41 | 3.81 | 1.70 | 1.70 | 0.98 | 0.98 | 1.03 | 1.93 | 3.74 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS67 | 12 | 3.51 | 3.95 | 1.80 | 1.80 | 0.98 | 0.98 | 1.03 | 2.06 | 3.87 |
| FS68 | 00 | 1.38 | 1.20 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.79 | 1.13 |
| FS68 | 01 | 1.55 | 1.50 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.89 | 1.42 |
| FS68 | 02 | 1.74 | 1.62 | 1.00 | 1.00 | 0.97 | 0.97 | 1.01 | 0.99 | 1.81 |
| FS68 | 03 | 2.01 | 1.75 | 1.07 | 1.07 | 0.97 | 0.97 | 1.01 | 1.12 | 1.90 |
| FS68 | 04 | 2.14 | 1.86 | 1.08 | 1.08 | 0.97 | 0.97 | 1.01 | 1.24 | 1.94 |
| FS68 | 05 | 2.30 | 2.46 | 1.15 | 1.15 | 0.97 | 0.97 | 1.01 | 1.32 | 2.27 |
| FS68 | 06 | 2.49 | 2.55 | 1.21 | 1.21 | 0.97 | 0.97 | 1.01 | 1.51 | 2.57 |
| FS68 | 07 | 2.62 | 2.98 | 1.25 | 1.25 | 0.97 | 0.97 | 1.01 | 1.57 | 2.81 |
| FS68 | 08 | 2.95 | 3.26 | 1.38 | 1.38 | 0.97 | 0.97 | 1.01 | 1.62 | 3.30 |
| FS68 | 09 | 3.22 | 3.48 | 1.52 | 1.52 | 0.97 | 0.97 | 1.01 | 1.67 | 3.38 |
| FS68 | 10 | 3.32 | 3.70 | 1.61 | 1.61 | 0.97 | 0.97 | 1.01 | 1.78 | 3.61 |
| FS68 | 11 | 3.42 | 3.84 | 1.71 | 1.71 | 0.97 | 0.97 | 1.01 | 1.90 | 3.75 |
| FS68 | 12 | 3.52 | 3.98 | 1.81 | 1.81 | 0.97 | 0.97 | 1.01 | 2.03 | 3.88 |
| FS69 | 00 | 1.41 | 1.23 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.78 | 1.13 |
| FS69 | 01 | 1.58 | 1.52 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.89 | 1.42 |
| FS69 | 02 | 1.77 | 1.65 | 0.95 | 0.95 | 0.96 | 0.96 | 1.00 | 0.99 | 1.81 |
| FS69 | 03 | 2.04 | 1.78 | 1.02 | 1.02 | 0.96 | 0.96 | 1.00 | 1.11 | 1.90 |
| FS69 | 04 | 2.17 | 1.89 | 1.03 | 1.03 | 0.96 | 0.96 | 1.00 | 1.24 | 1.94 |
| FS69 | 05 | 2.33 | 2.48 | 1.10 | 1.10 | 0.96 | 0.96 | 1.00 | 1.32 | 2.27 |
| FS69 | 06 | 2.52 | 2.58 | 1.16 | 1.16 | 0.96 | 0.96 | 1.00 | 1.51 | 2.57 |
| FS69 | 07 | 2.65 | 3.00 | 1.20 | 1.20 | 0.96 | 0.96 | 1.00 | 1.57 | 2.81 |
| FS69 | 08 | 2.98 | 3.28 | 1.33 | 1.33 | 0.96 | 0.96 | 1.00 | 1.62 | 3.30 |
| FS69 | 09 | 3.25 | 3.51 | 1.46 | 1.46 | 0.96 | 0.96 | 1.00 | 1.67 | 3.38 |
| FS69 | 10 | 3.35 | 3.72 | 1.56 | 1.56 | 0.96 | 0.96 | 1.00 | 1.77 | 3.61 |
| FS69 | 11 | 3.45 | 3.86 | 1.66 | 1.66 | 0.96 | 0.96 | 1.00 | 1.90 | 3.75 |
| FS69 | 12 | 3.55 | 4.00 | 1.76 | 1.76 | 0.96 | 0.96 | 1.00 | 2.02 | 3.88 |
| FS70 | 00 | 1.45 | 1.24 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.77 | 1.14 |
| FS70 | 01 | 1.62 | 1.54 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.87 | 1.44 |
| FS70 | 02 | 1.81 | 1.66 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 0.98 | 1.83 |
| FS70 | 03 | 2.08 | 1.79 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.10 | 1.91 |
| FS70 | 04 | 2.21 | 1.90 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.23 | 1.95 |
| FS70 | 05 | 2.37 | 2.49 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.30 | 2.29 |
| FS70 | 06 | 2.56 | 2.59 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.49 | 2.58 |
| FS70 | 07 | 2.69 | 3.01 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.56 | 2.83 |
| FS70 | 08 | 3.02 | 3.30 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.61 | 3.31 |
| FS70 | 09 | 3.29 | 3.52 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.66 | 3.39 |
| FS70 | 10 | 3.39 | 3.73 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.76 | 3.62 |
| FS70 | 11 | 3.49 | 3.87 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.89 | 3.76 |
| FS70 | 12 | 3.59 | 4.01 | 1.75 | 1.75 | 0.95 | 0.95 | 0.98 | 2.01 | 3.89 |
| FS71 | 00 | 1.47 | 1.28 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.76 | 1.17 |
| FS71 | 01 | 1.64 | 1.57 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.86 | 1.47 |
| FS71 | 02 | 1.83 | 1.70 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.96 | 1.86 |
| FS71 | 03 | 2.10 | 1.83 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.08 | 1.94 |
| FS71 | 04 | 2.23 | 1.94 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.21 | 1.98 |
| FS71 | 05 | 2.39 | 2.53 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.29 | 2.32 |
| FS71 | 06 | 2.58 | 2.63 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.62 |
| FS71 | 07 | 2.71 | 3.05 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.54 | 2.86 |
| FS71 | 08 | 3.04 | 3.33 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.59 | 3.34 |
| FS71 | 09 | 3.31 | 3.56 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.64 | 3.43 |
| FS71 | 10 | 3.41 | 3.77 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.74 | 3.66 |
| FS71 | 11 | 3.51 | 3.91 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.87 | 3.79 |
| FS71 | 12 | 3.61 | 4.05 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 2.00 | 3.93 |
| FS72 | 00 | 1.51 | 1.35 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.73 | 1.21 |
| FS72 | 01 | 1.68 | 1.64 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.83 | 1.51 |
| FS72 | 02 | 1.87 | 1.77 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.93 | 1.90 |
| FS72 | 03 | 2.14 | 1.90 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.06 | 1.98 |
| FS72 | 04 | 2.27 | 2.01 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.18 | 2.02 |
| FS72 | 05 | 2.43 | 2.60 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.26 | 2.36 |
| FS72 | 06 | 2.62 | 2.70 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.45 | 2.65 |
| FS72 | 07 | 2.75 | 3.12 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.51 | 2.90 |
| FS72 | 08 | 3.08 | 3.40 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.56 | 3.38 |
| FS72 | 09 | 3.35 | 3.63 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.61 | 3.46 |
| FS72 | 10 | 3.45 | 3.84 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.72 | 3.69 |
| FS72 | 11 | 3.55 | 3.98 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.84 | 3.83 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS72 | 12 | 3.65 | 4.12 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 1.97 | 3.96 |
| FS73 | 00 | 1.54 | 1.35 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.74 | 1.24 |
| FS73 | 01 | 1.71 | 1.64 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.84 | 1.53 |
| FS73 | 02 | 1.90 | 1.77 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.94 | 1.93 |
| FS73 | 03 | 2.17 | 1.90 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.06 | 2.01 |
| FS73 | 04 | 2.30 | 2.01 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.19 | 2.05 |
| FS73 | 05 | 2.46 | 2.60 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.27 | 2.39 |
| FS73 | 06 | 2.65 | 2.70 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.46 | 2.68 |
| FS73 | 07 | 2.78 | 3.12 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.52 | 2.93 |
| FS73 | 08 | 3.11 | 3.40 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.57 | 3.41 |
| FS73 | 09 | 3.38 | 3.63 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.62 | 3.49 |
| FS73 | 10 | 3.48 | 3.84 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.72 | 3.72 |
| FS73 | 11 | 3.58 | 3.98 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.85 | 3.86 |
| FS73 | 12 | 3.68 | 4.12 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.98 | 3.99 |
| FS74 | 00 | 1.57 | 1.35 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.70 | 1.24 |
| FS74 | 01 | 1.74 | 1.65 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.80 | 1.54 |
| FS74 | 02 | 1.93 | 1.77 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.90 | 1.93 |
| FS74 | 03 | 2.20 | 1.90 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.02 | 2.01 |
| FS74 | 04 | 2.33 | 2.01 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.15 | 2.05 |
| FS74 | 05 | 2.49 | 2.60 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.23 | 2.39 |
| FS74 | 06 | 2.68 | 2.70 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.42 | 2.69 |
| FS74 | 07 | 2.81 | 3.12 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.93 |
| FS74 | 08 | 3.14 | 3.41 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.53 | 3.42 |
| FS74 | 09 | 3.41 | 3.63 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.58 | 3.50 |
| FS74 | 10 | 3.51 | 3.84 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.68 | 3.73 |
| FS74 | 11 | 3.61 | 3.98 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.81 | 3.86 |
| FS74 | 12 | 3.71 | 4.12 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.94 | 4.00 |
| FS75 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS75 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS75 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS75 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS75 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS75 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS75 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS75 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS75 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS75 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS75 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS75 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS75 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS76 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS76 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS76 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS76 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS76 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS76 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS76 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS76 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS76 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS76 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS76 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS76 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS76 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS77 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS77 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS77 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS77 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS77 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS77 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS77 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS77 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS77 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS77 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS77 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS77 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS77 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS78 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS78 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS78 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS78 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS78 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS78 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS78 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS78 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS78 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS78 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS78 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS78 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |
| FS78 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS79 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS79 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS79 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS79 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS79 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS79 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS79 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS79 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS79 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS79 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS79 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS79 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS79 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS80 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS80 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS80 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS80 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS80 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS80 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS80 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS80 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS80 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS80 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS80 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS80 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS80 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS81 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS81 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS81 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS81 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS81 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS81 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS81 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS81 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS81 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS81 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS81 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS81 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |
| FS81 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS82 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS82 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS82 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS82 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS82 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS82 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS82 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS82 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS82 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS82 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS82 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS82 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS82 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS83 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS83 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS83 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS83 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS83 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS83 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS83 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS83 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS83 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS83 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS83 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS83 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS83 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS84 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS84 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS84 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS84 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS84 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS84 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS84 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS84 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS84 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS84 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS84 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS84 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS84 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS85 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS85 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS85 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS85 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS85 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS85 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS85 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS85 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS85 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS85 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS85 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS85 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS85 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS86 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS86 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS86 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS86 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS86 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS86 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS86 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS86 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS86 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS86 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS86 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS86 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS86 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS87 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS87 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS87 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS87 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS87 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS87 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS87 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS87 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS87 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS87 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS87 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS87 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS87 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS88 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS88 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS88 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS88 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS88 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS88 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS88 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS88 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS88 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS88 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS88 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS88 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |
| FS88 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS89 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS89 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS89 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS89 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS89 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS89 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS89 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS89 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS89 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS89 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS89 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS89 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS89 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS90 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS90 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS90 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS90 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS90 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS90 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS90 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS90 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS90 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS90 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS90 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS90 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS90 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS91 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS91 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS91 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS91 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS91 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS91 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS91 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS91 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS91 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS91 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS91 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS91 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS91 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS92 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS92 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS92 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS92 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS92 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS92 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS92 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS92 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS92 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS92 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS92 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS92 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS92 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS93 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS93 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS93 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS93 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS93 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS93 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS93 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS93 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS93 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS93 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS93 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS93 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS93 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS94 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS94 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS94 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS94 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS94 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS94 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS94 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS94 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS94 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS94 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS94 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS94 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS94 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS95 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS95 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS95 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS95 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS95 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS95 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS95 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS95 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS95 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS95 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS95 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS95 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS95 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS96 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS96 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS96 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS96 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS96 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS96 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS96 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS96 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS96 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS96 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS96 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS96 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS96 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS97 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS97 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS97 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS97 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS97 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS97 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS97 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS97 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS97 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS97 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS97 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS97 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS97 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS98 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS98 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS98 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS98 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS98 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS98 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS98 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS98 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS98 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS98 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS98 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS98 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS98 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS99 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS99 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS99 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS99 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS99 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS99 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS99 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS99 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS99 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS99 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS99 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS99 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS99 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| MM14 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM14 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM14 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM14 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM14 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM14 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM14 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM14 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM14 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM14 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM14 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM14 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM14 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM15 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM15 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM15 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM15 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM15 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM15 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM15 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM15 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM15 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM15 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM15 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM15 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM15 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM16 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM16 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM16 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM16 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM16 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM16 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM16 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM16 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM16 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM16 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM16 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM16 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM16 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM17 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM17 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM17 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM17 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM17 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM17 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM17 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM17 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM17 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM17 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM17 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM17 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM17 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM18 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM18 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM18 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM18 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM18 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM18 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM18 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM18 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM18 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM18 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM18 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM18 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM18 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM19 | 00 | 1.77 | 1.47 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.35 | 1.50 |
| MM19 | 01 | 1.93 | 1.77 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.45 | 1.79 |
| MM19 | 02 | 2.12 | 1.89 | 1.41 | 1.41 | 1.18 | 1.18 | 1.35 | 1.55 | 2.19 |
| MM19 | 03 | 2.39 | 2.02 | 1.48 | 1.48 | 1.18 | 1.18 | 1.35 | 1.68 | 2.27 |
| MM19 | 04 | 2.52 | 2.13 | 1.49 | 1.49 | 1.18 | 1.18 | 1.35 | 1.81 | 2.31 |
| MM19 | 05 | 2.68 | 2.72 | 1.57 | 1.57 | 1.18 | 1.18 | 1.35 | 1.88 | 2.65 |
| MM19 | 06 | 2.87 | 2.82 | 1.63 | 1.63 | 1.18 | 1.18 | 1.35 | 2.07 | 2.94 |
| MM19 | 07 | 3.00 | 3.25 | 1.67 | 1.67 | 1.18 | 1.18 | 1.35 | 2.14 | 3.19 |
| MM19 | 08 | 3.33 | 3.53 | 1.80 | 1.80 | 1.18 | 1.18 | 1.35 | 2.19 | 3.67 |
| MM19 | 09 | 3.60 | 3.75 | 1.93 | 1.93 | 1.18 | 1.18 | 1.35 | 2.24 | 3.75 |
| MM19 | 10 | 3.70 | 3.96 | 2.02 | 2.02 | 1.18 | 1.18 | 1.35 | 2.34 | 3.98 |
| MM19 | 11 | 3.80 | 4.10 | 2.12 | 2.12 | 1.18 | 1.18 | 1.35 | 2.47 | 4.12 |
| MM19 | 12 | 3.90 | 4.25 | 2.22 | 2.22 | 1.18 | 1.18 | 1.35 | 2.59 | 4.25 |
| MM20 | 00 | 1.77 | 1.39 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.35 | 1.50 |
| MM20 | 01 | 1.93 | 1.69 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.45 | 1.79 |
| MM20 | 02 | 2.12 | 1.81 | 1.32 | 1.32 | 1.17 | 1.17 | 1.33 | 1.55 | 2.19 |
| MM20 | 03 | 2.39 | 1.94 | 1.39 | 1.39 | 1.17 | 1.17 | 1.33 | 1.68 | 2.27 |
| MM20 | 04 | 2.52 | 2.05 | 1.40 | 1.40 | 1.17 | 1.17 | 1.33 | 1.81 | 2.31 |
| MM20 | 05 | 2.68 | 2.64 | 1.47 | 1.47 | 1.17 | 1.17 | 1.33 | 1.88 | 2.65 |
| MM20 | 06 | 2.87 | 2.74 | 1.54 | 1.54 | 1.17 | 1.17 | 1.33 | 2.07 | 2.94 |
| MM20 | 07 | 3.00 | 3.17 | 1.58 | 1.58 | 1.17 | 1.17 | 1.33 | 2.14 | 3.19 |
| MM20 | 08 | 3.33 | 3.45 | 1.71 | 1.71 | 1.17 | 1.17 | 1.33 | 2.19 | 3.67 |
| MM20 | 09 | 3.60 | 3.67 | 1.84 | 1.84 | 1.17 | 1.17 | 1.33 | 2.24 | 3.75 |
| MM20 | 10 | 3.70 | 3.88 | 1.93 | 1.93 | 1.17 | 1.17 | 1.33 | 2.34 | 3.98 |
| MM20 | 11 | 3.80 | 4.02 | 2.03 | 2.03 | 1.17 | 1.17 | 1.33 | 2.47 | 4.12 |
| MM20 | 12 | 3.90 | 4.17 | 2.13 | 2.13 | 1.17 | 1.17 | 1.33 | 2.59 | 4.25 |
| MM21 | 00 | 1.49 | 1.32 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.21 | 1.43 |
| MM21 | 01 | 1.66 | 1.62 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.31 | 1.72 |
| MM21 | 02 | 1.85 | 1.74 | 1.35 | 1.35 | 1.16 | 1.16 | 1.32 | 1.41 | 2.12 |
| MM21 | 03 | 2.12 | 1.87 | 1.42 | 1.42 | 1.16 | 1.16 | 1.32 | 1.54 | 2.20 |
| MM21 | 04 | 2.25 | 1.98 | 1.43 | 1.43 | 1.16 | 1.16 | 1.32 | 1.66 | 2.24 |
| MM21 | 05 | 2.41 | 2.57 | 1.51 | 1.51 | 1.16 | 1.16 | 1.32 | 1.74 | 2.58 |
| MM21 | 06 | 2.60 | 2.67 | 1.57 | 1.57 | 1.16 | 1.16 | 1.32 | 1.93 | 2.87 |
| MM21 | 07 | 2.73 | 3.09 | 1.61 | 1.61 | 1.16 | 1.16 | 1.32 | 1.99 | 3.12 |
| MM21 | 08 | 3.06 | 3.38 | 1.74 | 1.74 | 1.16 | 1.16 | 1.32 | 2.04 | 3.60 |
| MM21 | 09 | 3.33 | 3.60 | 1.87 | 1.87 | 1.16 | 1.16 | 1.32 | 2.09 | 3.68 |
| MM21 | 10 | 3.43 | 3.81 | 1.96 | 1.96 | 1.16 | 1.16 | 1.32 | 2.19 | 3.91 |
| MM21 | 11 | 3.53 | 3.95 | 2.06 | 2.06 | 1.16 | 1.16 | 1.32 | 2.32 | 4.05 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM21 | 12 | 3.63 | 4.09 | 2.16 | 2.16 | 1.16 | 1.16 | 1.32 | 2.45 | 4.18 |
| MM22 | 00 | 1.49 | 1.26 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.21 | 1.43 |
| MM22 | 01 | 1.66 | 1.55 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.31 | 1.72 |
| MM22 | 02 | 1.85 | 1.68 | 1.27 | 1.27 | 1.15 | 1.15 | 1.30 | 1.41 | 2.12 |
| MM22 | 03 | 2.12 | 1.81 | 1.34 | 1.34 | 1.15 | 1.15 | 1.30 | 1.54 | 2.20 |
| MM22 | 04 | 2.25 | 1.92 | 1.35 | 1.35 | 1.15 | 1.15 | 1.30 | 1.66 | 2.24 |
| MM22 | 05 | 2.41 | 2.51 | 1.42 | 1.42 | 1.15 | 1.15 | 1.30 | 1.74 | 2.58 |
| MM22 | 06 | 2.60 | 2.61 | 1.48 | 1.48 | 1.15 | 1.15 | 1.30 | 1.93 | 2.87 |
| MM22 | 07 | 2.73 | 3.03 | 1.53 | 1.53 | 1.15 | 1.15 | 1.30 | 1.99 | 3.12 |
| MM22 | 08 | 3.06 | 3.31 | 1.66 | 1.66 | 1.15 | 1.15 | 1.30 | 2.04 | 3.60 |
| MM22 | 09 | 3.33 | 3.54 | 1.79 | 1.79 | 1.15 | 1.15 | 1.30 | 2.09 | 3.68 |
| MM22 | 10 | 3.43 | 3.75 | 1.88 | 1.88 | 1.15 | 1.15 | 1.30 | 2.19 | 3.91 |
| MM22 | 11 | 3.53 | 3.89 | 1.98 | 1.98 | 1.15 | 1.15 | 1.30 | 2.32 | 4.05 |
| MM22 | 12 | 3.63 | 4.03 | 2.08 | 2.08 | 1.15 | 1.15 | 1.30 | 2.45 | 4.18 |
| MM23 | 00 | 1.32 | 1.20 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.20 | 1.30 |
| MM23 | 01 | 1.49 | 1.50 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.30 | 1.60 |
| MM23 | 02 | 1.68 | 1.62 | 1.11 | 1.11 | 1.14 | 1.14 | 1.28 | 1.40 | 1.99 |
| MM23 | 03 | 1.95 | 1.75 | 1.18 | 1.18 | 1.14 | 1.14 | 1.28 | 1.53 | 2.07 |
| MM23 | 04 | 2.08 | 1.86 | 1.19 | 1.19 | 1.14 | 1.14 | 1.28 | 1.66 | 2.11 |
| MM23 | 05 | 2.24 | 2.46 | 1.26 | 1.26 | 1.14 | 1.14 | 1.28 | 1.73 | 2.45 |
| MM23 | 06 | 2.43 | 2.55 | 1.32 | 1.32 | 1.14 | 1.14 | 1.28 | 1.92 | 2.75 |
| MM23 | 07 | 2.56 | 2.98 | 1.36 | 1.36 | 1.14 | 1.14 | 1.28 | 1.98 | 2.99 |
| MM23 | 08 | 2.89 | 3.26 | 1.49 | 1.49 | 1.14 | 1.14 | 1.28 | 2.04 | 3.48 |
| MM23 | 09 | 3.16 | 3.48 | 1.63 | 1.63 | 1.14 | 1.14 | 1.28 | 2.09 | 3.56 |
| MM23 | 10 | 3.26 | 3.70 | 1.72 | 1.72 | 1.14 | 1.14 | 1.28 | 2.19 | 3.79 |
| MM23 | 11 | 3.36 | 3.84 | 1.82 | 1.82 | 1.14 | 1.14 | 1.28 | 2.31 | 3.92 |
| MM23 | 12 | 3.46 | 3.98 | 1.92 | 1.92 | 1.14 | 1.14 | 1.28 | 2.44 | 4.06 |
| MM24 | 00 | 1.32 | 1.15 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.20 | 1.30 |
| MM24 | 01 | 1.49 | 1.45 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.30 | 1.60 |
| MM24 | 02 | 1.68 | 1.58 | 1.14 | 1.14 | 1.13 | 1.13 | 1.26 | 1.40 | 1.99 |
| MM24 | 03 | 1.95 | 1.70 | 1.21 | 1.21 | 1.13 | 1.13 | 1.26 | 1.53 | 2.07 |
| MM24 | 04 | 2.08 | 1.82 | 1.22 | 1.22 | 1.13 | 1.13 | 1.26 | 1.66 | 2.11 |
| MM24 | 05 | 2.24 | 2.41 | 1.29 | 1.29 | 1.13 | 1.13 | 1.26 | 1.73 | 2.45 |
| MM24 | 06 | 2.43 | 2.51 | 1.35 | 1.35 | 1.13 | 1.13 | 1.26 | 1.92 | 2.75 |
| MM24 | 07 | 2.56 | 2.93 | 1.39 | 1.39 | 1.13 | 1.13 | 1.26 | 1.98 | 2.99 |
| MM24 | 08 | 2.89 | 3.21 | 1.53 | 1.53 | 1.13 | 1.13 | 1.26 | 2.04 | 3.48 |
| MM24 | 09 | 3.16 | 3.44 | 1.66 | 1.66 | 1.13 | 1.13 | 1.26 | 2.09 | 3.56 |
| MM24 | 10 | 3.26 | 3.65 | 1.75 | 1.75 | 1.13 | 1.13 | 1.26 | 2.19 | 3.79 |
| MM24 | 11 | 3.36 | 3.79 | 1.85 | 1.85 | 1.13 | 1.13 | 1.26 | 2.31 | 3.92 |
| MM24 | 12 | 3.46 | 3.93 | 1.95 | 1.95 | 1.13 | 1.13 | 1.26 | 2.44 | 4.06 |
| MM25 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM25 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM25 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM25 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM25 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM25 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM25 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM25 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM25 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM25 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM25 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM25 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM25 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM26 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM26 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM26 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM26 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM26 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM26 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM26 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM26 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM26 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM26 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM26 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM26 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM26 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM27 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM27 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM27 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM27 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM27 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM27 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM27 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM27 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM27 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM27 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM27 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM27 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM27 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM28 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM28 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM28 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM28 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM28 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM28 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM28 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM28 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM28 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM28 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM28 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM28 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM28 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM29 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM29 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM29 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM29 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM29 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM29 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM29 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM29 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM29 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM29 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM29 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM29 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM29 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM30 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM30 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM30 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM30 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM30 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM30 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM30 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM30 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM30 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM30 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM30 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM30 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM30 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM31 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM31 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM31 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM31 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM31 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM31 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM31 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM31 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM31 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM31 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM31 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM31 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM31 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM32 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM32 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM32 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM32 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM32 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM32 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM32 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM32 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM32 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM32 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM32 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM32 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM32 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM33 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM33 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM33 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM33 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM33 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM33 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM33 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM33 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM33 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM33 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM33 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM33 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM33 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM34 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM34 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM34 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM34 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM34 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM34 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM34 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM34 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM34 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM34 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM34 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM34 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM34 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM35 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM35 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM35 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM35 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM35 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM35 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM35 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM35 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM35 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM35 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM35 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM35 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM35 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM36 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM36 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM36 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM36 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM36 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM36 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM36 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM36 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM36 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM36 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM36 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM36 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM36 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM37 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM37 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM37 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM37 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM37 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM37 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM37 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM37 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM37 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM37 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM37 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM37 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM37 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM38 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM38 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM38 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM38 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM38 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM38 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM38 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM38 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM38 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM38 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM38 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM38 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM38 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM39 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM39 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM39 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM39 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM39 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM39 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM39 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM39 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM39 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM39 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM39 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM39 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM39 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM40 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM40 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM40 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM40 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM40 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM40 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM40 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM40 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM40 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM40 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM40 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM40 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM40 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM41 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM41 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM41 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM41 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM41 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM41 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM41 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM41 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM41 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM41 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM41 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM41 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM41 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM42 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM42 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM42 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM42 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM42 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM42 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM42 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM42 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM42 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM42 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM42 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM42 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM42 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM43 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM43 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM43 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM43 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM43 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM43 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM43 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM43 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM43 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM43 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM43 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM43 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM43 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM44 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM44 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM44 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM44 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM44 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM44 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM44 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM44 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM44 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM44 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM44 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM44 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM44 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM45 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM45 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM45 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM45 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM45 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM45 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM45 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM45 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM45 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM45 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM45 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM45 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM45 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM46 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM46 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM46 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM46 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM46 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM46 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM46 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM46 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM46 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM46 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM46 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM46 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM46 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM47 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM47 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM47 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM47 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM47 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM47 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM47 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM47 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM47 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM47 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM47 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM47 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM47 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM48 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM48 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM48 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM48 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM48 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM48 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM48 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM48 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM48 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM48 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM48 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM48 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM48 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM49 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM49 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM49 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM49 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM49 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM49 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM49 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM49 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM49 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM49 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM49 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM49 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM49 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM50 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM50 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM50 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM50 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM50 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM50 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM50 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM50 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM50 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM50 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM50 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM50 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM50 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM51 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM51 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM51 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM51 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM51 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM51 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM51 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM51 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM51 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM51 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM51 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM51 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM51 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM52 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM52 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM52 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM52 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM52 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM52 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM52 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM52 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM52 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM52 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM52 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM52 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM52 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM53 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM53 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM53 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM53 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM53 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM53 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM53 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM53 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM53 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM53 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM53 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM53 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM53 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM54 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM54 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM54 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM54 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM54 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM54 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM54 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM54 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM54 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM54 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM54 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM54 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM54 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM55 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM55 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM55 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM55 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM55 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM55 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM55 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM55 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM55 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM55 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM55 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM55 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM55 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM56 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM56 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM56 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM56 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM56 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM56 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM56 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM56 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM56 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM56 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM56 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM56 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM56 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM57 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM57 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM57 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM57 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM57 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM57 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM57 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM57 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM57 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM57 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM57 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM57 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM57 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM58 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM58 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM58 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM58 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM58 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM58 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM58 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM58 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM58 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM58 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM58 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM58 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM58 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM59 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM59 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM59 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM59 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM59 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM59 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM59 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM59 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM59 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM59 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM59 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM59 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM59 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM60 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM60 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM60 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM60 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM60 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM60 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM60 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM60 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM60 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM60 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM60 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM60 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM60 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM61 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM61 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM61 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM61 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM61 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM61 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM61 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM61 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM61 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM61 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM61 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM61 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM61 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM62 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM62 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM62 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM62 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM62 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM62 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM62 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM62 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM62 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM62 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM62 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM62 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM62 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM63 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM63 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM63 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM63 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM63 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM63 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM63 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM63 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM63 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM63 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM63 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM63 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM63 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM64 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM64 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM64 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM64 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM64 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM64 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM64 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM64 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM64 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM64 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM64 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM64 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM64 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM65 | 00 | 1.11 | 1.01 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.81 | 1.03 |
| MM65 | 01 | 1.28 | 1.31 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.91 | 1.32 |
| MM65 | 02 | 1.47 | 1.43 | 0.94 | 0.94 | 0.82 | 0.82 | 0.74 | 1.01 | 1.72 |
| MM65 | 03 | 1.74 | 1.56 | 1.01 | 1.01 | 0.82 | 0.82 | 0.74 | 1.13 | 1.80 |
| MM65 | 04 | 1.87 | 1.67 | 1.02 | 1.02 | 0.82 | 0.82 | 0.74 | 1.26 | 1.84 |
| MM65 | 05 | 2.03 | 2.26 | 1.09 | 1.09 | 0.82 | 0.82 | 0.74 | 1.34 | 2.17 |
| MM65 | 06 | 2.22 | 2.36 | 1.15 | 1.15 | 0.82 | 0.82 | 0.74 | 1.53 | 2.47 |
| MM65 | 07 | 2.35 | 2.78 | 1.19 | 1.19 | 0.82 | 0.82 | 0.74 | 1.59 | 2.72 |
| MM65 | 08 | 2.68 | 3.07 | 1.32 | 1.32 | 0.82 | 0.82 | 0.74 | 1.64 | 3.20 |
| MM65 | 09 | 2.95 | 3.29 | 1.45 | 1.45 | 0.82 | 0.82 | 0.74 | 1.69 | 3.28 |
| MM65 | 10 | 3.05 | 3.50 | 1.55 | 1.55 | 0.82 | 0.82 | 0.74 | 1.79 | 3.51 |
| MM65 | 11 | 3.15 | 3.64 | 1.65 | 1.65 | 0.82 | 0.82 | 0.74 | 1.92 | 3.65 |
| MM65 | 12 | 3.25 | 3.78 | 1.75 | 1.75 | 0.82 | 0.82 | 0.74 | 2.05 | 3.78 |
| MM66 | 00 | 1.21 | 1.07 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.87 | 0.98 |
| MM66 | 01 | 1.38 | 1.36 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.97 | 1.27 |
| MM66 | 02 | 1.57 | 1.49 | 1.00 | 1.00 | 0.82 | 0.82 | 0.73 | 1.07 | 1.67 |
| MM66 | 03 | 1.84 | 1.62 | 1.07 | 1.07 | 0.82 | 0.82 | 0.73 | 1.20 | 1.75 |
| MM66 | 04 | 1.97 | 1.73 | 1.08 | 1.08 | 0.82 | 0.82 | 0.73 | 1.33 | 1.79 |
| MM66 | 05 | 2.13 | 2.32 | 1.15 | 1.15 | 0.82 | 0.82 | 0.73 | 1.40 | 2.13 |
| MM66 | 06 | 2.32 | 2.42 | 1.21 | 1.21 | 0.82 | 0.82 | 0.73 | 1.59 | 2.42 |
| MM66 | 07 | 2.45 | 2.84 | 1.25 | 1.25 | 0.82 | 0.82 | 0.73 | 1.65 | 2.67 |
| MM66 | 08 | 2.78 | 3.12 | 1.38 | 1.38 | 0.82 | 0.82 | 0.73 | 1.71 | 3.15 |
| MM66 | 09 | 3.05 | 3.35 | 1.52 | 1.52 | 0.82 | 0.82 | 0.73 | 1.76 | 3.23 |
| MM66 | 10 | 3.15 | 3.56 | 1.61 | 1.61 | 0.82 | 0.82 | 0.73 | 1.86 | 3.46 |
| MM66 | 11 | 3.25 | 3.70 | 1.71 | 1.71 | 0.82 | 0.82 | 0.73 | 1.98 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM66 | 12 | 3.35 | 3.84 | 1.81 | 1.81 | 0.82 | 0.82 | 0.73 | 2.11 | 3.73 |
| MM67 | 00 | 1.26 | 1.09 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.83 | 0.98 |
| MM67 | 01 | 1.43 | 1.39 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.93 | 1.28 |
| MM67 | 02 | 1.62 | 1.52 | 0.94 | 0.94 | 0.81 | 0.81 | 0.72 | 1.03 | 1.67 |
| MM67 | 03 | 1.89 | 1.64 | 1.01 | 1.01 | 0.81 | 0.81 | 0.72 | 1.16 | 1.75 |
| MM67 | 04 | 2.02 | 1.76 | 1.02 | 1.02 | 0.81 | 0.81 | 0.72 | 1.29 | 1.79 |
| MM67 | 05 | 2.18 | 2.35 | 1.09 | 1.09 | 0.81 | 0.81 | 0.72 | 1.36 | 2.13 |
| MM67 | 06 | 2.37 | 2.45 | 1.15 | 1.15 | 0.81 | 0.81 | 0.72 | 1.55 | 2.43 |
| MM67 | 07 | 2.50 | 2.87 | 1.19 | 1.19 | 0.81 | 0.81 | 0.72 | 1.62 | 2.67 |
| MM67 | 08 | 2.83 | 3.15 | 1.32 | 1.32 | 0.81 | 0.81 | 0.72 | 1.67 | 3.16 |
| MM67 | 09 | 3.10 | 3.38 | 1.45 | 1.45 | 0.81 | 0.81 | 0.72 | 1.72 | 3.24 |
| MM67 | 10 | 3.20 | 3.59 | 1.55 | 1.55 | 0.81 | 0.81 | 0.72 | 1.82 | 3.47 |
| MM67 | 11 | 3.30 | 3.73 | 1.65 | 1.65 | 0.81 | 0.81 | 0.72 | 1.94 | 3.60 |
| MM67 | 12 | 3.40 | 3.87 | 1.75 | 1.75 | 0.81 | 0.81 | 0.72 | 2.07 | 3.74 |
| MM68 | 00 | 1.28 | 1.13 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.80 | 1.02 |
| MM68 | 01 | 1.45 | 1.43 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.91 | 1.32 |
| MM68 | 02 | 1.64 | 1.56 | 0.96 | 0.96 | 0.80 | 0.80 | 0.71 | 1.01 | 1.71 |
| MM68 | 03 | 1.91 | 1.68 | 1.03 | 1.03 | 0.80 | 0.80 | 0.71 | 1.13 | 1.79 |
| MM68 | 04 | 2.04 | 1.80 | 1.04 | 1.04 | 0.80 | 0.80 | 0.71 | 1.26 | 1.83 |
| MM68 | 05 | 2.20 | 2.39 | 1.11 | 1.11 | 0.80 | 0.80 | 0.71 | 1.34 | 2.17 |
| MM68 | 06 | 2.39 | 2.49 | 1.17 | 1.17 | 0.80 | 0.80 | 0.71 | 1.53 | 2.47 |
| MM68 | 07 | 2.52 | 2.91 | 1.21 | 1.21 | 0.80 | 0.80 | 0.71 | 1.59 | 2.71 |
| MM68 | 08 | 2.85 | 3.19 | 1.34 | 1.34 | 0.80 | 0.80 | 0.71 | 1.64 | 3.20 |
| MM68 | 09 | 3.12 | 3.42 | 1.47 | 1.47 | 0.80 | 0.80 | 0.71 | 1.69 | 3.28 |
| MM68 | 10 | 3.22 | 3.63 | 1.57 | 1.57 | 0.80 | 0.80 | 0.71 | 1.79 | 3.51 |
| MM68 | 11 | 3.32 | 3.77 | 1.67 | 1.67 | 0.80 | 0.80 | 0.71 | 1.92 | 3.64 |
| MM68 | 12 | 3.42 | 3.91 | 1.77 | 1.77 | 0.80 | 0.80 | 0.71 | 2.04 | 3.78 |
| MM69 | 00 | 1.31 | 1.15 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.82 | 1.01 |
| MM69 | 01 | 1.48 | 1.44 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.92 | 1.31 |
| MM69 | 02 | 1.67 | 1.57 | 0.98 | 0.98 | 0.80 | 0.80 | 0.70 | 1.03 | 1.70 |
| MM69 | 03 | 1.94 | 1.70 | 1.05 | 1.05 | 0.80 | 0.80 | 0.70 | 1.15 | 1.78 |
| MM69 | 04 | 2.07 | 1.81 | 1.06 | 1.06 | 0.80 | 0.80 | 0.70 | 1.28 | 1.83 |
| MM69 | 05 | 2.23 | 2.40 | 1.13 | 1.13 | 0.80 | 0.80 | 0.70 | 1.35 | 2.16 |
| MM69 | 06 | 2.42 | 2.50 | 1.19 | 1.19 | 0.80 | 0.80 | 0.70 | 1.54 | 2.46 |
| MM69 | 07 | 2.55 | 2.92 | 1.23 | 1.23 | 0.80 | 0.80 | 0.70 | 1.61 | 2.70 |
| MM69 | 08 | 2.88 | 3.21 | 1.36 | 1.36 | 0.80 | 0.80 | 0.70 | 1.66 | 3.19 |
| MM69 | 09 | 3.15 | 3.43 | 1.49 | 1.49 | 0.80 | 0.80 | 0.70 | 1.71 | 3.27 |
| MM69 | 10 | 3.25 | 3.64 | 1.59 | 1.59 | 0.80 | 0.80 | 0.70 | 1.81 | 3.50 |
| MM69 | 11 | 3.35 | 3.78 | 1.69 | 1.69 | 0.80 | 0.80 | 0.70 | 1.94 | 3.64 |
| MM69 | 12 | 3.45 | 3.92 | 1.79 | 1.79 | 0.80 | 0.80 | 0.70 | 2.06 | 3.77 |
| MM70 | 00 | 1.36 | 1.20 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.80 | 1.02 |
| MM70 | 01 | 1.53 | 1.49 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.90 | 1.32 |
| MM70 | 02 | 1.72 | 1.62 | 0.93 | 0.93 | 0.79 | 0.79 | 0.69 | 1.00 | 1.71 |
| MM70 | 03 | 1.99 | 1.75 | 1.00 | 1.00 | 0.79 | 0.79 | 0.69 | 1.12 | 1.79 |
| MM70 | 04 | 2.12 | 1.86 | 1.01 | 1.01 | 0.79 | 0.79 | 0.69 | 1.25 | 1.83 |
| MM70 | 05 | 2.28 | 2.45 | 1.08 | 1.08 | 0.79 | 0.79 | 0.69 | 1.33 | 2.17 |
| MM70 | 06 | 2.47 | 2.55 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.52 | 2.46 |
| MM70 | 07 | 2.60 | 2.97 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.58 | 2.71 |
| MM70 | 08 | 2.93 | 3.25 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.63 | 3.19 |
| MM70 | 09 | 3.20 | 3.48 | 1.44 | 1.44 | 0.79 | 0.79 | 0.69 | 1.68 | 3.27 |
| MM70 | 10 | 3.30 | 3.69 | 1.54 | 1.54 | 0.79 | 0.79 | 0.69 | 1.78 | 3.50 |
| MM70 | 11 | 3.40 | 3.83 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.91 | 3.64 |
| MM70 | 12 | 3.50 | 3.97 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 2.04 | 3.77 |
| MM71 | 00 | 1.41 | 1.22 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.76 | 1.05 |
| MM71 | 01 | 1.57 | 1.52 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.86 | 1.35 |
| MM71 | 02 | 1.76 | 1.65 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.96 | 1.74 |
| MM71 | 03 | 2.03 | 1.77 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 1.09 | 1.82 |
| MM71 | 04 | 2.16 | 1.89 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.22 | 1.86 |
| MM71 | 05 | 2.32 | 2.48 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.29 | 2.20 |
| MM71 | 06 | 2.51 | 2.58 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.48 | 2.50 |
| MM71 | 07 | 2.64 | 3.00 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.55 | 2.74 |
| MM71 | 08 | 2.97 | 3.28 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.60 | 3.23 |
| MM71 | 09 | 3.24 | 3.51 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.65 | 3.31 |
| MM71 | 10 | 3.34 | 3.72 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.75 | 3.54 |
| MM71 | 11 | 3.44 | 3.86 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.88 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM71 | 12 | 3.54 | 4.00 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 2.00 | 3.81 |
| MM72 | 00 | 1.41 | 1.25 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.76 | 1.09 |
| MM72 | 01 | 1.57 | 1.55 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM72 | 02 | 1.76 | 1.68 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM72 | 03 | 2.03 | 1.80 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.09 | 1.86 |
| MM72 | 04 | 2.16 | 1.91 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.22 | 1.90 |
| MM72 | 05 | 2.32 | 2.51 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM72 | 06 | 2.51 | 2.60 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM72 | 07 | 2.64 | 3.03 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM72 | 08 | 2.97 | 3.31 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.60 | 3.26 |
| MM72 | 09 | 3.24 | 3.53 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.65 | 3.34 |
| MM72 | 10 | 3.34 | 3.75 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.75 | 3.57 |
| MM72 | 11 | 3.44 | 3.89 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM72 | 12 | 3.54 | 4.03 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM73 | 00 | 1.43 | 1.27 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.75 | 1.08 |
| MM73 | 01 | 1.60 | 1.57 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM73 | 02 | 1.79 | 1.70 | 0.96 | 0.96 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM73 | 03 | 2.06 | 1.82 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 1.08 | 1.85 |
| MM73 | 04 | 2.19 | 1.94 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.21 | 1.89 |
| MM73 | 05 | 2.35 | 2.53 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM73 | 06 | 2.54 | 2.63 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM73 | 07 | 2.67 | 3.05 | 1.21 | 1.21 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM73 | 08 | 3.00 | 3.33 | 1.34 | 1.34 | 0.79 | 0.79 | 0.69 | 1.59 | 3.26 |
| MM73 | 09 | 3.27 | 3.55 | 1.47 | 1.47 | 0.79 | 0.79 | 0.69 | 1.64 | 3.34 |
| MM73 | 10 | 3.37 | 3.77 | 1.57 | 1.57 | 0.79 | 0.79 | 0.69 | 1.74 | 3.57 |
| MM73 | 11 | 3.47 | 3.91 | 1.67 | 1.67 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM73 | 12 | 3.57 | 4.05 | 1.77 | 1.77 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM74 | 00 | 1.48 | 1.30 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.71 | 1.14 |
| MM74 | 01 | 1.65 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.81 | 1.44 |
| MM74 | 02 | 1.84 | 1.72 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.91 | 1.83 |
| MM74 | 03 | 2.11 | 1.85 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 1.04 | 1.91 |
| MM74 | 04 | 2.24 | 1.96 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.16 | 1.95 |
| MM74 | 05 | 2.40 | 2.55 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.24 | 2.29 |
| MM74 | 06 | 2.59 | 2.65 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.43 | 2.59 |
| MM74 | 07 | 2.72 | 3.07 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.49 | 2.83 |
| MM74 | 08 | 3.05 | 3.35 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.54 | 3.32 |
| MM74 | 09 | 3.32 | 3.58 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.59 | 3.40 |
| MM74 | 10 | 3.41 | 3.79 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.70 | 3.63 |
| MM74 | 11 | 3.52 | 3.93 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.82 | 3.76 |
| MM74 | 12 | 3.62 | 4.07 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.95 | 3.90 |
| MM75 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM75 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM75 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM75 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM75 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM75 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM75 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM75 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM75 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM75 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM75 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM75 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |
| MM75 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM76 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM76 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM76 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM76 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM76 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM76 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM76 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM76 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM76 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM76 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM76 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM76 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM76 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM77 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM77 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM77 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM77 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM77 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM77 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM77 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM77 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM77 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM77 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM77 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM77 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM77 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM78 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM78 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM78 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM78 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM78 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM78 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM78 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM78 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM78 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM78 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM78 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM78 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM78 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM79 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM79 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM79 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM79 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM79 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM79 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM79 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM79 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM79 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM79 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM79 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM79 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM79 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM80 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM80 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM80 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM80 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM80 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM80 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM80 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM80 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM80 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM80 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM80 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM80 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM80 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM81 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM81 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM81 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM81 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM81 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM81 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM81 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM81 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM81 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM81 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM81 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM81 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM81 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM82 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM82 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM82 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM82 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM82 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM82 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM82 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM82 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM82 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM82 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM82 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM82 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |
| MM82 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM83 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM83 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM83 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM83 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM83 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM83 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM83 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM83 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM83 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM83 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM83 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM83 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM83 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM84 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM84 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM84 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM84 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM84 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM84 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM84 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM84 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM84 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM84 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM84 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM84 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM84 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM85 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM85 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM85 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM85 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM85 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM85 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM85 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM85 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM85 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM85 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM85 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM85 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |
| MM85 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM86 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM86 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM86 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM86 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM86 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM86 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM86 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM86 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM86 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM86 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM86 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM86 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM86 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM87 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM87 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM87 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM87 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM87 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM87 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM87 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM87 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM87 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM87 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM87 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM87 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM87 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM88 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM88 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM88 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM88 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM88 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM88 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM88 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM88 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM88 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM88 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM88 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM88 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM88 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM89 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM89 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM89 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM89 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM89 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM89 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM89 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM89 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM89 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM89 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM89 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM89 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM89 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM90 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM90 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM90 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM90 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM90 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM90 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM90 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM90 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM90 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM90 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM90 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM90 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM90 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM91 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM91 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM91 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM91 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM91 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM91 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM91 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM91 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM91 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM91 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM91 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM91 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM91 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM92 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM92 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM92 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM92 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM92 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM92 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM92 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM92 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM92 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM92 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM92 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM92 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM92 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM93 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM93 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM93 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM93 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM93 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM93 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM93 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM93 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM93 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM93 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM93 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM93 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM93 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM94 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM94 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM94 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM94 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM94 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM94 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM94 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM94 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM94 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM94 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM94 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM94 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM94 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM95 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM95 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM95 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM95 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM95 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM95 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM95 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM95 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM95 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM95 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM95 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM95 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM95 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM96 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM96 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM96 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM96 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM96 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM96 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM96 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM96 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM96 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM96 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM96 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM96 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM96 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM97 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM97 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM97 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM97 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM97 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM97 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM97 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM97 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM97 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM97 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM97 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM97 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM97 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM98 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM98 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM98 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM98 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM98 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM98 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM98 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM98 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM98 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM98 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM98 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM98 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM98 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM99 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM99 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM99 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM99 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM99 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM99 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM99 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM99 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM99 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM99 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM99 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM99 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM99 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MS14 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS14 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS14 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS14 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS14 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS14 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS14 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS14 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS14 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS14 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS14 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS14 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS14 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS15 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS15 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS15 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS15 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS15 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS15 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS15 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS15 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS15 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS15 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS15 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS15 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS15 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS16 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS16 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS16 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS16 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS16 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS16 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS16 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS16 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS16 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS16 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS16 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS16 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS16 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS17 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS17 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS17 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS17 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS17 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS17 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS17 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS17 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS17 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS17 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS17 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS17 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS17 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS18 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS18 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS18 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS18 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS18 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS18 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS18 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS18 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS18 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS18 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS18 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS18 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS18 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS19 | 00 | 2.37 | 2.16 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.78 | 2.50 |
| MS19 | 01 | 2.54 | 2.45 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.88 | 2.80 |
| MS19 | 02 | 2.73 | 2.58 | 1.36 | 1.36 | 1.13 | 1.13 | 1.54 | 1.99 | 3.19 |
| MS19 | 03 | 3.00 | 2.71 | 1.43 | 1.43 | 1.13 | 1.13 | 1.54 | 2.11 | 3.27 |
| MS19 | 04 | 3.13 | 2.82 | 1.44 | 1.44 | 1.13 | 1.13 | 1.54 | 2.24 | 3.31 |
| MS19 | 05 | 3.29 | 3.41 | 1.52 | 1.52 | 1.13 | 1.13 | 1.54 | 2.31 | 3.65 |
| MS19 | 06 | 3.48 | 3.51 | 1.58 | 1.58 | 1.13 | 1.13 | 1.54 | 2.50 | 3.95 |
| MS19 | 07 | 3.61 | 3.93 | 1.62 | 1.62 | 1.13 | 1.13 | 1.54 | 2.57 | 4.19 |
| MS19 | 08 | 3.94 | 4.21 | 1.75 | 1.75 | 1.13 | 1.13 | 1.54 | 2.62 | 4.68 |
| MS19 | 09 | 4.21 | 4.44 | 1.88 | 1.88 | 1.13 | 1.13 | 1.54 | 2.67 | 4.76 |
| MS19 | 10 | 4.31 | 4.65 | 1.97 | 1.97 | 1.13 | 1.13 | 1.54 | 2.77 | 4.99 |
| MS19 | 11 | 4.41 | 4.79 | 2.07 | 2.07 | 1.13 | 1.13 | 1.54 | 2.90 | 5.12 |
| MS19 | 12 | 4.51 | 4.93 | 2.17 | 2.17 | 1.13 | 1.13 | 1.54 | 3.02 | 5.26 |
| MS20 | 00 | 2.37 | 1.96 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.78 | 2.50 |
| MS20 | 01 | 2.54 | 2.26 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.88 | 2.80 |
| MS20 | 02 | 2.73 | 2.39 | 1.18 | 1.18 | 1.13 | 1.13 | 1.52 | 1.99 | 3.19 |
| MS20 | 03 | 3.00 | 2.51 | 1.25 | 1.25 | 1.13 | 1.13 | 1.52 | 2.11 | 3.27 |
| MS20 | 04 | 3.13 | 2.63 | 1.26 | 1.26 | 1.13 | 1.13 | 1.52 | 2.24 | 3.31 |
| MS20 | 05 | 3.29 | 3.22 | 1.33 | 1.33 | 1.13 | 1.13 | 1.52 | 2.31 | 3.65 |
| MS20 | 06 | 3.48 | 3.32 | 1.39 | 1.39 | 1.13 | 1.13 | 1.52 | 2.50 | 3.95 |
| MS20 | 07 | 3.61 | 3.74 | 1.43 | 1.43 | 1.13 | 1.13 | 1.52 | 2.57 | 4.19 |
| MS20 | 08 | 3.94 | 4.02 | 1.57 | 1.57 | 1.13 | 1.13 | 1.52 | 2.62 | 4.68 |
| MS20 | 09 | 4.21 | 4.24 | 1.70 | 1.70 | 1.13 | 1.13 | 1.52 | 2.67 | 4.76 |
| MS20 | 10 | 4.31 | 4.46 | 1.79 | 1.79 | 1.13 | 1.13 | 1.52 | 2.77 | 4.99 |
| MS20 | 11 | 4.41 | 4.60 | 1.89 | 1.89 | 1.13 | 1.13 | 1.52 | 2.90 | 5.12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS20 | 12 | 4.51 | 4.74 | 1.99 | 1.99 | 1.13 | 1.13 | 1.52 | 3.02 | 5.26 |
| MS21 | 00 | 1.98 | 1.80 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.59 | 2.27 |
| MS21 | 01 | 2.15 | 2.10 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.69 | 2.57 |
| MS21 | 02 | 2.34 | 2.22 | 1.20 | 1.20 | 1.12 | 1.12 | 1.50 | 1.79 | 2.96 |
| MS21 | 03 | 2.61 | 2.35 | 1.27 | 1.27 | 1.12 | 1.12 | 1.50 | 1.92 | 3.04 |
| MS21 | 04 | 2.74 | 2.46 | 1.28 | 1.28 | 1.12 | 1.12 | 1.50 | 2.05 | 3.08 |
| MS21 | 05 | 2.90 | 3.05 | 1.35 | 1.35 | 1.12 | 1.12 | 1.50 | 2.12 | 3.42 |
| MS21 | 06 | 3.09 | 3.15 | 1.41 | 1.41 | 1.12 | 1.12 | 1.50 | 2.31 | 3.72 |
| MS21 | 07 | 3.22 | 3.58 | 1.45 | 1.45 | 1.12 | 1.12 | 1.50 | 2.38 | 3.96 |
| MS21 | 08 | 3.55 | 3.86 | 1.59 | 1.59 | 1.12 | 1.12 | 1.50 | 2.43 | 4.45 |
| MS21 | 09 | 3.82 | 4.08 | 1.72 | 1.72 | 1.12 | 1.12 | 1.50 | 2.48 | 4.53 |
| MS21 | 10 | 3.92 | 4.29 | 1.81 | 1.81 | 1.12 | 1.12 | 1.50 | 2.58 | 4.76 |
| MS21 | 11 | 4.02 | 4.43 | 1.91 | 1.91 | 1.12 | 1.12 | 1.50 | 2.71 | 4.89 |
| MS21 | 12 | 4.12 | 4.58 | 2.01 | 2.01 | 1.12 | 1.12 | 1.50 | 2.83 | 5.03 |
| MS22 | 00 | 1.98 | 1.66 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.59 | 2.27 |
| MS22 | 01 | 2.15 | 1.96 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.69 | 2.57 |
| MS22 | 02 | 2.34 | 2.09 | 1.16 | 1.16 | 1.11 | 1.11 | 1.48 | 1.79 | 2.96 |
| MS22 | 03 | 2.61 | 2.21 | 1.23 | 1.23 | 1.11 | 1.11 | 1.48 | 1.92 | 3.04 |
| MS22 | 04 | 2.74 | 2.33 | 1.24 | 1.24 | 1.11 | 1.11 | 1.48 | 2.05 | 3.08 |
| MS22 | 05 | 2.90 | 2.92 | 1.31 | 1.31 | 1.11 | 1.11 | 1.48 | 2.12 | 3.42 |
| MS22 | 06 | 3.09 | 3.02 | 1.37 | 1.37 | 1.11 | 1.11 | 1.48 | 2.31 | 3.72 |
| MS22 | 07 | 3.22 | 3.44 | 1.41 | 1.41 | 1.11 | 1.11 | 1.48 | 2.38 | 3.96 |
| MS22 | 08 | 3.55 | 3.72 | 1.55 | 1.55 | 1.11 | 1.11 | 1.48 | 2.43 | 4.45 |
| MS22 | 09 | 3.82 | 3.95 | 1.68 | 1.68 | 1.11 | 1.11 | 1.48 | 2.48 | 4.53 |
| MS22 | 10 | 3.92 | 4.16 | 1.77 | 1.77 | 1.11 | 1.11 | 1.48 | 2.58 | 4.76 |
| MS22 | 11 | 4.02 | 4.30 | 1.87 | 1.87 | 1.11 | 1.11 | 1.48 | 2.71 | 4.89 |
| MS22 | 12 | 4.12 | 4.44 | 1.97 | 1.97 | 1.11 | 1.11 | 1.48 | 2.83 | 5.03 |
| MS23 | 00 | 1.75 | 1.55 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.58 | 1.98 |
| MS23 | 01 | 1.92 | 1.84 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.68 | 2.27 |
| MS23 | 02 | 2.11 | 1.97 | 1.04 | 1.04 | 1.10 | 1.10 | 1.46 | 1.78 | 2.67 |
| MS23 | 03 | 2.38 | 2.10 | 1.11 | 1.11 | 1.10 | 1.10 | 1.46 | 1.91 | 2.75 |
| MS23 | 04 | 2.51 | 2.21 | 1.12 | 1.12 | 1.10 | 1.10 | 1.46 | 2.04 | 2.79 |
| MS23 | 05 | 2.67 | 2.80 | 1.19 | 1.19 | 1.10 | 1.10 | 1.46 | 2.11 | 3.13 |
| MS23 | 06 | 2.86 | 2.90 | 1.25 | 1.25 | 1.10 | 1.10 | 1.46 | 2.30 | 3.42 |
| MS23 | 07 | 2.99 | 3.32 | 1.29 | 1.29 | 1.10 | 1.10 | 1.46 | 2.37 | 3.67 |
| MS23 | 08 | 3.32 | 3.60 | 1.42 | 1.42 | 1.10 | 1.10 | 1.46 | 2.42 | 4.15 |
| MS23 | 09 | 3.59 | 3.83 | 1.56 | 1.56 | 1.10 | 1.10 | 1.46 | 2.47 | 4.23 |
| MS23 | 10 | 3.69 | 4.04 | 1.65 | 1.65 | 1.10 | 1.10 | 1.46 | 2.57 | 4.46 |
| MS23 | 11 | 3.79 | 4.18 | 1.75 | 1.75 | 1.10 | 1.10 | 1.46 | 2.70 | 4.60 |
| MS23 | 12 | 3.89 | 4.32 | 1.85 | 1.85 | 1.10 | 1.10 | 1.46 | 2.82 | 4.73 |
| MS24 | 00 | 1.75 | 1.45 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.58 | 1.98 |
| MS24 | 01 | 1.92 | 1.75 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.68 | 2.27 |
| MS24 | 02 | 2.11 | 1.87 | 0.97 | 0.97 | 1.09 | 1.09 | 1.44 | 1.78 | 2.67 |
| MS24 | 03 | 2.38 | 2.00 | 1.04 | 1.04 | 1.09 | 1.09 | 1.44 | 1.91 | 2.75 |
| MS24 | 04 | 2.51 | 2.11 | 1.05 | 1.05 | 1.09 | 1.09 | 1.44 | 2.04 | 2.79 |
| MS24 | 05 | 2.67 | 2.70 | 1.12 | 1.12 | 1.09 | 1.09 | 1.44 | 2.11 | 3.13 |
| MS24 | 06 | 2.86 | 2.80 | 1.18 | 1.18 | 1.09 | 1.09 | 1.44 | 2.30 | 3.42 |
| MS24 | 07 | 2.99 | 3.23 | 1.22 | 1.22 | 1.09 | 1.09 | 1.44 | 2.37 | 3.67 |
| MS24 | 08 | 3.32 | 3.51 | 1.35 | 1.35 | 1.09 | 1.09 | 1.44 | 2.42 | 4.15 |
| MS24 | 09 | 3.59 | 3.73 | 1.48 | 1.48 | 1.09 | 1.09 | 1.44 | 2.47 | 4.23 |
| MS24 | 10 | 3.69 | 3.94 | 1.58 | 1.58 | 1.09 | 1.09 | 1.44 | 2.57 | 4.46 |
| MS24 | 11 | 3.79 | 4.09 | 1.68 | 1.68 | 1.09 | 1.09 | 1.44 | 2.70 | 4.60 |
| MS24 | 12 | 3.89 | 4.23 | 1.78 | 1.78 | 1.09 | 1.09 | 1.44 | 2.82 | 4.73 |
| MS25 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS25 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS25 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS25 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS25 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS25 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS25 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS25 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS25 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS25 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS25 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS25 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS25 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS26 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS26 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS26 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS26 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS26 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS26 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS26 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS26 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS26 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS26 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS26 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS26 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS26 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS27 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS27 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS27 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS27 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS27 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS27 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS27 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS27 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS27 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS27 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS27 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS27 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS27 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS28 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS28 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS28 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS28 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS28 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS28 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS28 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS28 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS28 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS28 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS28 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS28 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS28 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS29 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS29 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS29 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS29 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS29 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS29 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS29 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS29 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS29 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS29 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS29 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS29 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS29 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS30 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS30 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS30 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS30 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS30 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS30 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS30 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS30 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS30 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS30 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS30 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS30 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS30 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS31 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS31 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS31 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS31 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS31 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS31 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS31 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS31 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS31 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS31 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS31 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS31 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS31 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS32 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS32 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS32 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS32 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS32 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS32 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS32 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS32 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS32 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS32 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS32 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS32 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS32 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS33 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS33 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS33 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS33 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS33 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS33 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS33 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS33 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS33 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS33 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS33 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS33 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS33 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS34 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS34 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS34 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS34 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS34 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS34 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS34 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS34 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS34 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS34 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS34 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS34 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS34 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS35 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS35 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS35 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS35 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS35 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS35 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS35 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS35 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS35 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS35 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS35 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS35 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS35 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS36 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS36 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS36 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS36 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS36 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS36 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS36 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS36 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS36 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS36 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS36 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS36 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS36 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS37 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS37 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS37 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS37 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS37 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS37 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS37 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS37 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS37 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS37 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS37 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS37 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS37 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS38 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS38 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS38 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS38 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS38 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS38 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS38 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS38 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS38 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS38 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS38 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS38 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS38 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS39 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS39 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS39 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS39 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS39 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS39 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS39 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS39 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS39 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS39 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS39 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS39 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS39 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS40 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS40 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS40 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS40 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS40 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS40 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS40 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS40 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS40 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS40 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS40 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS40 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS40 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS41 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS41 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS41 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS41 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS41 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS41 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS41 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS41 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS41 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS41 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS41 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS41 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS41 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS42 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS42 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS42 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS42 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS42 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS42 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS42 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS42 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS42 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS42 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS42 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS42 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS42 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS43 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS43 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS43 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS43 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS43 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS43 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS43 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS43 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS43 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS43 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS43 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS43 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS43 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS44 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS44 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS44 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS44 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS44 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS44 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS44 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS44 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS44 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS44 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS44 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS44 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS44 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS45 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS45 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS45 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS45 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS45 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS45 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS45 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS45 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS45 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS45 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS45 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS45 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS45 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS46 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS46 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS46 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS46 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS46 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS46 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS46 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS46 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS46 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS46 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS46 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS46 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS46 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS47 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS47 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS47 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS47 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS47 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS47 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS47 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS47 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS47 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS47 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS47 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS47 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS47 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS48 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS48 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS48 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS48 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS48 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS48 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS48 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS48 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS48 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS48 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS48 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS48 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS48 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS49 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS49 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS49 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS49 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS49 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS49 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS49 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS49 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS49 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS49 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS49 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS49 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS49 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS50 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS50 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS50 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS50 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS50 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS50 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS50 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS50 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS50 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS50 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS50 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS50 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS50 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS51 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS51 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS51 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS51 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS51 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS51 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS51 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS51 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS51 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS51 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS51 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS51 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS51 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS52 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS52 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS52 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS52 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS52 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS52 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS52 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS52 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS52 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS52 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS52 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS52 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS52 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS53 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS53 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS53 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS53 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS53 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS53 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS53 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS53 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS53 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS53 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS53 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS53 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS53 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS54 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS54 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS54 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS54 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS54 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS54 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS54 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS54 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS54 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS54 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS54 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS54 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS54 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS55 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS55 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS55 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS55 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS55 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS55 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS55 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS55 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS55 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS55 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS55 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS55 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS55 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS56 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS56 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS56 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS56 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS56 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS56 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS56 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS56 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS56 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS56 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS56 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS56 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS56 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS57 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS57 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS57 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS57 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS57 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS57 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS57 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS57 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS57 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS57 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS57 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS57 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS57 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS58 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS58 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS58 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS58 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS58 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS58 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS58 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS58 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS58 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS58 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS58 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS58 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS58 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS59 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS59 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS59 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS59 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS59 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS59 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS59 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS59 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS59 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS59 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS59 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS59 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS59 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS60 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS60 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS60 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS60 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS60 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS60 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS60 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS60 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS60 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS60 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS60 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS60 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS60 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS61 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS61 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS61 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS61 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS61 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS61 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS61 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS61 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS61 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS61 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS61 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS61 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS61 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS62 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS62 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS62 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS62 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS62 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS62 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS62 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS62 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS62 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS62 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS62 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS62 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS62 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS63 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS63 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS63 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS63 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS63 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS63 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS63 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS63 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS63 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS63 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS63 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS63 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS63 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS64 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS64 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS64 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS64 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS64 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS64 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS64 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS64 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS64 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS64 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS64 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS64 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS64 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS65 | 00 | 1.47 | 1.18 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.06 | 1.30 |
| MS65 | 01 | 1.64 | 1.47 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.16 | 1.60 |
| MS65 | 02 | 1.83 | 1.60 | 1.01 | 1.01 | 0.79 | 0.79 | 0.84 | 1.26 | 1.99 |
| MS65 | 03 | 2.10 | 1.73 | 1.08 | 1.08 | 0.79 | 0.79 | 0.84 | 1.39 | 2.07 |
| MS65 | 04 | 2.23 | 1.84 | 1.09 | 1.09 | 0.79 | 0.79 | 0.84 | 1.52 | 2.11 |
| MS65 | 05 | 2.39 | 2.43 | 1.16 | 1.16 | 0.79 | 0.79 | 0.84 | 1.59 | 2.45 |
| MS65 | 06 | 2.58 | 2.53 | 1.22 | 1.22 | 0.79 | 0.79 | 0.84 | 1.78 | 2.75 |
| MS65 | 07 | 2.71 | 2.95 | 1.26 | 1.26 | 0.79 | 0.79 | 0.84 | 1.85 | 2.99 |
| MS65 | 08 | 3.04 | 3.23 | 1.39 | 1.39 | 0.79 | 0.79 | 0.84 | 1.90 | 3.48 |
| MS65 | 09 | 3.31 | 3.46 | 1.53 | 1.53 | 0.79 | 0.79 | 0.84 | 1.95 | 3.56 |
| MS65 | 10 | 3.41 | 3.67 | 1.62 | 1.62 | 0.79 | 0.79 | 0.84 | 2.05 | 3.79 |
| MS65 | 11 | 3.51 | 3.81 | 1.72 | 1.72 | 0.79 | 0.79 | 0.84 | 2.18 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS65 | 12 | 3.61 | 3.95 | 1.82 | 1.82 | 0.79 | 0.79 | 0.84 | 2.30 | 4.06 |
| MS66 | 00 | 1.53 | 1.33 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 0.92 | 1.31 |
| MS66 | 01 | 1.70 | 1.63 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 1.03 | 1.61 |
| MS66 | 02 | 1.89 | 1.76 | 1.03 | 1.03 | 0.79 | 0.79 | 0.83 | 1.13 | 2.00 |
| MS66 | 03 | 2.16 | 1.88 | 1.10 | 1.10 | 0.79 | 0.79 | 0.83 | 1.25 | 2.08 |
| MS66 | 04 | 2.29 | 1.99 | 1.11 | 1.11 | 0.79 | 0.79 | 0.83 | 1.38 | 2.12 |
| MS66 | 05 | 2.45 | 2.59 | 1.18 | 1.18 | 0.79 | 0.79 | 0.83 | 1.46 | 2.46 |
| MS66 | 06 | 2.64 | 2.68 | 1.24 | 1.24 | 0.79 | 0.79 | 0.83 | 1.65 | 2.76 |
| MS66 | 07 | 2.77 | 3.11 | 1.28 | 1.28 | 0.79 | 0.79 | 0.83 | 1.71 | 3.00 |
| MS66 | 08 | 3.10 | 3.39 | 1.41 | 1.41 | 0.79 | 0.79 | 0.83 | 1.76 | 3.49 |
| MS66 | 09 | 3.37 | 3.61 | 1.55 | 1.55 | 0.79 | 0.79 | 0.83 | 1.81 | 3.57 |
| MS66 | 10 | 3.47 | 3.83 | 1.64 | 1.64 | 0.79 | 0.79 | 0.83 | 1.91 | 3.80 |
| MS66 | 11 | 3.57 | 3.97 | 1.74 | 1.74 | 0.79 | 0.79 | 0.83 | 2.04 | 3.93 |
| MS66 | 12 | 3.67 | 4.11 | 1.84 | 1.84 | 0.79 | 0.79 | 0.83 | 2.17 | 4.07 |
| MS67 | 00 | 1.56 | 1.42 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.89 | 1.36 |
| MS67 | 01 | 1.73 | 1.72 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.99 | 1.66 |
| MS67 | 02 | 1.91 | 1.84 | 0.97 | 0.97 | 0.78 | 0.78 | 0.82 | 1.10 | 2.05 |
| MS67 | 03 | 2.19 | 1.97 | 1.04 | 1.04 | 0.78 | 0.78 | 0.82 | 1.22 | 2.13 |
| MS67 | 04 | 2.31 | 2.08 | 1.05 | 1.05 | 0.78 | 0.78 | 0.82 | 1.35 | 2.17 |
| MS67 | 05 | 2.47 | 2.68 | 1.12 | 1.12 | 0.78 | 0.78 | 0.82 | 1.42 | 2.51 |
| MS67 | 06 | 2.67 | 2.77 | 1.18 | 1.18 | 0.78 | 0.78 | 0.82 | 1.61 | 2.81 |
| MS67 | 07 | 2.79 | 3.20 | 1.22 | 1.22 | 0.78 | 0.78 | 0.82 | 1.68 | 3.05 |
| MS67 | 08 | 3.13 | 3.48 | 1.35 | 1.35 | 0.78 | 0.78 | 0.82 | 1.73 | 3.54 |
| MS67 | 09 | 3.39 | 3.70 | 1.48 | 1.48 | 0.78 | 0.78 | 0.82 | 1.78 | 3.62 |
| MS67 | 10 | 3.49 | 3.91 | 1.58 | 1.58 | 0.78 | 0.78 | 0.82 | 1.88 | 3.85 |
| MS67 | 11 | 3.59 | 4.06 | 1.68 | 1.68 | 0.78 | 0.78 | 0.82 | 2.01 | 3.98 |
| MS67 | 12 | 3.69 | 4.20 | 1.78 | 1.78 | 0.78 | 0.78 | 0.82 | 2.13 | 4.12 |
| MS68 | 00 | 1.59 | 1.42 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.89 | 1.39 |
| MS68 | 01 | 1.76 | 1.71 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.99 | 1.69 |
| MS68 | 02 | 1.95 | 1.84 | 0.98 | 0.98 | 0.77 | 0.77 | 0.81 | 1.10 | 2.08 |
| MS68 | 03 | 2.22 | 1.97 | 1.05 | 1.05 | 0.77 | 0.77 | 0.81 | 1.22 | 2.16 |
| MS68 | 04 | 2.35 | 2.08 | 1.06 | 1.06 | 0.77 | 0.77 | 0.81 | 1.35 | 2.20 |
| MS68 | 05 | 2.51 | 2.67 | 1.13 | 1.13 | 0.77 | 0.77 | 0.81 | 1.42 | 2.54 |
| MS68 | 06 | 2.70 | 2.77 | 1.19 | 1.19 | 0.77 | 0.77 | 0.81 | 1.61 | 2.84 |
| MS68 | 07 | 2.83 | 3.19 | 1.23 | 1.23 | 0.77 | 0.77 | 0.81 | 1.68 | 3.08 |
| MS68 | 08 | 3.16 | 3.47 | 1.36 | 1.36 | 0.77 | 0.77 | 0.81 | 1.73 | 3.57 |
| MS68 | 09 | 3.43 | 3.70 | 1.49 | 1.49 | 0.77 | 0.77 | 0.81 | 1.78 | 3.65 |
| MS68 | 10 | 3.53 | 3.91 | 1.59 | 1.59 | 0.77 | 0.77 | 0.81 | 1.88 | 3.88 |
| MS68 | 11 | 3.63 | 4.05 | 1.69 | 1.69 | 0.77 | 0.77 | 0.81 | 2.01 | 4.01 |
| MS68 | 12 | 3.73 | 4.19 | 1.79 | 1.79 | 0.77 | 0.77 | 0.81 | 2.13 | 4.15 |
| MS69 | 00 | 1.66 | 1.49 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 0.91 | 1.44 |
| MS69 | 01 | 1.83 | 1.79 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 1.01 | 1.74 |
| MS69 | 02 | 2.02 | 1.92 | 0.97 | 0.97 | 0.77 | 0.77 | 0.80 | 1.11 | 2.13 |
| MS69 | 03 | 2.29 | 2.04 | 1.04 | 1.04 | 0.77 | 0.77 | 0.80 | 1.24 | 2.21 |
| MS69 | 04 | 2.42 | 2.15 | 1.05 | 1.05 | 0.77 | 0.77 | 0.80 | 1.36 | 2.25 |
| MS69 | 05 | 2.58 | 2.75 | 1.12 | 1.12 | 0.77 | 0.77 | 0.80 | 1.44 | 2.59 |
| MS69 | 06 | 2.77 | 2.84 | 1.18 | 1.18 | 0.77 | 0.77 | 0.80 | 1.63 | 2.89 |
| MS69 | 07 | 2.90 | 3.27 | 1.22 | 1.22 | 0.77 | 0.77 | 0.80 | 1.69 | 3.13 |
| MS69 | 08 | 3.23 | 3.55 | 1.35 | 1.35 | 0.77 | 0.77 | 0.80 | 1.74 | 3.62 |
| MS69 | 09 | 3.50 | 3.77 | 1.48 | 1.48 | 0.77 | 0.77 | 0.80 | 1.79 | 3.70 |
| MS69 | 10 | 3.60 | 3.99 | 1.58 | 1.58 | 0.77 | 0.77 | 0.80 | 1.90 | 3.93 |
| MS69 | 11 | 3.70 | 4.13 | 1.68 | 1.68 | 0.77 | 0.77 | 0.80 | 2.02 | 4.06 |
| MS69 | 12 | 3.80 | 4.27 | 1.78 | 1.78 | 0.77 | 0.77 | 0.80 | 2.15 | 4.20 |
| MS70 | 00 | 1.69 | 1.50 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.90 | 1.48 |
| MS70 | 01 | 1.86 | 1.79 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 1.00 | 1.78 |
| MS70 | 02 | 2.05 | 1.92 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 1.10 | 2.17 |
| MS70 | 03 | 2.32 | 2.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.22 | 2.25 |
| MS70 | 04 | 2.45 | 2.16 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.35 | 2.30 |
| MS70 | 05 | 2.61 | 2.75 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.43 | 2.63 |
| MS70 | 06 | 2.80 | 2.85 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.62 | 2.93 |
| MS70 | 07 | 2.93 | 3.27 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.68 | 3.17 |
| MS70 | 08 | 3.26 | 3.56 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.73 | 3.66 |
| MS70 | 09 | 3.53 | 3.78 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.78 | 3.74 |
| MS70 | 10 | 3.63 | 3.99 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.88 | 3.97 |
| MS70 | 11 | 3.73 | 4.13 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 2.01 | 4.11 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS70 | 12 | 3.83 | 4.27 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 2.14 | 4.24 |
| MS71 | 00 | 1.73 | 1.54 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.89 | 1.52 |
| MS71 | 01 | 1.90 | 1.84 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.99 | 1.82 |
| MS71 | 02 | 2.09 | 1.97 | 1.01 | 1.01 | 0.76 | 0.76 | 0.79 | 1.09 | 2.21 |
| MS71 | 03 | 2.36 | 2.09 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.22 | 2.29 |
| MS71 | 04 | 2.49 | 2.21 | 1.09 | 1.09 | 0.76 | 0.76 | 0.79 | 1.35 | 2.33 |
| MS71 | 05 | 2.65 | 2.80 | 1.16 | 1.16 | 0.76 | 0.76 | 0.79 | 1.42 | 2.67 |
| MS71 | 06 | 2.84 | 2.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.61 | 2.97 |
| MS71 | 07 | 2.97 | 3.32 | 1.26 | 1.26 | 0.76 | 0.76 | 0.79 | 1.68 | 3.21 |
| MS71 | 08 | 3.30 | 3.60 | 1.39 | 1.39 | 0.76 | 0.76 | 0.79 | 1.73 | 3.70 |
| MS71 | 09 | 3.57 | 3.83 | 1.53 | 1.53 | 0.76 | 0.76 | 0.79 | 1.78 | 3.78 |
| MS71 | 10 | 3.67 | 4.04 | 1.62 | 1.62 | 0.76 | 0.76 | 0.79 | 1.88 | 4.01 |
| MS71 | 11 | 3.77 | 4.18 | 1.72 | 1.72 | 0.76 | 0.76 | 0.79 | 2.00 | 4.15 |
| MS71 | 12 | 3.87 | 4.32 | 1.82 | 1.82 | 0.76 | 0.76 | 0.79 | 2.13 | 4.28 |
| MS72 | 00 | 1.75 | 1.57 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.84 | 1.63 |
| MS72 | 01 | 1.92 | 1.87 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.94 | 1.93 |
| MS72 | 02 | 2.11 | 2.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.05 | 2.32 |
| MS72 | 03 | 2.38 | 2.12 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.17 | 2.40 |
| MS72 | 04 | 2.51 | 2.24 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.30 | 2.44 |
| MS72 | 05 | 2.67 | 2.83 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.37 | 2.78 |
| MS72 | 06 | 2.86 | 2.93 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.56 | 3.08 |
| MS72 | 07 | 2.99 | 3.35 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.63 | 3.32 |
| MS72 | 08 | 3.32 | 3.63 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.68 | 3.81 |
| MS72 | 09 | 3.59 | 3.86 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.73 | 3.89 |
| MS72 | 10 | 3.69 | 4.07 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.83 | 4.12 |
| MS72 | 11 | 3.79 | 4.21 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.96 | 4.25 |
| MS72 | 12 | 3.89 | 4.35 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.08 | 4.39 |
| MS73 | 00 | 1.84 | 1.61 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.83 | 1.63 |
| MS73 | 01 | 2.01 | 1.91 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.93 | 1.93 |
| MS73 | 02 | 2.20 | 2.04 | 0.99 | 0.99 | 0.76 | 0.76 | 0.79 | 1.03 | 2.32 |
| MS73 | 03 | 2.47 | 2.16 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.16 | 2.40 |
| MS73 | 04 | 2.60 | 2.28 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.29 | 2.44 |
| MS73 | 05 | 2.76 | 2.87 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.36 | 2.78 |
| MS73 | 06 | 2.95 | 2.97 | 1.20 | 1.20 | 0.76 | 0.76 | 0.79 | 1.55 | 3.07 |
| MS73 | 07 | 3.08 | 3.39 | 1.24 | 1.24 | 0.76 | 0.76 | 0.79 | 1.61 | 3.32 |
| MS73 | 08 | 3.41 | 3.67 | 1.37 | 1.37 | 0.76 | 0.76 | 0.79 | 1.67 | 3.80 |
| MS73 | 09 | 3.68 | 3.90 | 1.51 | 1.51 | 0.76 | 0.76 | 0.79 | 1.72 | 3.89 |
| MS73 | 10 | 3.78 | 4.11 | 1.60 | 1.60 | 0.76 | 0.76 | 0.79 | 1.82 | 4.12 |
| MS73 | 11 | 3.88 | 4.25 | 1.70 | 1.70 | 0.76 | 0.76 | 0.79 | 1.94 | 4.25 |
| MS73 | 12 | 3.98 | 4.39 | 1.80 | 1.80 | 0.76 | 0.76 | 0.79 | 2.07 | 4.39 |
| MS74 | 00 | 1.87 | 1.67 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.83 | 1.72 |
| MS74 | 01 | 2.04 | 1.97 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.93 | 2.01 |
| MS74 | 02 | 2.23 | 2.09 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.03 | 2.41 |
| MS74 | 03 | 2.50 | 2.22 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.16 | 2.49 |
| MS74 | 04 | 2.63 | 2.33 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.29 | 2.53 |
| MS74 | 05 | 2.79 | 2.92 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.36 | 2.87 |
| MS74 | 06 | 2.98 | 3.02 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.55 | 3.16 |
| MS74 | 07 | 3.11 | 3.45 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.61 | 3.41 |
| MS74 | 08 | 3.44 | 3.73 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.67 | 3.89 |
| MS74 | 09 | 3.71 | 3.95 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.72 | 3.97 |
| MS74 | 10 | 3.81 | 4.16 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.82 | 4.20 |
| MS74 | 11 | 3.91 | 4.30 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.94 | 4.34 |
| MS74 | 12 | 4.01 | 4.45 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.07 | 4.47 |
| MS75 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS75 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS75 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS75 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS75 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS75 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS75 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS75 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS75 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS75 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS75 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS75 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS75 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS76 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS76 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS76 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS76 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS76 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS76 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS76 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS76 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS76 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS76 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS76 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS76 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |
| MS76 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS77 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS77 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS77 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS77 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS77 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS77 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS77 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS77 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS77 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS77 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS77 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS77 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS77 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS78 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS78 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS78 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS78 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS78 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS78 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS78 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS78 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS78 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS78 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS78 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS78 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS78 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS79 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS79 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS79 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS79 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS79 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS79 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS79 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS79 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS79 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS79 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS79 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS79 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |
| MS79 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS80 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS80 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS80 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS80 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS80 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS80 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS80 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS80 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS80 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS80 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS80 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS80 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS80 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS81 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS81 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS81 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS81 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS81 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS81 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS81 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS81 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS81 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS81 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS81 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS81 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS81 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS82 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS82 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS82 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS82 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS82 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS82 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS82 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS82 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS82 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS82 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS82 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS82 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS82 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS83 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS83 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS83 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS83 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS83 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS83 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS83 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS83 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS83 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS83 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS83 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS83 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS83 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS84 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS84 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS84 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS84 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS84 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS84 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS84 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS84 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS84 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS84 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS84 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS84 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS84 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS85 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS85 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS85 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS85 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS85 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS85 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS85 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS85 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS85 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS85 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS85 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS85 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS85 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS86 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS86 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS86 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS86 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS86 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS86 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS86 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS86 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS86 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS86 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS86 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS86 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |
| MS86 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS87 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS87 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS87 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS87 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS87 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS87 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS87 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS87 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS87 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS87 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS87 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS87 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS87 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS88 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS88 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS88 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS88 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS88 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS88 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS88 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS88 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS88 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS88 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS88 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS88 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS88 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS89 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS89 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS89 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS89 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS89 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS89 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS89 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS89 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS89 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS89 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS89 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS89 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |
| MS89 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS90 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS90 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS90 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS90 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS90 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS90 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS90 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS90 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS90 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS90 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS90 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS90 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS90 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS91 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS91 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS91 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS91 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS91 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS91 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS91 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS91 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS91 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS91 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS91 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS91 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS91 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS92 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS92 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS92 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS92 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS92 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS92 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS92 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS92 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS92 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS92 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS92 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS92 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS92 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS93 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS93 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS93 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS93 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS93 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS93 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS93 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS93 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS93 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS93 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS93 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS93 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS93 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS94 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS94 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS94 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS94 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS94 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS94 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS94 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS94 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS94 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS94 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS94 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS94 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS94 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS95 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS95 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS95 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS95 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS95 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS95 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS95 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS95 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS95 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS95 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS95 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS95 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS95 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS96 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS96 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS96 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS96 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS96 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS96 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS96 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS96 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS96 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS96 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS96 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS96 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS96 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS97 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS97 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS97 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS97 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS97 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS97 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS97 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS97 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS97 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS97 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS97 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS97 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS97 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS98 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS98 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS98 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS98 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS98 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS98 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS98 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS98 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS98 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS98 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS98 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS98 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS98 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS99 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS99 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS99 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS99 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS99 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS99 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS99 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS99 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS99 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS99 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS99 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS99 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS99 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| Extra Point Factor: | | 0.10 | 0.10 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.06 | 0.10 |

Additional Points
(((Points-12)*extrapointfactor)+1)*12 point factor

Class 1 = ExtraCar

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| N | T | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Z | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 5 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 4 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 2 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Y | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | X | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | W | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | V | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | U | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | S | 0.99 | 0.99 | 0.98 | 0.98 | 0.99 | 0.98 | 0.99 |
| N | R | 0.99 | 0.98 | 0.95 | 0.95 | 0.97 | 0.96 | 0.97 |
| N | Q | 0.98 | 0.96 | 0.93 | 0.93 | 0.94 | 0.92 | 0.96 |
| N | P | 0.97 | 0.95 | 0.90 | 0.90 | 0.93 | 0.90 | 0.95 |
| N | N | 0.96 | 0.94 | 0.86 | 0.86 | 0.91 | 0.87 | 0.94 |
| N | M | 0.96 | 0.92 | 0.81 | 0.81 | 0.85 | 0.83 | 0.92 |
| N | L | 0.95 | 0.90 | 0.76 | 0.76 | 0.82 | 0.79 | 0.91 |
| N | K | 0.94 | 0.87 | 0.72 | 0.72 | 0.79 | 0.74 | 0.90 |
| N | J | 0.94 | 0.83 | 0.67 | 0.67 | 0.77 | 0.70 | 0.88 |
| N | H | 0.93 | 0.81 | 0.63 | 0.63 | 0.75 | 0.67 | 0.85 |
| N | G | 0.92 | 0.79 | 0.58 | 0.58 | 0.72 | 0.62 | 0.81 |
| N | F | 0.92 | 0.77 | 0.53 | 0.53 | 0.70 | 0.60 | 0.78 |
| N | E | 0.91 | 0.75 | 0.51 | 0.51 | 0.68 | 0.57 | 0.74 |
| N | D | 0.90 | 0.73 | 0.48 | 0.48 | 0.67 | 0.54 | 0.73 |
| N | C | 0.89 | 0.71 | 0.45 | 0.45 | 0.65 | 0.51 | 0.71 |
| N | B | 0.89 | 0.69 | 0.43 | 0.43 | 0.63 | 0.49 | 0.70 |
| N | A | 0.88 | 0.67 | 0.40 | 0.40 | 0.61 | 0.46 | 0.68 |
| P | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| P | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| P | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| P | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| P | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| P | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| P | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| P | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| P | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| P | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| P | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| P | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| P | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| P | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| P | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| P | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| P | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| H | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| H | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| H | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| H | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| H | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| H | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| H | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| H | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| H | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| H | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| H | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| H | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| H | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| H | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| H | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| H | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| H | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| H | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| R | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| R | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| R | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| R | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| R | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| R | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| R | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| R | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| R | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| R | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| R | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| R | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| R | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| R | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| R | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| R | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| R | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| 1 | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 1 | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| 1 | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| 1 | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| 1 | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| 1 | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| 1 | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| 1 | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| 1 | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| 1 | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| 1 | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| 1 | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| 1 | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| 1 | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| 1 | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| 1 | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| 1 | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| 1 | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| 2 | T | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Z | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 5 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 4 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 3 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 2 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Y | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | X | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | W | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | V | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | U | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | S | 0.81 | 0.76 | 0.81 | 0.81 | 0.78 | 0.73 | 0.73 |
| 2 | R | 0.81 | 0.74 | 0.78 | 0.78 | 0.76 | 0.72 | 0.72 |
| 2 | Q | 0.80 | 0.73 | 0.78 | 0.78 | 0.73 | 0.69 | 0.71 |
| 2 | P | 0.80 | 0.72 | 0.75 | 0.75 | 0.72 | 0.67 | 0.71 |
| 2 | N | 0.79 | 0.71 | 0.70 | 0.70 | 0.70 | 0.65 | 0.70 |
| 2 | M | 0.79 | 0.70 | 0.65 | 0.65 | 0.66 | 0.63 | 0.70 |
| 2 | L | 0.78 | 0.68 | 0.60 | 0.60 | 0.63 | 0.60 | 0.70 |
| 2 | K | 0.78 | 0.66 | 0.58 | 0.58 | 0.61 | 0.57 | 0.68 |
| 2 | J | 0.77 | 0.64 | 0.53 | 0.53 | 0.59 | 0.55 | 0.67 |
| 2 | H | 0.77 | 0.61 | 0.48 | 0.48 | 0.58 | 0.51 | 0.66 |
| 2 | G | 0.76 | 0.60 | 0.45 | 0.45 | 0.56 | 0.48 | 0.62 |
| 2 | F | 0.76 | 0.58 | 0.42 | 0.42 | 0.54 | 0.46 | 0.59 |
| 2 | E | 0.75 | 0.57 | 0.39 | 0.39 | 0.53 | 0.44 | 0.57 |
| 2 | D | 0.75 | 0.55 | 0.37 | 0.37 | 0.51 | 0.42 | 0.56 |
| 2 | C | 0.74 | 0.53 | 0.35 | 0.35 | 0.49 | 0.40 | 0.53 |
| 2 | B | 0.74 | 0.52 | 0.33 | 0.33 | 0.48 | 0.38 | 0.52 |
| 2 | A | 0.73 | 0.50 | 0.30 | 0.30 | 0.46 | 0.36 | 0.51 |
| 3 | T | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Z | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 5 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 3 | 4 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 3 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 2 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Y | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | X | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | W | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | V | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | U | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | S | 0.78 | 0.74 | 0.81 | 0.81 | 0.78 | 0.71 | 0.70 |
| 3 | R | 0.77 | 0.72 | 0.78 | 0.78 | 0.76 | 0.70 | 0.69 |
| 3 | Q | 0.77 | 0.71 | 0.78 | 0.78 | 0.73 | 0.67 | 0.68 |
| 3 | P | 0.77 | 0.70 | 0.75 | 0.75 | 0.72 | 0.65 | 0.68 |
| 3 | N | 0.76 | 0.69 | 0.70 | 0.70 | 0.70 | 0.63 | 0.67 |
| 3 | M | 0.76 | 0.68 | 0.65 | 0.65 | 0.66 | 0.61 | 0.67 |
| 3 | L | 0.76 | 0.66 | 0.60 | 0.60 | 0.63 | 0.58 | 0.66 |
| 3 | K | 0.75 | 0.64 | 0.58 | 0.58 | 0.61 | 0.55 | 0.65 |
| 3 | J | 0.75 | 0.62 | 0.53 | 0.53 | 0.59 | 0.53 | 0.64 |
| 3 | H | 0.74 | 0.60 | 0.48 | 0.48 | 0.58 | 0.49 | 0.63 |
| 3 | G | 0.74 | 0.59 | 0.45 | 0.45 | 0.56 | 0.46 | 0.59 |
| 3 | F | 0.74 | 0.57 | 0.42 | 0.42 | 0.54 | 0.45 | 0.56 |
| 3 | E | 0.73 | 0.56 | 0.39 | 0.39 | 0.53 | 0.43 | 0.55 |
| 3 | D | 0.73 | 0.54 | 0.37 | 0.37 | 0.51 | 0.41 | 0.54 |
| 3 | C | 0.73 | 0.52 | 0.35 | 0.35 | 0.49 | 0.39 | 0.52 |
| 3 | B | 0.72 | 0.51 | 0.33 | 0.33 | 0.48 | 0.37 | 0.51 |
| 3 | A | 0.72 | 0.49 | 0.30 | 0.30 | 0.46 | 0.35 | 0.50 |

State of Arkansas
Direct National Insurance Company
Vehicle Age

| Vehicle Age | BI | PD | CMP | COL |
|---|---|---|---|---|
| -2 | 1.00 | 1.00 | 1.03 | 1.02 |
| -1 | 1.00 | 1.00 | 1.03 | 1.02 |
| 0 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.02 | 1.02 | 0.95 | 0.95 |
| 2 | 1.05 | 1.03 | 0.91 | 0.89 |
| 3 | 1.07 | 1.04 | 0.86 | 0.83 |
| 4 | 1.09 | 1.05 | 0.84 | 0.77 |
| 5 | 1.10 | 1.05 | 0.82 | 0.70 |
| 6 | 1.10 | 1.05 | 0.81 | 0.65 |
| 7 | 1.10 | 1.05 | 0.80 | 0.59 |
| 8 | 1.09 | 1.04 | 0.80 | 0.55 |
| 9 | 1.07 | 1.03 | 0.80 | 0.51 |
| 10 | 1.05 | 1.02 | 0.79 | 0.48 |
| 11 | 1.03 | 1.01 | 0.76 | 0.46 |
| 12 | 1.01 | 0.99 | 0.74 | 0.44 |
| 13 | 0.99 | 0.98 | 0.68 | 0.42 |
| 14 | 0.97 | 0.96 | 0.66 | 0.38 |
| 15 | 0.93 | 0.94 | 0.66 | 0.31 |
| 16 | 0.91 | 0.92 | 0.61 | 0.30 |
| 17 | 0.88 | 0.89 | 0.61 | 0.29 |
| 18 | 0.81 | 0.85 | 0.39 | 0.23 |
| 19 | 0.81 | 0.82 | 0.39 | 0.23 |
| 20 | 0.80 | 0.80 | 0.39 | 0.23 |

State of Arkansas
Direct National Insurance Compnay
Liability Symbol

| Liability Symbol | Description | BI | PD | PIP | MP |
|---|---|---|---|---|---|
| A | All Others | 1.00 | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.03 | 0.97 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.08 | 1.00 | 1.00 |
| H | High Performance | 1.07 | 1.08 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.06 | 0.99 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.08 | 1.10 | 1.10 |
| S | Sports | 1.06 | 0.98 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 0.94 | 1.08 | 1.00 | 1.00 |
| V | Van/Mini-Van | 0.96 | 1.00 | 1.00 | 1.00 |

State of Arkansas
Direct National Insurance Company
Physical Damage Symbol

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.77 | 0.91 | $0-1,600 | 0.35 | 0.47 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.39 | 0.56 |
| 3 | 8,001-9,000 | 1.19 | 1.19 | 2,101-2,750 | 0.56 | 0.68 |
| 4 | 9,001-10,000 | 1.31 | 1.27 | 2,751-3,700 | 0.67 | 0.78 |
| 5 | 10,001-11,250 | 1.48 | 1.35 | 3,701-5,000 | 0.78 | 0.92 |
| 6 | 11,251-12,500 | 1.58 | 1.39 | 5,001-6,500 | 1.00 | 1.00 |
| 7 | 12,501-13,750 | 1.71 | 1.48 | 6,501-8,000 | 1.23 | 1.10 |
| 8 | 13,751-15,000 | 1.77 | 1.53 | 8,001-10,000 | 1.43 | 1.27 |
| A | 15,001-16,250 | 1.92 | 1.63 | 10,001-12,500 | 1.77 | 1.45 |
| B | 16,251-17,500 | 1.99 | 1.68 | 12,501-15,000 | 2.12 | 1.59 |
| C | 17,501-18,750 | 2.14 | 1.79 | 15,001-17,500 | 2.50 | 1.76 |
| D | 18,751-20,000 | 2.25 | 1.84 | 17,501-20,000 | 2.96 | 1.92 |
| E | 20,001-22,000 | 2.42 | 1.96 | 20,001-24,000 | 3.47 | 2.14 |
| F | 22,001-24,000 | 2.58 | 2.02 | 24,001-28,000 | 4.32 | 2.32 |
| G | 24,001-26,000 | 2.91 | 2.15 | 28,001-33,000 | 5.19 | 2.57 |
| H | 26,001-28,000 | 3.28 | 2.22 | 33,001-39,000 | 6.21 | 2.73 |
| I | 28,001-30,000 | 3.64 | 2.35 | 39,001-46,000 | 7.51 | 2.99 |
| J | 30,001-33,000 | 3.92 | 2.44 | 46,001-55,000 | 8.92 | 3.17 |
| K | 33,001-36,000 | 4.54 | 2.55 | 55,001-65,000 | 9.99 | 3.34 |
| L | 36,001-40,000 | 4.92 | 2.64 | 65,001 and above | 9.99 | 3.80 |
| M | 40,001-45,000 | 5.70 | 2.78 | | | |
| N | 45,001-50,000 | 6.46 | 2.95 | | | |
| O | 50,000-60,000 | 7.61 | 3.02 | | | |
| P | 60,001-70,000 | 9.58 | 3.23 | | | |
| Q | 70,001-80,000 | 11.77 | 3.48 | | | |
| R | 80,001 and above | 13.72 | 3.63 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

State of Arkansas
Direct National Insurance Company
Vehicle Use

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | | 0.90 | 0.90 | | | |

State of Arkansas
Direct National Insurance Company
Limits & Deductibles

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.02 |
| 100000 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.52 |
| 100000 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

State of Arkansas
Direct National Insurance Company
Term

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

State of Arkansas
Direct National Insurance Company
Discounts

| Discount | Code | BI | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|
| Senior Citizen | SR | 0.05 | | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.22 | 0.22 | 0.15 | 0.20 | 0.10 | 0.10 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Welcome Back | WB | 0.05 | 0.05 | | | | 0.05 |

# Direct Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Business Effective: 01/28/2010

Renewal Business Effective: 03/14/2010

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 001 | 149 | 119 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 002 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 003 | 149 | 119 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 004 | 149 | 119 | 66 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 005 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 006 | 149 | 119 | 66 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 007 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 128 | 235 | 25 | 12 |
| 008 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 009 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 011 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 012 | 149 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 013 | 149 | 119 | 74 | 31 | 39 | 16 | 34 | 10 | 128 | 235 | 25 | 12 |
| 014 | 149 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 015 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 016 | 149 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 017 | 149 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 018 | 149 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 019 | 149 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 020 | 152 | 117 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 021 | 152 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 022 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 023 | 152 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 024 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 025 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 026 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 027 | 152 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 028 | 152 | 129 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 029 | 152 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 030 | 152 | 129 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 031 | 150 | 152 | 65 | 28 | 29 | 15 | 40 | 10 | 86 | 311 | 25 | 12 |
| 032 | 150 | 152 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 033 | 150 | 140 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 034 | 150 | 122 | 65 | 28 | 29 | 15 | 40 | 10 | 79 | 311 | 25 | 12 |
| 035 | 150 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 036 | 139 | 113 | 66 | 28 | 31 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 037 | 139 | 113 | 66 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 038 | 139 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 040 | 139 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 73 | 311 | 25 | 12 |
| 041 | 139 | 122 | 68 | 29 | 32 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 042 | 139 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 043 | 139 | 122 | 66 | 28 | 31 | 16 | 37 | 10 | 79 | 278 | 25 | 12 |
| 044 | 139 | 122 | 68 | 29 | 32 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 045 | 139 | 122 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 046 | 139 | 122 | 68 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 047 | 145 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 048 | 145 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 049 | 145 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 050 | 145 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 051 | 178 | 134 | 76 | 31 | 34 | 17 | 40 | 10 | 96 | 296 | 25 | 12 |
| 052 | 178 | 134 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 053 | 178 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 054 | 178 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 107 | 302 | 25 | 12 |
| 055 | 178 | 159 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 056 | 278 | 163 | 103 | 47 | 50 | 25 | 37 | 10 | 90 | 253 | 25 | 12 |
| 057 | 278 | 163 | 103 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 058 | 190 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 059 | 190 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 060 | 190 | 163 | 103 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 061 | 190 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 062 | 190 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 063 | 190 | 150 | 70 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 064 | 190 | 150 | 70 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 065 | 190 | 150 | 103 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 066 | 190 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 067 | 190 | 146 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 068 | 136 | 140 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 069 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 320 | 25 | 12 |
| 070 | 136 | 113 | 66 | 28 | 31 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 071 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 072 | 136 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 073 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 81 | 278 | 25 | 12 |
| 074 | 136 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 278 | 25 | 12 |
| 075 | 136 | 146 | 64 | 27 | 29 | 15 | 36 | 10 | 90 | 255 | 25 | 12 |
| 076 | 136 | 146 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 077 | 156 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 078 | 156 | 117 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 079 | 156 | 117 | 85 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 080 | 156 | 152 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 081 | 156 | 162 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 082 | 156 | 140 | 85 | 30 | 34 | 16 | 34 | 10 | 73 | 251 | 25 | 12 |
| 083 | 156 | 140 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 084 | 156 | 140 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 085 | 156 | 140 | 85 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 086 | 156 | 140 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 087 | 156 | 140 | 85 | 30 | 34 | 16 | 34 | 10 | 86 | 251 | 25 | 12 |
| 088 | 156 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 089 | 168 | 138 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 091 | 168 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 86 | 271 | 25 | 12 |
| 092 | 168 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 093 | 168 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 094 | 168 | 138 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 095 | 168 | 130 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 096 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 097 | 168 | 130 | 71 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 098 | 168 | 130 | 68 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 099 | 168 | 130 | 71 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 100 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 84 | 275 | 25 | 12 |
| 101 | 168 | 130 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 102 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 75 | 275 | 25 | 12 |
| 103 | 168 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 104 | 168 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 75 | 253 | 25 | 12 |
| 105 | 168 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 106 | 168 | 146 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 107 | 168 | 146 | 66 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 108 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 109 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 110 | 168 | 146 | 64 | 27 | 29 | 15 | 39 | 10 | 81 | 291 | 25 | 12 |
| 111 | 168 | 146 | 71 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 112 | 168 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 253 | 25 | 12 |
| 113 | 168 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 114 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 75 | 291 | 25 | 12 |
| 115 | 168 | 146 | 71 | 30 | 33 | 17 | 39 | 10 | 75 | 291 | 25 | 12 |
| 116 | 168 | 146 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 117 | 166 | 138 | 74 | 31 | 39 | 16 | 35 | 10 | 89 | 249 | 25 | 12 |
| 118 | 166 | 138 | 70 | 31 | 35 | 17 | 35 | 10 | 89 | 249 | 25 | 12 |
| 119 | 166 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 89 | 255 | 25 | 12 |
| 120 | 166 | 138 | 74 | 31 | 39 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 121 | 166 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 122 | 166 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 123 | 166 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 124 | 166 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |
| 125 | 166 | 138 | 78 | 33 | 35 | 18 | 35 | 10 | 106 | 249 | 25 | 12 |
| 126 | 166 | 138 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 127 | 166 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 128 | 166 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 129 | 166 | 150 | 64 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 130 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 131 | 166 | 146 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 132 | 166 | 146 | 64 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 133 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 134 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 253 | 25 | 12 |
| 135 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 136 | 166 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 137 | 166 | 116 | 74 | 31 | 39 | 16 | 35 | 10 | 106 | 249 | 25 | 12 |
| 138 | 157 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 139 | 157 | 130 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 140 | 157 | 130 | 71 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 141 | 157 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 142 | 144 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 143 | 144 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 90 | 249 | 25 | 12 |
| 144 | 144 | 129 | 74 | 31 | 39 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 145 | 144 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 90 | 255 | 25 | 12 |
| 146 | 144 | 116 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 147 | 144 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 148 | 209 | 138 | 68 | 29 | 32 | 16 | 40 | 10 | 96 | 296 | 25 | 12 |
| 149 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 96 | 296 | 25 | 12 |
| 150 | 209 | 138 | 78 | 33 | 35 | 18 | 38 | 10 | 96 | 275 | 25 | 12 |
| 151 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 153 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 154 | 209 | 138 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 155 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 156 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 157 | 209 | 159 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 158 | 209 | 159 | 78 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |
| 200 | 149 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 201 | 190 | 150 | 70 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 202 | 190 | 150 | 103 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 203 | 190 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 204 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 205 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 206 | 209 | 159 | 78 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.37 | 0.52 | 0.51 | 0.51 | 0.51 | 0.51 | 0.47 | 0.97 | 0.47 |
| FM14 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM15 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM16 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM17 | 1.51 | 1.63 | 1.38 | 1.38 | 1.38 | 1.38 | 1.72 | 1.68 | 1.72 |
| FM18 | 1.55 | 1.63 | 1.40 | 1.40 | 1.40 | 1.40 | 1.75 | 1.38 | 1.75 |
| FM19 | 0.90 | 1.10 | 1.18 | 1.18 | 1.18 | 1.18 | 1.19 | 1.33 | 1.19 |
| FM20 | 0.85 | 0.95 | 1.13 | 1.13 | 1.13 | 1.13 | 1.03 | 1.22 | 1.03 |
| FM21 | 0.77 | 0.83 | 0.86 | 0.86 | 0.86 | 0.86 | 0.91 | 1.19 | 0.91 |
| FM22 | 0.69 | 0.75 | 0.89 | 0.89 | 0.89 | 0.89 | 0.84 | 1.05 | 0.84 |
| FM23 | 0.64 | 0.76 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 1.07 | 0.74 |
| FM24 | 0.62 | 0.65 | 1.03 | 1.03 | 1.03 | 1.03 | 0.67 | 0.96 | 0.67 |
| FM25 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM26 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM27 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM28 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM29 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM30 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM31 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM32 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM33 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM34 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM35 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM36 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM37 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM38 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM39 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM40 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM41 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM42 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM43 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM44 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM45 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM46 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM47 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM48 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM49 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM50 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM51 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM52 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM53 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM54 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM55 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM56 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM57 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM58 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM59 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM60 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM61 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM62 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM63 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM64 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM65 | 0.71 | 0.54 | 0.73 | 0.73 | 0.73 | 0.73 | 0.57 | 0.44 | 0.57 |
| FM66 | 0.72 | 0.55 | 0.69 | 0.69 | 0.69 | 0.69 | 0.59 | 0.42 | 0.59 |
| FM67 | 0.76 | 0.58 | 0.68 | 0.68 | 0.68 | 0.68 | 0.64 | 0.48 | 0.64 |
| FM68 | 0.79 | 0.63 | 0.69 | 0.69 | 0.69 | 0.69 | 0.66 | 0.41 | 0.66 |
| FM69 | 0.82 | 0.62 | 0.67 | 0.67 | 0.67 | 0.67 | 0.64 | 0.40 | 0.64 |
| FM70 | 0.82 | 0.66 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.42 | 0.68 |
| FM71 | 0.86 | 0.65 | 0.76 | 0.76 | 0.76 | 0.76 | 0.74 | 0.38 | 0.74 |
| FM72 | 0.87 | 0.66 | 0.65 | 0.65 | 0.65 | 0.65 | 0.68 | 0.38 | 0.68 |
| FM73 | 0.90 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.69 | 0.36 | 0.69 |
| FM74 | 0.91 | 0.72 | 0.61 | 0.61 | 0.61 | 0.61 | 0.79 | 0.39 | 0.79 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| FM75 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM76 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM77 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM78 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM79 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM80 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM81 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM82 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM83 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM84 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM85 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM86 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM87 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM88 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM89 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM90 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM91 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM92 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM93 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM94 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM95 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM96 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM97 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM98 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM99 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FS14 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS15 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS16 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS17 | 2.34 | 1.85 | 1.52 | 1.52 | 1.52 | 1.52 | 1.93 | 0.98 | 1.93 |
| FS18 | 2.40 | 1.94 | 1.53 | 1.53 | 1.53 | 1.53 | 1.98 | 1.01 | 1.98 |
| FS19 | 1.52 | 1.49 | 1.24 | 1.24 | 1.24 | 1.24 | 1.49 | 1.05 | 1.49 |
| FS20 | 1.38 | 1.30 | 1.19 | 1.19 | 1.19 | 1.19 | 1.36 | 1.05 | 1.36 |
| FS21 | 1.17 | 1.22 | 1.13 | 1.13 | 1.13 | 1.13 | 1.21 | 1.01 | 1.21 |
| FS22 | 0.96 | 1.04 | 1.00 | 1.00 | 1.00 | 1.00 | 1.09 | 1.07 | 1.09 |
| FS23 | 0.98 | 1.04 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 1.02 | 0.95 |
| FS24 | 0.80 | 0.86 | 1.03 | 1.03 | 1.03 | 1.03 | 0.92 | 1.00 | 0.92 |
| FS25 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS26 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS27 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS28 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS29 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS30 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS31 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS32 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS33 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS34 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS35 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS36 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS37 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS38 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS39 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS40 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS41 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS42 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS43 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS44 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS45 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS46 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS47 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS48 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS49 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS50 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| FS51 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS52 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS53 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS54 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS55 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS56 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS57 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS58 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS59 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS60 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS61 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS62 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS63 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS64 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS65 | 0.80 | 0.70 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 0.64 | 0.74 |
| FS66 | 0.80 | 0.68 | 0.90 | 0.90 | 0.90 | 0.90 | 0.74 | 0.62 | 0.74 |
| FS67 | 0.91 | 0.73 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.62 | 0.81 |
| FS68 | 0.89 | 0.73 | 0.87 | 0.87 | 0.87 | 0.87 | 0.80 | 0.60 | 0.80 |
| FS69 | 0.90 | 0.75 | 0.82 | 0.82 | 0.82 | 0.82 | 0.80 | 0.60 | 0.80 |
| FS70 | 0.94 | 0.75 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.58 | 0.81 |
| FS71 | 0.94 | 0.79 | 0.77 | 0.77 | 0.77 | 0.77 | 0.84 | 0.57 | 0.84 |
| FS72 | 0.97 | 0.87 | 0.77 | 0.77 | 0.77 | 0.77 | 0.87 | 0.55 | 0.87 |
| FS73 | 0.99 | 0.84 | 0.73 | 0.73 | 0.73 | 0.73 | 0.89 | 0.57 | 0.89 |
| FS74 | 1.01 | 0.80 | 0.73 | 0.73 | 0.73 | 0.73 | 0.84 | 0.53 | 0.84 |
| FS75 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS76 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS77 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS78 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS79 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS80 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS81 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS82 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS83 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS84 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS85 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS86 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS87 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS88 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS89 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS90 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS91 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS92 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS93 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS94 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS95 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS96 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS97 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS98 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS99 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| MM14 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM15 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM16 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM17 | 2.22 | 1.85 | 1.60 | 1.60 | 1.60 | 1.60 | 2.07 | 1.96 | 2.07 |
| MM18 | 2.24 | 2.02 | 1.54 | 1.54 | 1.54 | 1.54 | 2.36 | 1.94 | 2.36 |
| MM19 | 1.49 | 1.42 | 1.28 | 1.28 | 1.28 | 1.28 | 1.44 | 1.62 | 1.44 |
| MM20 | 1.37 | 1.23 | 1.19 | 1.19 | 1.19 | 1.19 | 1.33 | 1.55 | 1.33 |
| MM21 | 1.15 | 1.17 | 1.22 | 1.22 | 1.22 | 1.22 | 1.29 | 1.40 | 1.29 |
| MM22 | 0.95 | 1.00 | 1.14 | 1.14 | 1.14 | 1.14 | 1.12 | 1.40 | 1.12 |
| MM23 | 0.92 | 0.94 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 1.29 | 0.99 |
| MM24 | 0.81 | 0.94 | 1.01 | 1.01 | 1.01 | 1.01 | 0.94 | 1.29 | 0.94 |
| MM25 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM26 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MM27 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM28 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM29 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM30 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM31 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM32 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM33 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM34 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM35 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM36 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM37 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM38 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM39 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM40 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM41 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM42 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM43 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM44 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM45 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM46 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM47 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM48 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM49 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM50 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM51 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM52 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM53 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM54 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM55 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM56 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM57 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM58 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM59 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM60 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM61 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM62 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM63 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM64 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM65 | 0.76 | 0.61 | 0.81 | 0.81 | 0.81 | 0.81 | 0.64 | 0.71 | 0.64 |
| MM66 | 0.77 | 0.64 | 0.87 | 0.87 | 0.87 | 0.87 | 0.71 | 0.72 | 0.71 |
| MM67 | 0.81 | 0.65 | 0.81 | 0.81 | 0.81 | 0.81 | 0.70 | 0.66 | 0.70 |
| MM68 | 0.81 | 0.69 | 0.83 | 0.83 | 0.83 | 0.83 | 0.74 | 0.63 | 0.74 |
| MM69 | 0.82 | 0.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.73 | 0.67 | 0.73 |
| MM70 | 0.85 | 0.73 | 0.80 | 0.80 | 0.80 | 0.80 | 0.72 | 0.63 | 0.72 |
| MM71 | 0.90 | 0.74 | 0.90 | 0.90 | 0.90 | 0.90 | 0.76 | 0.59 | 0.76 |
| MM72 | 0.86 | 0.74 | 0.84 | 0.84 | 0.84 | 0.84 | 0.77 | 0.60 | 0.77 |
| MM73 | 0.87 | 0.75 | 0.83 | 0.83 | 0.83 | 0.83 | 0.76 | 0.60 | 0.76 |
| MM74 | 0.90 | 0.75 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.55 | 0.81 |
| MM75 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM76 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM77 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM78 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM79 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM80 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM81 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM82 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM83 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM84 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM85 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM86 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM87 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |
| MM88 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MM89 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM90 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM91 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM92 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM93 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM94 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM95 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM96 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM97 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM98 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM99 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MS14 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS15 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS16 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS17 | 3.06 | 2.68 | 1.45 | 1.45 | 1.45 | 1.45 | 2.72 | 1.50 | 2.72 |
| MS18 | 3.11 | 2.54 | 1.35 | 1.35 | 1.35 | 1.35 | 2.85 | 1.51 | 2.85 |
| MS19 | 2.17 | 2.26 | 1.23 | 1.23 | 1.23 | 1.23 | 2.47 | 1.77 | 2.47 |
| MS20 | 1.77 | 1.81 | 1.05 | 1.05 | 1.05 | 1.05 | 2.08 | 1.83 | 2.08 |
| MS21 | 1.51 | 1.65 | 1.07 | 1.07 | 1.07 | 1.07 | 1.74 | 1.45 | 1.74 |
| MS22 | 1.27 | 1.35 | 1.03 | 1.03 | 1.03 | 1.03 | 1.54 | 1.47 | 1.54 |
| MS23 | 1.18 | 1.24 | 0.91 | 0.91 | 0.91 | 0.91 | 1.37 | 1.38 | 1.37 |
| MS24 | 1.00 | 1.12 | 0.84 | 0.84 | 0.84 | 0.84 | 1.21 | 1.36 | 1.21 |
| MS25 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS26 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS27 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS28 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS29 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS30 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS31 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS32 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS33 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS34 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS35 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS36 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS37 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS38 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS39 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS40 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS41 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS42 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS43 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS44 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS45 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS46 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS47 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS48 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS49 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS50 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS51 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS52 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS53 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS54 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS55 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS56 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS57 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS58 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS59 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS60 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS61 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS62 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS63 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS64 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MS65 | 1.03 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.72 | 0.95 |
| MS66 | 1.04 | 0.89 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.72 | 0.95 |
| MS67 | 1.05 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.68 | 1.00 |
| MS68 | 1.07 | 0.96 | 0.85 | 0.85 | 0.85 | 0.85 | 1.02 | 0.70 | 1.02 |
| MS69 | 1.14 | 1.05 | 0.84 | 0.84 | 0.84 | 0.84 | 1.05 | 0.72 | 1.05 |
| MS70 | 1.14 | 1.03 | 0.84 | 0.84 | 0.84 | 0.84 | 1.11 | 0.70 | 1.11 |
| MS71 | 1.15 | 1.04 | 0.88 | 0.88 | 0.88 | 0.88 | 1.12 | 0.70 | 1.12 |
| MS72 | 1.14 | 1.05 | 0.87 | 0.87 | 0.87 | 0.87 | 1.19 | 0.66 | 1.19 |
| MS73 | 1.23 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.13 | 0.64 | 1.13 |
| MS74 | 1.23 | 1.12 | 0.87 | 0.87 | 0.87 | 0.87 | 1.21 | 0.73 | 1.21 |
| MS75 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS76 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS77 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS78 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS79 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS80 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS81 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS82 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS83 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS84 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS85 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS86 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS87 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS88 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS89 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS90 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS91 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS92 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS93 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS94 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS95 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS96 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS97 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS98 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS99 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |

| Points | BI | PD | PIP | CMP | COL |
|---|---|---|---|---|---|
| 0 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.11 | 1.21 | 0.99 | 1.08 | 1.22 |
| 2 | 1.38 | 1.30 | 1.12 | 1.16 | 1.51 |
| 3 | 1.39 | 1.39 | 1.19 | 1.26 | 1.57 |
| 4 | 1.40 | 1.47 | 1.20 | 1.36 | 1.60 |
| 5 | 1.54 | 1.89 | 1.27 | 1.42 | 1.85 |
| 6 | 1.73 | 1.96 | 1.33 | 1.57 | 2.07 |
| 7 | 1.96 | 2.26 | 1.37 | 1.62 | 2.25 |
| 8 | 1.97 | 2.46 | 1.50 | 1.66 | 2.61 |
| 9 | 2.10 | 2.62 | 1.63 | 1.70 | 2.67 |
| 10 | 2.25 | 2.77 | 1.72 | 1.78 | 2.84 |
| 11 | 2.35 | 2.87 | 1.82 | 1.88 | 2.94 |
| 12 | 2.45 | 2.97 | 1.92 | 1.98 | 3.04 |

| Model Year | CMP | COL |
|---|---|---|
| 2007 | 1.00 | 1.00 |
| 2006 | 0.95 | 0.95 |
| 2005 | 0.91 | 0.91 |
| 2004 | 0.86 | 0.86 |
| 2003 | 0.82 | 0.81 |
| 2002 | 0.78 | 0.76 |
| 2001 | 0.74 | 0.72 |
| 2000 | 0.70 | 0.66 |
| 1999 | 0.66 | 0.60 |
| 1998 | 0.62 | 0.53 |
| 1997 | 0.62 | 0.53 |
| 1996 | 0.62 | 0.53 |
| 1995 | 0.62 | 0.53 |
| 1994 | 0.62 | 0.53 |
| 1993 | 0.62 | 0.53 |
| 1992 | 0.62 | 0.53 |
| 1991 | 0.62 | 0.53 |
| 1990 | 0.62 | 0.53 |
| 1989 | 0.62 | 0.53 |

| Liability Vehicle Symbols | | | | |
|---|---|---|---|---|
| SYMBOL | Description | BI | PD | PIP |
| A | All Others | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.00 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| H | High Performance | 1.05 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.05 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.10 | 1.10 |
| S | Sports | 1.10 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| V | Van/Mini-Van | 1.00 | 1.00 | 1.00 |

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.78 | 0.88 | $0-1,600 | 0.42 | 0.60 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.42 | 0.60 |
| 3 | 8,001-9,000 | 1.21 | 1.09 | 2,101-2,750 | 0.42 | 0.60 |
| 4 | 9,001-10,000 | 1.37 | 1.16 | 2,751-3,700 | 0.42 | 0.60 |
| 5 | 10,001-11,250 | 1.54 | 1.22 | 3,701-5,000 | 0.52 | 0.74 |
| 6 | 11,251-12,500 | 1.71 | 1.28 | 5,001-6,500 | 0.78 | 0.88 |
| 7 | 12,501-13,750 | 1.87 | 1.35 | 6,501-8,000 | 1.00 | 1.00 |
| 8 | 13,751-15,000 | 2.04 | 1.42 | 8,001-10,000 | 1.30 | 1.13 |
| A | 15,001-16,250 | 2.23 | 1.49 | 10,001-12,500 | 1.63 | 1.25 |
| B | 16,251-17,500 | 2.44 | 1.56 | 12,501-15,000 | 1.95 | 1.38 |
| C | 17,501-18,750 | 2.68 | 1.64 | 15,001-17,500 | 2.32 | 1.52 |
| D | 18,751-20,000 | 2.91 | 1.72 | 17,501-20,000 | 2.80 | 1.68 |
| E | 20,001-22,000 | 3.18 | 1.82 | 20,001-24,000 | 3.35 | 1.88 |
| F | 22,001-24,000 | 3.51 | 1.94 | 24,001-28,000 | 3.98 | 2.10 |
| G | 24,001-26,000 | 3.82 | 2.05 | 28,001-33,000 | 4.63 | 2.35 |
| H | 26,001-28,000 | 4.12 | 2.16 | 33,001-39,000 | 5.38 | 2.55 |
| I | 28,001-30,000 | 4.41 | 2.27 | 39,001-46,000 | 6.25 | 2.75 |
| J | 30,001-33,000 | 4.77 | 2.39 | 46,001-55,000 | 7.25 | 3.00 |
| K | 33,001-36,000 | 5.18 | 2.50 | 55,001-65,000 | 8.45 | 3.30 |
| L | 36,001-40,000 | 5.65 | 2.61 | 65,001 and above | 9.99 | 3.85 |
| M | 40,001-45,000 | 6.25 | 2.75 | | | |
| N | 45,001-50,000 | 6.88 | 2.91 | | | |
| O | 50,000-60,000 | 7.82 | 3.14 | | | |
| P | 60,001-70,000 | 9.15 | 3.50 | | | |
| Q | 70,001-80,000 | 10.55 | 3.85 | | | |
| R | 80,001 and above | 12.05 | 4.35 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | N/A | 0.90 | 0.90 | N/A | N/A | N/A |

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.02 |
| 100 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.52 |
| 100 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

| Discount | Code | BI | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|
| Senior Driver | SR | 0.05 | | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Prior Insurance | PI | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 12 months | R1 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 24 months | R2 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 36 months | R3 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured <u>must</u> sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $ 20.00 earned at inception on each new and renewal policy.
2. SR-22: $ 25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $ 8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $ 25.00for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $ 8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $ 25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
| 71853 | 188 |
| 71854 | 216 |
| 71855 | 189 |
| 71857 | 107 |
| 71858 | 214 |
| 71859 | 189 |
| 71860 | 213 |
| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
| 71901 | 235 |
| 71902 | 235 |
| 71903 | 235 |
| 71909 | 112 |
| 71910 | 112 |
| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
| 71932 | 190 |
| 71933 | 192 |
| 71935 | 194 |
| 71937 | 190 |
| 71940 | 193 |
| 71941 | 101 |
| 71942 | 109 |
| 71943 | 193 |
| 71944 | 190 |
| 71945 | 190 |
| 71949 | 112 |
| 71950 | 193 |
| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
| 71957 | 191 |
| 71958 | 189 |
| 71959 | 189 |
| 71960 | 191 |
| 71961 | 191 |
| 71962 | 108 |
| 71964 | 112 |
| 71965 | 191 |
| 71968 | 112 |
| 71969 | 191 |
| 71970 | 191 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 189 |
| 71972 | 190 |
| 71973 | 190 |
| 71998 | 298 |
| 71999 | 110 |
| 72001 | 115 |
| 72002 | 406 |
| 72003 | 154 |
| 72004 | 152 |
| 72005 | 134 |
| 72006 | 133 |
| 72007 | 161 |
| 72010 | 135 |
| 72011 | 237 |
| 72012 | 163 |
| 72013 | 132 |
| 72014 | 133 |
| 72015 | 235 |
| 72016 | 120 |
| 72017 | 159 |
| 72018 | 235 |
| 72020 | 138 |
| 72021 | 157 |
| 72022 | 236 |
| 72023 | 262 |
| 72024 | 155 |
| 72025 | 116 |
| 72026 | 154 |
| 72027 | 115 |
| 72028 | 136 |
| 72029 | 157 |
| 72030 | 115 |
| 72031 | 136 |
| 72032 | 252 |
| 72033 | 252 |
| 72034 | 252 |
| 72035 | 254 |
| 72036 | 158 |
| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
| 72040 | 159 |
| 72041 | 154 |
| 72042 | 154 |
| 72043 | 143 |
| 72044 | 139 |
| 72045 | 163 |
| 72046 | 225 |
| 72047 | 264 |
| 72048 | 153 |
| 72051 | 140 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 163 |
| 72053 | 227 |
| 72055 | 154 |
| 72057 | 175 |
| 72058 | 255 |
| 72059 | 133 |
| 72060 | 163 |
| 72061 | 255 |
| 72063 | 115 |
| 72064 | 154 |
| 72065 | 224 |
| 72066 | 159 |
| 72067 | 136 |
| 72068 | 163 |
| 72069 | 157 |
| 72070 | 115 |
| 72071 | 298 |
| 72072 | 226 |
| 72073 | 154 |
| 72074 | 158 |
| 72075 | 143 |
| 72076 | 258 |
| 72078 | 258 |
| 72079 | 149 |
| 72080 | 115 |
| 72081 | 137 |
| 72082 | 163 |
| 72083 | 265 |
| 72084 | 109 |
| 72085 | 163 |
| 72086 | 267 |
| 72087 | 235 |
| 72088 | 132 |
| 72089 | 236 |
| 72099 | 258 |
| 72101 | 133 |
| 72102 | 163 |
| 72103 | 236 |
| 72104 | 400 |
| 72105 | 111 |
| 72106 | 251 |
| 72107 | 120 |
| 72108 | 157 |
| 72110 | 115 |
| 72111 | 264 |
| 72112 | 143 |
| 72113 | 407 |
| 72114 | 228 |
| 72115 | 228 |
| 72116 | 256 |
| 72117 | 268 |
| 72118 | 256 |
| 72119 | 228 |
| 72120 | 258 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 139 |
| 72122 | 113 |
| 72123 | 133 |
| 72124 | 409 |
| 72125 | 115 |
| 72126 | 115 |
| 72127 | 120 |
| 72128 | 234 |
| 72129 | 234 |
| 72130 | 139 |
| 72131 | 162 |
| 72132 | 149 |
| 72133 | 154 |
| 72134 | 157 |
| 72135 | 250 |
| 72136 | 263 |
| 72137 | 263 |
| 72139 | 135 |
| 72140 | 154 |
| 72141 | 117 |
| 72142 | 266 |
| 72143 | 163 |
| 72145 | 163 |
| 72149 | 163 |
| 72150 | 234 |
| 72152 | 148 |
| 72153 | 132 |
| 72156 | 115 |
| 72157 | 115 |
| 72160 | 154 |
| 72164 | 227 |
| 72165 | 144 |
| 72166 | 153 |
| 72167 | 112 |
| 72168 | 152 |
| 72169 | 143 |
| 72170 | 154 |
| 72173 | 261 |
| 72175 | 152 |
| 72176 | 160 |
| 72178 | 163 |
| 72179 | 139 |
| 72180 | 250 |
| 72181 | 255 |
| 72182 | 152 |
| 72183 | 227 |
| 72189 | 133 |
| 72190 | 408 |
| 72198 | 405 |
| 72199 | 251 |
| 72201 | 229 |
| 72202 | 230 |
| 72203 | 230 |
| 72204 | 231 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 239 |
| 72206 | 227 |
| 72207 | 239 |
| 72209 | 231 |
| 72210 | 238 |
| 72211 | 240 |
| 72212 | 259 |
| 72214 | 231 |
| 72215 | 239 |
| 72216 | 227 |
| 72217 | 239 |
| 72219 | 231 |
| 72221 | 240 |
| 72222 | 259 |
| 72223 | 257 |
| 72225 | 239 |
| 72227 | 260 |
| 72231 | 268 |
| 72260 | 230 |
| 72295 | 230 |
| 72301 | 186 |
| 72303 | 403 |
| 72310 | 220 |
| 72311 | 180 |
| 72312 | 180 |
| 72313 | 220 |
| 72314 | 298 |
| 72315 | 220 |
| 72316 | 220 |
| 72319 | 220 |
| 72320 | 181 |
| 72321 | 220 |
| 72322 | 182 |
| 72324 | 134 |
| 72325 | 404 |
| 72326 | 182 |
| 72327 | 187 |
| 72328 | 401 |
| 72329 | 220 |
| 72330 | 220 |
| 72331 | 182 |
| 72332 | 182 |
| 72333 | 180 |
| 72335 | 179 |
| 72336 | 402 |
| 72338 | 220 |
| 72339 | 187 |
| 72340 | 178 |
| 72341 | 185 |
| 72342 | 184 |
| 72346 | 179 |
| 72347 | 134 |
| 72348 | 183 |
| 72350 | 220 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 220 |
| 72352 | 180 |
| 72353 | 180 |
| 72354 | 219 |
| 72355 | 180 |
| 72358 | 220 |
| 72359 | 179 |
| 72360 | 180 |
| 72364 | 186 |
| 72365 | 219 |
| 72366 | 184 |
| 72367 | 156 |
| 72368 | 180 |
| 72369 | 180 |
| 72370 | 220 |
| 72372 | 179 |
| 72373 | 177 |
| 72374 | 184 |
| 72376 | 187 |
| 72377 | 219 |
| 72379 | 151 |
| 72381 | 298 |
| 72383 | 184 |
| 72384 | 187 |
| 72386 | 219 |
| 72387 | 176 |
| 72389 | 180 |
| 72390 | 184 |
| 72391 | 220 |
| 72392 | 178 |
| 72394 | 179 |
| 72395 | 220 |
| 72396 | 176 |
| 72401 | 217 |
| 72402 | 217 |
| 72403 | 217 |
| 72404 | 221 |
| 72410 | 165 |
| 72411 | 221 |
| 72412 | 168 |
| 72413 | 169 |
| 72414 | 221 |
| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
| 72422 | 169 |
| 72424 | 169 |
| 72425 | 168 |
| 72426 | 220 |
| 72427 | 145 |
| 72428 | 220 |
| 72429 | 134 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 169 |
| 72431 | 143 |
| 72432 | 218 |
| 72433 | 165 |
| 72434 | 164 |
| 72435 | 169 |
| 72436 | 168 |
| 72437 | 221 |
| 72438 | 220 |
| 72439 | 168 |
| 72440 | 164 |
| 72441 | 169 |
| 72442 | 220 |
| 72443 | 221 |
| 72444 | 169 |
| 72445 | 165 |
| 72447 | 221 |
| 72449 | 169 |
| 72450 | 221 |
| 72451 | 221 |
| 72453 | 169 |
| 72454 | 223 |
| 72455 | 169 |
| 72456 | 169 |
| 72457 | 164 |
| 72458 | 164 |
| 72459 | 164 |
| 72460 | 167 |
| 72461 | 223 |
| 72462 | 169 |
| 72464 | 169 |
| 72465 | 165 |
| 72466 | 164 |
| 72467 | 221 |
| 72469 | 164 |
| 72470 | 169 |
| 72471 | 143 |
| 72472 | 219 |
| 72473 | 143 |
| 72474 | 221 |
| 72475 | 134 |
| 72476 | 165 |
| 72478 | 169 |
| 72479 | 134 |
| 72482 | 146 |
| 72501 | 138 |
| 72503 | 138 |
| 72512 | 146 |
| 72513 | 146 |
| 72515 | 147 |
| 72516 | 298 |
| 72517 | 147 |
| 72519 | 209 |
| 72520 | 147 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 146 |
| 72522 | 144 |
| 72523 | 139 |
| 72524 | 144 |
| 72525 | 146 |
| 72526 | 139 |
| 72527 | 138 |
| 72528 | 147 |
| 72529 | 146 |
| 72530 | 139 |
| 72531 | 147 |
| 72532 | 146 |
| 72533 | 140 |
| 72534 | 138 |
| 72536 | 147 |
| 72537 | 210 |
| 72538 | 147 |
| 72539 | 146 |
| 72540 | 147 |
| 72542 | 146 |
| 72543 | 136 |
| 72544 | 210 |
| 72545 | 136 |
| 72546 | 139 |
| 72550 | 139 |
| 72553 | 138 |
| 72554 | 146 |
| 72555 | 140 |
| 72556 | 147 |
| 72557 | 298 |
| 72560 | 140 |
| 72561 | 141 |
| 72562 | 144 |
| 72564 | 144 |
| 72565 | 147 |
| 72566 | 147 |
| 72567 | 140 |
| 72568 | 138 |
| 72569 | 166 |
| 72571 | 144 |
| 72572 | 143 |
| 72573 | 141 |
| 72575 | 138 |
| 72576 | 147 |
| 72577 | 146 |
| 72578 | 147 |
| 72579 | 138 |
| 72581 | 139 |
| 72583 | 147 |
| 72584 | 147 |
| 72585 | 147 |
| 72587 | 147 |
| 72601 | 211 |
| 72602 | 211 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 298 |
| 72611 | 211 |
| 72613 | 195 |
| 72615 | 211 |
| 72616 | 211 |
| 72617 | 210 |
| 72619 | 206 |
| 72623 | 210 |
| 72624 | 208 |
| 72626 | 210 |
| 72628 | 208 |
| 72629 | 136 |
| 72630 | 211 |
| 72631 | 211 |
| 72632 | 195 |
| 72633 | 211 |
| 72634 | 206 |
| 72635 | 210 |
| 72636 | 208 |
| 72638 | 211 |
| 72639 | 136 |
| 72640 | 208 |
| 72641 | 208 |
| 72642 | 210 |
| 72644 | 211 |
| 72645 | 205 |
| 72648 | 208 |
| 72650 | 205 |
| 72651 | 210 |
| 72653 | 210 |
| 72654 | 210 |
| 72655 | 208 |
| 72657 | 140 |
| 72658 | 210 |
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| ZIP Code | System Territory |
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| 72715 | 199 |
| 72716 | 198 |
| 72717 | 127 |
| 72718 | 242 |
| 72719 | 244 |
| 72721 | 211 |
| 72722 | 245 |
| 72727 | 200 |
| 72728 | 198 |
| 72729 | 127 |
| 72730 | 196 |
| 72732 | 197 |
| 72733 | 197 |
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| 72738 | 195 |
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## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 earned at inception on each new and renewal policy.
2. SR-22: $25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $20.0025.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
| 71853 | 188 |
| 71854 | 216 |
| 71855 | 189 |
| 71857 | 107 |
| 71858 | 214 |
| 71859 | 189 |
| 71860 | 213 |
| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
| 71901 | 235 |
| 71902 | 235 |
| 71903 | 235 |
| 71909 | 112 |
| 71910 | 112 |
| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
| 71932 | 190 |
| 71933 | 192 |
| 71935 | 194 |
| 71937 | 190 |
| 71940 | 193 |
| 71941 | 101 |
| 71942 | 109 |
| 71943 | 193 |
| 71944 | 190 |
| 71945 | 190 |
| 71949 | 112 |
| 71950 | 193 |
| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
| 71957 | 191 |
| 71958 | 189 |
| 71959 | 189 |
| 71960 | 191 |
| 71961 | 191 |
| 71962 | 108 |
| 71964 | 112 |
| 71965 | 191 |
| 71968 | 112 |
| 71969 | 191 |
| 71970 | 191 |

| ZIP Code | System Territory |
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| 71972 | 190 |
| 71973 | 190 |
| 71998 | 298 |
| 71999 | 110 |
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| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
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| 72044 | 139 |
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| 72046 | 225 |
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| 72048 | 153 |
| 72051 | 140 |

| ZIP Code | System Territory |
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| 72055 | 154 |
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| 72064 | 154 |
| 72065 | 224 |
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| 72126 | 115 |
| 72127 | 120 |
| 72128 | 234 |
| 72129 | 234 |
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| 72403 | 217 |
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| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
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| ZIP Code | System Territory |
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| 72601 | 211 |
| 72602 | 211 |

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| ZIP Code | System Territory |
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## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

h. Households with more than six (6) drivers are not permitted.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use “Bureau” definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol “Z”.

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 earned at inception on each new and renewal policy.

2. SR-22: $25.00 per filing.

3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

4. Installment Billing Fee: $8.00 per installment or $2.00 per EFT installment.

5. Late Fee: $10.00 for each late installment payment.

6. NSF Fee: $25.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 064 |
| 72206 | 057 |
| 72207 | 064 |
| 72209 | 056 |
| 72210 | 064 |
| 72211 | 064 |
| 72212 | 064 |
| 72214 | 057 |
| 72215 | 064 |
| 72216 | 057 |
| 72217 | 064 |
| 72219 | 056 |
| 72221 | 064 |
| 72222 | 064 |
| 72223 | 064 |
| 72225 | 064 |
| 72227 | 064 |
| 72231 | 064 |
| 72260 | 057 |
| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
| 72313 | 054 |
| 72314 | 019 |
| 72315 | 054 |
| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
| 72330 | 054 |
| 72331 | 151 |
| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 054 |
| 72352 | 154 |
| 72353 | 153 |
| 72354 | 051 |
| 72355 | 154 |
| 72358 | 054 |
| 72359 | 153 |
| 72360 | 154 |
| 72364 | 158 |
| 72365 | 053 |
| 72366 | 157 |
| 72367 | 125 |
| 72368 | 154 |
| 72369 | 154 |
| 72370 | 054 |
| 72372 | 153 |
| 72373 | 149 |
| 72374 | 157 |
| 72376 | 155 |
| 72377 | 053 |
| 72379 | 137 |
| 72381 | 019 |
| 72383 | 157 |
| 72384 | 155 |
| 72386 | 051 |
| 72387 | 150 |
| 72389 | 154 |
| 72390 | 157 |
| 72391 | 054 |
| 72392 | 154 |
| 72394 | 151 |
| 72395 | 054 |
| 72396 | 150 |
| 72401 | 055 |
| 72402 | 055 |
| 72403 | 055 |
| 72404 | 053 |
| 72410 | 140 |
| 72411 | 053 |
| 72412 | 141 |
| 72413 | 141 |
| 72414 | 053 |
| 72415 | 138 |
| 72416 | 141 |
| 72417 | 053 |
| 72419 | 053 |
| 72421 | 097 |
| 72422 | 141 |
| 72424 | 141 |
| 72425 | 141 |
| 72426 | 054 |
| 72427 | 097 |
| 72428 | 054 |
| 72429 | 089 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 141 |
| 72431 | 101 |
| 72432 | 052 |
| 72433 | 140 |
| 72434 | 138 |
| 72435 | 141 |
| 72436 | 141 |
| 72437 | 053 |
| 72438 | 054 |
| 72439 | 055 |
| 72440 | 138 |
| 72441 | 141 |
| 72442 | 054 |
| 72443 | 053 |
| 72444 | 141 |
| 72445 | 140 |
| 72447 | 053 |
| 72449 | 141 |
| 72450 | 053 |
| 72451 | 053 |
| 72453 | 141 |
| 72454 | 053 |
| 72455 | 141 |
| 72456 | 141 |
| 72457 | 096 |
| 72458 | 138 |
| 72459 | 138 |
| 72460 | 138 |
| 72461 | 053 |
| 72462 | 141 |
| 72464 | 141 |
| 72465 | 139 |
| 72466 | 138 |
| 72467 | 053 |
| 72469 | 138 |
| 72470 | 141 |
| 72471 | 096 |
| 72472 | 051 |
| 72473 | 102 |
| 72474 | 053 |
| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
| 72501 | 116 |
| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
| 72515 | 099 |
| 72516 | 019 |
| 72517 | 099 |
| 72519 | 046 |
| 72520 | 099 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 100 |
| 72522 | 095 |
| 72523 | 114 |
| 72524 | 101 |
| 72525 | 100 |
| 72526 | 115 |
| 72527 | 116 |
| 72528 | 098 |
| 72529 | 100 |
| 72530 | 109 |
| 72531 | 098 |
| 72532 | 100 |
| 72533 | 108 |
| 72534 | 116 |
| 72536 | 099 |
| 72537 | 046 |
| 72538 | 098 |
| 72539 | 100 |
| 72540 | 099 |
| 72542 | 100 |
| 72543 | 112 |
| 72544 | 046 |
| 72545 | 112 |
| 72546 | 114 |
| 72550 | 114 |
| 72553 | 116 |
| 72554 | 100 |
| 72555 | 115 |
| 72556 | 099 |
| 72557 | 019 |
| 72560 | 108 |
| 72561 | 111 |
| 72562 | 101 |
| 72564 | 101 |
| 72565 | 099 |
| 72566 | 099 |
| 72567 | 115 |
| 72568 | 116 |
| 72569 | 138 |
| 72571 | 101 |
| 72572 | 096 |
| 72573 | 111 |
| 72575 | 116 |
| 72576 | 099 |
| 72577 | 100 |
| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
| 72583 | 098 |
| 72584 | 099 |
| 72585 | 099 |
| 72587 | 099 |
| 72601 | 041 |
| 72602 | 041 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 019 |
| 72611 | 042 |
| 72613 | 034 |
| 72615 | 041 |
| 72616 | 042 |
| 72617 | 045 |
| 72619 | 046 |
| 72623 | 046 |
| 72624 | 042 |
| 72626 | 046 |
| 72628 | 040 |
| 72629 | 106 |
| 72630 | 041 |
| 72631 | 042 |
| 72632 | 034 |
| 72633 | 042 |
| 72634 | 046 |
| 72635 | 046 |
| 72636 | 044 |
| 72638 | 042 |
| 72639 | 105 |
| 72640 | 042 |
| 72641 | 042 |
| 72642 | 046 |
| 72644 | 041 |
| 72645 | 038 |
| 72648 | 042 |
| 72650 | 038 |
| 72651 | 046 |
| 72653 | 046 |
| 72654 | 046 |
| 72655 | 042 |
| 72657 | 108 |
| 72658 | 046 |
| 72660 | 042 |
| 72661 | 046 |
| 72662 | 042 |
| 72663 | 108 |
| 72666 | 042 |
| 72668 | 046 |
| 72669 | 042 |
| 72670 | 042 |
| 72672 | 041 |
| 72675 | 044 |
| 72677 | 041 |
| 72679 | 107 |
| 72680 | 108 |
| 72682 | 041 |
| 72683 | 042 |
| 72685 | 042 |
| 72686 | 037 |
| 72687 | 041 |
| 72701 | 032 |
| 72702 | 032 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 032 |
| 72704 | 032 |
| 72711 | 032 |
| 72712 | 032 |
| 72714 | 032 |
| 72715 | 032 |
| 72716 | 032 |
| 72717 | 086 |
| 72718 | 032 |
| 72719 | 032 |
| 72721 | 042 |
| 72722 | 032 |
| 72727 | 032 |
| 72728 | 032 |
| 72729 | 080 |
| 72730 | 032 |
| 72732 | 031 |
| 72733 | 031 |
| 72734 | 032 |
| 72735 | 032 |
| 72736 | 032 |
| 72737 | 032 |
| 72738 | 035 |
| 72739 | 032 |
| 72740 | 035 |
| 72741 | 032 |
| 72742 | 042 |
| 72744 | 032 |
| 72745 | 032 |
| 72747 | 032 |
| 72749 | 086 |
| 72751 | 032 |
| 72752 | 042 |
| 72753 | 032 |
| 72756 | 032 |
| 72757 | 032 |
| 72758 | 032 |
| 72760 | 042 |
| 72761 | 032 |
| 72762 | 032 |
| 72764 | 032 |
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| 72766 | 032 |
| 72768 | 032 |
| 72769 | 032 |
| 72770 | 032 |
| 72773 | 042 |
| 72774 | 032 |
| 72776 | 042 |
| 72801 | 074 |
| 72802 | 074 |
| 72811 | 074 |
| 72812 | 074 |
| 72820 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72821 | 071 |
| 72823 | 074 |
| 72824 | 071 |
| 72826 | 071 |
| 72827 | 071 |
| 72828 | 071 |
| 72829 | 074 |
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| 72832 | 071 |
| 72833 | 071 |
| 72834 | 074 |
| 72835 | 073 |
| 72837 | 074 |
| 72838 | 069 |
| 72839 | 071 |
| 72840 | 071 |
| 72841 | 069 |
| 72842 | 071 |
| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72846 | 071 |
| 72847 | 074 |
| 72851 | 071 |
| 72852 | 043 |
| 72853 | 073 |
| 72854 | 070 |
| 72855 | 071 |
| 72856 | 036 |
| 72857 | 071 |
| 72858 | 074 |
| 72860 | 071 |
| 72863 | 071 |
| 72865 | 071 |
| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 084 |
| 72914 | 084 |
| 72916 | 084 |
| 72917 | 084 |
| 72918 | 084 |
| 72919 | 084 |
| 72921 | 084 |
| 72923 | 084 |
| 72924 | 077 |
| 72926 | 023 |
| 72927 | 088 |
| 72928 | 071 |
| 72930 | 068 |
| 72932 | 087 |
| 72933 | 083 |
| 72934 | 087 |
| 72935 | 084 |
| 72936 | 084 |
| 72937 | 085 |
| 72938 | 079 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 079 |
| 72941 | 084 |
| 72943 | 071 |
| 72944 | 077 |
| 72945 | 079 |
| 72946 | 087 |
| 72947 | 082 |
| 72948 | 087 |
| 72949 | 088 |
| 72950 | 069 |
| 72951 | 071 |
| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use “Bureau” definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol “Z”.

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00earned at inception on each new and renewal policy.

2. SR-22: $25.00per filing.

3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

4. Installment Billing Fee: $8.00per installment or $2.00 per EFT installment.

5. Late Fee: $10.00 for each late installment payment.

6. NSF Fee: $25.00for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
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| 72205 | 064 |
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| 72222 | 064 |
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| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
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| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
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| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
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| 72355 | 154 |
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| 72359 | 153 |
| 72360 | 154 |
| 72364 | 158 |
| 72365 | 053 |
| 72366 | 157 |
| 72367 | 125 |
| 72368 | 154 |
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| 72370 | 054 |
| 72372 | 153 |
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| 72374 | 157 |
| 72376 | 155 |
| 72377 | 053 |
| 72379 | 137 |
| 72381 | 019 |
| 72383 | 157 |
| 72384 | 155 |
| 72386 | 051 |
| 72387 | 150 |
| 72389 | 154 |
| 72390 | 157 |
| 72391 | 054 |
| 72392 | 154 |
| 72394 | 151 |
| 72395 | 054 |
| 72396 | 150 |
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| 72402 | 055 |
| 72403 | 055 |
| 72404 | 053 |
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| 72412 | 141 |
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| 72416 | 141 |
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| 72419 | 053 |
| 72421 | 097 |
| 72422 | 141 |
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| 72425 | 141 |
| 72426 | 054 |
| 72427 | 097 |
| 72428 | 054 |
| 72429 | 089 |

| ZIP Code | System Territory |
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| 72432 | 052 |
| 72433 | 140 |
| 72434 | 138 |
| 72435 | 141 |
| 72436 | 141 |
| 72437 | 053 |
| 72438 | 054 |
| 72439 | 055 |
| 72440 | 138 |
| 72441 | 141 |
| 72442 | 054 |
| 72443 | 053 |
| 72444 | 141 |
| 72445 | 140 |
| 72447 | 053 |
| 72449 | 141 |
| 72450 | 053 |
| 72451 | 053 |
| 72453 | 141 |
| 72454 | 053 |
| 72455 | 141 |
| 72456 | 141 |
| 72457 | 096 |
| 72458 | 138 |
| 72459 | 138 |
| 72460 | 138 |
| 72461 | 053 |
| 72462 | 141 |
| 72464 | 141 |
| 72465 | 139 |
| 72466 | 138 |
| 72467 | 053 |
| 72469 | 138 |
| 72470 | 141 |
| 72471 | 096 |
| 72472 | 051 |
| 72473 | 102 |
| 72474 | 053 |
| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
| 72501 | 116 |
| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
| 72515 | 099 |
| 72516 | 019 |
| 72517 | 099 |
| 72519 | 046 |
| 72520 | 099 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 100 |
| 72522 | 095 |
| 72523 | 114 |
| 72524 | 101 |
| 72525 | 100 |
| 72526 | 115 |
| 72527 | 116 |
| 72528 | 098 |
| 72529 | 100 |
| 72530 | 109 |
| 72531 | 098 |
| 72532 | 100 |
| 72533 | 108 |
| 72534 | 116 |
| 72536 | 099 |
| 72537 | 046 |
| 72538 | 098 |
| 72539 | 100 |
| 72540 | 099 |
| 72542 | 100 |
| 72543 | 112 |
| 72544 | 046 |
| 72545 | 112 |
| 72546 | 114 |
| 72550 | 114 |
| 72553 | 116 |
| 72554 | 100 |
| 72555 | 115 |
| 72556 | 099 |
| 72557 | 019 |
| 72560 | 108 |
| 72561 | 111 |
| 72562 | 101 |
| 72564 | 101 |
| 72565 | 099 |
| 72566 | 099 |
| 72567 | 115 |
| 72568 | 116 |
| 72569 | 138 |
| 72571 | 101 |
| 72572 | 096 |
| 72573 | 111 |
| 72575 | 116 |
| 72576 | 099 |
| 72577 | 100 |
| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
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| 72584 | 099 |
| 72585 | 099 |
| 72587 | 099 |
| 72601 | 041 |
| 72602 | 041 |

| ZIP Code | System Territory |
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| 72615 | 041 |
| 72616 | 042 |
| 72617 | 045 |
| 72619 | 046 |
| 72623 | 046 |
| 72624 | 042 |
| 72626 | 046 |
| 72628 | 040 |
| 72629 | 106 |
| 72630 | 041 |
| 72631 | 042 |
| 72632 | 034 |
| 72633 | 042 |
| 72634 | 046 |
| 72635 | 046 |
| 72636 | 044 |
| 72638 | 042 |
| 72639 | 105 |
| 72640 | 042 |
| 72641 | 042 |
| 72642 | 046 |
| 72644 | 041 |
| 72645 | 038 |
| 72648 | 042 |
| 72650 | 038 |
| 72651 | 046 |
| 72653 | 046 |
| 72654 | 046 |
| 72655 | 042 |
| 72657 | 108 |
| 72658 | 046 |
| 72660 | 042 |
| 72661 | 046 |
| 72662 | 042 |
| 72663 | 108 |
| 72666 | 042 |
| 72668 | 046 |
| 72669 | 042 |
| 72670 | 042 |
| 72672 | 041 |
| 72675 | 044 |
| 72677 | 041 |
| 72679 | 107 |
| 72680 | 108 |
| 72682 | 041 |
| 72683 | 042 |
| 72685 | 042 |
| 72686 | 037 |
| 72687 | 041 |
| 72701 | 032 |
| 72702 | 032 |

| ZIP Code | System Territory |
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| 72704 | 032 |
| 72711 | 032 |
| 72712 | 032 |
| 72714 | 032 |
| 72715 | 032 |
| 72716 | 032 |
| 72717 | 086 |
| 72718 | 032 |
| 72719 | 032 |
| 72721 | 042 |
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| 72727 | 032 |
| 72728 | 032 |
| 72729 | 080 |
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| 72741 | 032 |
| 72742 | 042 |
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| 72747 | 032 |
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| 72753 | 032 |
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| 72760 | 042 |
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| 72769 | 032 |
| 72770 | 032 |
| 72773 | 042 |
| 72774 | 032 |
| 72776 | 042 |
| 72801 | 074 |
| 72802 | 074 |
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| 72812 | 074 |
| 72820 | 071 |

| ZIP Code | System Territory |
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| 72824 | 071 |
| 72826 | 071 |
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| 72828 | 071 |
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| 72832 | 071 |
| 72833 | 071 |
| 72834 | 074 |
| 72835 | 073 |
| 72837 | 074 |
| 72838 | 069 |
| 72839 | 071 |
| 72840 | 071 |
| 72841 | 069 |
| 72842 | 071 |
| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
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| 72847 | 074 |
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| 72852 | 043 |
| 72853 | 073 |
| 72854 | 070 |
| 72855 | 071 |
| 72856 | 036 |
| 72857 | 071 |
| 72858 | 074 |
| 72860 | 071 |
| 72863 | 071 |
| 72865 | 071 |
| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 084 |
| 72914 | 084 |
| 72916 | 084 |
| 72917 | 084 |
| 72918 | 084 |
| 72919 | 084 |
| 72921 | 084 |
| 72923 | 084 |
| 72924 | 077 |
| 72926 | 023 |
| 72927 | 088 |
| 72928 | 071 |
| 72930 | 068 |
| 72932 | 087 |
| 72933 | 083 |
| 72934 | 087 |
| 72935 | 084 |
| 72936 | 084 |
| 72937 | 085 |
| 72938 | 079 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 079 |
| 72941 | 084 |
| 72943 | 071 |
| 72944 | 077 |
| 72945 | 079 |
| 72946 | 087 |
| 72947 | 082 |
| 72948 | 087 |
| 72949 | 088 |
| 72950 | 069 |
| 72951 | 071 |
| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Effective: 01/05/2010

Renewal Business Effective: 02/19/2010

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 101 | 103 | 111 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 102 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 103 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 104 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 179 | 10 | 25 | 12 |
| 105 | 103 | 111 | 72 | 24 | 32 | 14 | 23 | 89 | 162 | 10 | 25 | 12 |
| 106 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 107 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 108 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 109 | 103 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 110 | 103 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 111 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 112 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 113 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 114 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 115 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 116 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 117 | 99 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 118 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 119 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 120 | 99 | 128 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 121 | 99 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 122 | 108 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 123 | 108 | 113 | 70 | 27 | 34 | 14 | 22 | 67 | 147 | 10 | 25 | 12 |
| 124 | 108 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 125 | 108 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 126 | 108 | 118 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 127 | 108 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 128 | 108 | 118 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 129 | 108 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 130 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 131 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 132 | 114 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 133 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 170 | 10 | 25 | 12 |
| 134 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 135 | 114 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 136 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 137 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 138 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 139 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 188 | 10 | 25 | 12 |
| 140 | 114 | 128 | 82 | 28 | 34 | 18 | 23 | 64 | 188 | 10 | 25 | 12 |
| 141 | 114 | 128 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 142 | 114 | 128 | 81 | 25 | 30 | 15 | 28 | 51 | 179 | 10 | 25 | 12 |
| 143 | 114 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 144 | 114 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 145 | 114 | 116 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 146 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 147 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 148 | 121 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 149 | 121 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 150 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 151 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 152 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 153 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 178 | 10 | 25 | 12 |
| 154 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 155 | 121 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 156 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 178 | 10 | 25 | 12 |
| 157 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 158 | 121 | 106 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 159 | 121 | 128 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 160 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 161 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 162 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 163 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 164 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 165 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 157 | 10 | 25 | 12 |
| 166 | 122 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 167 | 122 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 168 | 122 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 169 | 122 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 170 | 114 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 171 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 172 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 173 | 114 | 105 | 72 | 24 | 32 | 14 | 23 | 89 | 178 | 10 | 25 | 12 |
| 174 | 114 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 175 | 114 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 176 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 177 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 178 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 179 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 180 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 181 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 182 | 164 | 106 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 183 | 164 | 152 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 184 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 185 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 186 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 187 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 188 | 99 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 189 | 99 | 113 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 190 | 99 | 113 | 79 | 27 | 31 | 16 | 28 | 62 | 181 | 10 | 25 | 12 |
| 191 | 99 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 192 | 99 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 193 | 99 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 194 | 99 | 142 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 195 | 107 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 196 | 107 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 197 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 198 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 199 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 200 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 201 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 202 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 174 | 10 | 25 | 12 |
| 203 | 87 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 204 | 87 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 205 | 87 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 206 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 188 | 10 | 25 | 12 |
| 207 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 179 | 10 | 25 | 12 |
| 208 | 87 | 92 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 209 | 87 | 92 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 210 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 188 | 10 | 25 | 12 |
| 211 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 212 | 87 | 92 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 213 | 111 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 214 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 215 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 216 | 111 | 111 | 70 | 27 | 31 | 14 | 23 | 51 | 162 | 10 | 25 | 12 |
| 217 | 133 | 152 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 218 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 219 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 220 | 133 | 123 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 221 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 222 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 166 | 10 | 25 | 12 |
| 223 | 133 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 157 | 10 | 25 | 12 |
| 224 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 225 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 226 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 227 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 228 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 229 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 162 | 10 | 25 | 12 |
| 230 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 161 | 10 | 25 | 12 |
| 231 | 189 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 232 | 146 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 233 | 146 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 234 | 146 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 235 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 236 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 237 | 146 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 179 | 10 | 25 | 12 |
| 238 | 150 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 239 | 150 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 240 | 150 | 151 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 241 | 114 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 242 | 114 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 243 | 108 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 244 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 245 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 246 | 115 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 247 | 115 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 248 | 115 | 142 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 249 | 115 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 250 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 251 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 252 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 253 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 184 | 10 | 25 | 12 |
| 254 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 151 | 10 | 25 | 12 |
| 255 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 256 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 257 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 258 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 259 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 260 | 136 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 261 | 134 | 142 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 262 | 134 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 263 | 134 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 264 | 134 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 265 | 133 | 142 | 76 | 27 | 36 | 18 | 27 | 49 | 162 | 10 | 25 | 12 |
| 266 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 157 | 10 | 25 | 12 |
| 267 | 133 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 268 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 151 | 10 | 25 | 12 |
| 298 | 260 | 231 | 33 | 26 | 31 | 16 | 22 | 89 | 197 | 10 | 25 | 12 |
| 400 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 401 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 402 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 403 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 404 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 405 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 406 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 407 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 408 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 409 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.76 | 0.76 | 0.85 | 1.50 | 1.00 |
| FM14 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM14 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM14 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM14 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM14 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM14 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM14 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM14 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM14 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM14 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM14 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM14 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM14 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM15 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM15 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM15 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM15 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM15 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM15 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM15 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM15 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM15 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM15 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM15 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM15 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM15 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM16 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM16 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM16 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM16 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM16 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM16 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM16 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM16 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM16 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM16 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM16 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM16 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM16 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM17 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM17 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM17 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM17 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM17 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM17 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM17 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM17 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM17 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM17 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM17 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM17 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM17 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM18 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM18 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM18 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM18 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM18 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM18 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM18 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM18 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM18 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM18 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM18 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM18 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM18 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM19 | 00 | 1.59 | 1.44 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.33 | 1.45 |
| FM19 | 01 | 1.76 | 1.73 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.43 | 1.75 |
| FM19 | 02 | 1.95 | 1.86 | 1.31 | 1.31 | 1.06 | 1.06 | 1.29 | 1.53 | 2.14 |
| FM19 | 03 | 2.22 | 1.99 | 1.38 | 1.38 | 1.06 | 1.06 | 1.29 | 1.66 | 2.22 |
| FM19 | 04 | 2.35 | 2.10 | 1.39 | 1.39 | 1.06 | 1.06 | 1.29 | 1.78 | 2.26 |
| FM19 | 05 | 2.51 | 2.69 | 1.46 | 1.46 | 1.06 | 1.06 | 1.29 | 1.86 | 2.60 |
| FM19 | 06 | 2.70 | 2.79 | 1.53 | 1.53 | 1.06 | 1.06 | 1.29 | 2.05 | 2.90 |
| FM19 | 07 | 2.83 | 3.21 | 1.57 | 1.57 | 1.06 | 1.06 | 1.29 | 2.11 | 3.14 |
| FM19 | 08 | 3.16 | 3.49 | 1.70 | 1.70 | 1.06 | 1.06 | 1.29 | 2.16 | 3.63 |
| FM19 | 09 | 3.43 | 3.72 | 1.83 | 1.83 | 1.06 | 1.06 | 1.29 | 2.21 | 3.71 |
| FM19 | 10 | 3.53 | 3.93 | 1.92 | 1.92 | 1.06 | 1.06 | 1.29 | 2.31 | 3.94 |
| FM19 | 11 | 3.63 | 4.07 | 2.02 | 2.02 | 1.06 | 1.06 | 1.29 | 2.44 | 4.07 |
| FM19 | 12 | 3.73 | 4.21 | 2.12 | 2.12 | 1.06 | 1.06 | 1.29 | 2.57 | 4.21 |
| FM20 | 00 | 1.59 | 1.36 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.33 | 1.45 |
| FM20 | 01 | 1.76 | 1.65 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.43 | 1.75 |
| FM20 | 02 | 1.95 | 1.78 | 1.26 | 1.26 | 1.05 | 1.05 | 1.27 | 1.53 | 2.14 |
| FM20 | 03 | 2.22 | 1.91 | 1.33 | 1.33 | 1.05 | 1.05 | 1.27 | 1.66 | 2.22 |
| FM20 | 04 | 2.35 | 2.02 | 1.34 | 1.34 | 1.05 | 1.05 | 1.27 | 1.78 | 2.26 |
| FM20 | 05 | 2.51 | 2.61 | 1.41 | 1.41 | 1.05 | 1.05 | 1.27 | 1.86 | 2.60 |
| FM20 | 06 | 2.70 | 2.71 | 1.47 | 1.47 | 1.05 | 1.05 | 1.27 | 2.05 | 2.90 |
| FM20 | 07 | 2.83 | 3.13 | 1.52 | 1.52 | 1.05 | 1.05 | 1.27 | 2.11 | 3.14 |
| FM20 | 08 | 3.16 | 3.41 | 1.65 | 1.65 | 1.05 | 1.05 | 1.27 | 2.16 | 3.63 |
| FM20 | 09 | 3.43 | 3.64 | 1.78 | 1.78 | 1.05 | 1.05 | 1.27 | 2.21 | 3.71 |
| FM20 | 10 | 3.53 | 3.85 | 1.87 | 1.87 | 1.05 | 1.05 | 1.27 | 2.31 | 3.94 |
| FM20 | 11 | 3.63 | 3.99 | 1.97 | 1.97 | 1.05 | 1.05 | 1.27 | 2.44 | 4.07 |
| FM20 | 12 | 3.73 | 4.13 | 2.07 | 2.07 | 1.05 | 1.05 | 1.27 | 2.57 | 4.21 |
| FM21 | 00 | 1.33 | 1.29 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.18 | 1.39 |
| FM21 | 01 | 1.50 | 1.58 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.29 | 1.69 |
| FM21 | 02 | 1.69 | 1.71 | 0.99 | 0.99 | 1.05 | 1.05 | 1.25 | 1.39 | 2.08 |
| FM21 | 03 | 1.96 | 1.84 | 1.06 | 1.06 | 1.05 | 1.05 | 1.25 | 1.51 | 2.16 |
| FM21 | 04 | 2.09 | 1.95 | 1.07 | 1.07 | 1.05 | 1.05 | 1.25 | 1.64 | 2.20 |
| FM21 | 05 | 2.25 | 2.54 | 1.14 | 1.14 | 1.05 | 1.05 | 1.25 | 1.72 | 2.54 |
| FM21 | 06 | 2.44 | 2.64 | 1.20 | 1.20 | 1.05 | 1.05 | 1.25 | 1.91 | 2.84 |
| FM21 | 07 | 2.57 | 3.06 | 1.24 | 1.24 | 1.05 | 1.05 | 1.25 | 1.97 | 3.08 |
| FM21 | 08 | 2.90 | 3.35 | 1.37 | 1.37 | 1.05 | 1.05 | 1.25 | 2.02 | 3.56 |
| FM21 | 09 | 3.17 | 3.57 | 1.51 | 1.51 | 1.05 | 1.05 | 1.25 | 2.07 | 3.65 |
| FM21 | 10 | 3.27 | 3.78 | 1.60 | 1.60 | 1.05 | 1.05 | 1.25 | 2.17 | 3.88 |
| FM21 | 11 | 3.37 | 3.92 | 1.70 | 1.70 | 1.05 | 1.05 | 1.25 | 2.30 | 4.01 |
| FM21 | 12 | 3.47 | 4.06 | 1.80 | 1.80 | 1.05 | 1.05 | 1.25 | 2.42 | 4.15 |
| FM22 | 00 | 1.33 | 1.23 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.18 | 1.39 |
| FM22 | 01 | 1.50 | 1.52 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.29 | 1.69 |
| FM22 | 02 | 1.69 | 1.65 | 1.02 | 1.02 | 1.04 | 1.04 | 1.24 | 1.39 | 2.08 |
| FM22 | 03 | 1.96 | 1.78 | 1.09 | 1.09 | 1.04 | 1.04 | 1.24 | 1.51 | 2.16 |
| FM22 | 04 | 2.09 | 1.89 | 1.10 | 1.10 | 1.04 | 1.04 | 1.24 | 1.64 | 2.20 |
| FM22 | 05 | 2.25 | 2.48 | 1.17 | 1.17 | 1.04 | 1.04 | 1.24 | 1.72 | 2.54 |
| FM22 | 06 | 2.44 | 2.58 | 1.23 | 1.23 | 1.04 | 1.04 | 1.24 | 1.91 | 2.84 |
| FM22 | 07 | 2.57 | 3.00 | 1.27 | 1.27 | 1.04 | 1.04 | 1.24 | 1.97 | 3.08 |
| FM22 | 08 | 2.90 | 3.28 | 1.40 | 1.40 | 1.04 | 1.04 | 1.24 | 2.02 | 3.56 |
| FM22 | 09 | 3.17 | 3.51 | 1.54 | 1.54 | 1.04 | 1.04 | 1.24 | 2.07 | 3.65 |
| FM22 | 10 | 3.27 | 3.72 | 1.63 | 1.63 | 1.04 | 1.04 | 1.24 | 2.17 | 3.88 |
| FM22 | 11 | 3.37 | 3.86 | 1.73 | 1.73 | 1.04 | 1.04 | 1.24 | 2.30 | 4.01 |
| FM22 | 12 | 3.47 | 4.00 | 1.83 | 1.83 | 1.04 | 1.04 | 1.24 | 2.42 | 4.15 |
| FM23 | 00 | 1.19 | 1.17 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.18 | 1.28 |
| FM23 | 01 | 1.35 | 1.47 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.28 | 1.57 |
| FM23 | 02 | 1.54 | 1.60 | 1.05 | 1.05 | 1.03 | 1.03 | 1.22 | 1.38 | 1.97 |
| FM23 | 03 | 1.81 | 1.72 | 1.12 | 1.12 | 1.03 | 1.03 | 1.22 | 1.51 | 2.05 |
| FM23 | 04 | 1.94 | 1.84 | 1.13 | 1.13 | 1.03 | 1.03 | 1.22 | 1.63 | 2.09 |
| FM23 | 05 | 2.10 | 2.43 | 1.20 | 1.20 | 1.03 | 1.03 | 1.22 | 1.71 | 2.43 |
| FM23 | 06 | 2.29 | 2.53 | 1.26 | 1.26 | 1.03 | 1.03 | 1.22 | 1.90 | 2.72 |
| FM23 | 07 | 2.42 | 2.95 | 1.30 | 1.30 | 1.03 | 1.03 | 1.22 | 1.96 | 2.97 |
| FM23 | 08 | 2.75 | 3.23 | 1.43 | 1.43 | 1.03 | 1.03 | 1.22 | 2.01 | 3.45 |
| FM23 | 09 | 3.02 | 3.46 | 1.57 | 1.57 | 1.03 | 1.03 | 1.22 | 2.06 | 3.53 |
| FM23 | 10 | 3.12 | 3.67 | 1.66 | 1.66 | 1.03 | 1.03 | 1.22 | 2.16 | 3.76 |
| FM23 | 11 | 3.22 | 3.81 | 1.76 | 1.76 | 1.03 | 1.03 | 1.22 | 2.29 | 3.90 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM23 | 12 | 3.32 | 3.95 | 1.86 | 1.86 | 1.03 | 1.03 | 1.22 | 2.42 | 4.03 |
| FM24 | 00 | 1.19 | 1.13 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.18 | 1.28 |
| FM24 | 01 | 1.35 | 1.42 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.28 | 1.57 |
| FM24 | 02 | 1.54 | 1.55 | 1.16 | 1.16 | 1.02 | 1.02 | 1.21 | 1.38 | 1.97 |
| FM24 | 03 | 1.81 | 1.68 | 1.23 | 1.23 | 1.02 | 1.02 | 1.21 | 1.51 | 2.05 |
| FM24 | 04 | 1.94 | 1.79 | 1.24 | 1.24 | 1.02 | 1.02 | 1.21 | 1.63 | 2.09 |
| FM24 | 05 | 2.10 | 2.38 | 1.31 | 1.31 | 1.02 | 1.02 | 1.21 | 1.71 | 2.43 |
| FM24 | 06 | 2.29 | 2.48 | 1.37 | 1.37 | 1.02 | 1.02 | 1.21 | 1.90 | 2.72 |
| FM24 | 07 | 2.42 | 2.90 | 1.41 | 1.41 | 1.02 | 1.02 | 1.21 | 1.96 | 2.97 |
| FM24 | 08 | 2.75 | 3.18 | 1.55 | 1.55 | 1.02 | 1.02 | 1.21 | 2.01 | 3.45 |
| FM24 | 09 | 3.02 | 3.41 | 1.68 | 1.68 | 1.02 | 1.02 | 1.21 | 2.06 | 3.53 |
| FM24 | 10 | 3.12 | 3.62 | 1.77 | 1.77 | 1.02 | 1.02 | 1.21 | 2.16 | 3.76 |
| FM24 | 11 | 3.22 | 3.76 | 1.87 | 1.87 | 1.02 | 1.02 | 1.21 | 2.29 | 3.90 |
| FM24 | 12 | 3.32 | 3.90 | 1.97 | 1.97 | 1.02 | 1.02 | 1.21 | 2.42 | 4.03 |
| FM25 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM25 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM25 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM25 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM25 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM25 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM25 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM25 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM25 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM25 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM25 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM25 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM25 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM26 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM26 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM26 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM26 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM26 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM26 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM26 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM26 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM26 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM26 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM26 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM26 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM26 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM27 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM27 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM27 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM27 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM27 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM27 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM27 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM27 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM27 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM27 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM27 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM27 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM27 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM28 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM28 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM28 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM28 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM28 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM28 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM28 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM28 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM28 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM28 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM28 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM28 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM28 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM29 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM29 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM29 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM29 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM29 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM29 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM29 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM29 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM29 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM29 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM29 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM29 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM29 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM30 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM30 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM30 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM30 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM30 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM30 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM30 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM30 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM30 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM30 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM30 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM30 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM30 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM31 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM31 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM31 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM31 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM31 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM31 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM31 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM31 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM31 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM31 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM31 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM31 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM31 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM32 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM32 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM32 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM32 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM32 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM32 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM32 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM32 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM32 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM32 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM32 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM32 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM32 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM33 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM33 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM33 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM33 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM33 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM33 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM33 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM33 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM33 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM33 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM33 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM33 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM33 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM34 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM34 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM34 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM34 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM34 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM34 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM34 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM34 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM34 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM34 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM34 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM34 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM34 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM35 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM35 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM35 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM35 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM35 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM35 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM35 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM35 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM35 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM35 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM35 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM35 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM35 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM36 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM36 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM36 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM36 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM36 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM36 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM36 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM36 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM36 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM36 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM36 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM36 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM36 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM37 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM37 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM37 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM37 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM37 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM37 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM37 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM37 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM37 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM37 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM37 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM37 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM37 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM38 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM38 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM38 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM38 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM38 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM38 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM38 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM38 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM38 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM38 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM38 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM38 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM38 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM39 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM39 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM39 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM39 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM39 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM39 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM39 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM39 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM39 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM39 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM39 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM39 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM39 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM40 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM40 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM40 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM40 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM40 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM40 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM40 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM40 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM40 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM40 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM40 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM40 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM40 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM41 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM41 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM41 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM41 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM41 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM41 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM41 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM41 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM41 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM41 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM41 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM41 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM41 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM42 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM42 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM42 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM42 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM42 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM42 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM42 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM42 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM42 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM42 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM42 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM42 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM42 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM43 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM43 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM43 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM43 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM43 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM43 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM43 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM43 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM43 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM43 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM43 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM43 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM43 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM44 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM44 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM44 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM44 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM44 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM44 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM44 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM44 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM44 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM44 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM44 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM44 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM44 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM45 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM45 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM45 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM45 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM45 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM45 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM45 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM45 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM45 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM45 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM45 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM45 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM45 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM46 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM46 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM46 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM46 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM46 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM46 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM46 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM46 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM46 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM46 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM46 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM46 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM46 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM47 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM47 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM47 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM47 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM47 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM47 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM47 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM47 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM47 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM47 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM47 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM47 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM47 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM48 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM48 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM48 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM48 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM48 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM48 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM48 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM48 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM48 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM48 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM48 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM48 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM48 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM49 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM49 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM49 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM49 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM49 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM49 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM49 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM49 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM49 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM49 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM49 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM49 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM49 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM50 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM50 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM50 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM50 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM50 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM50 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM50 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM50 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM50 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM50 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM50 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM50 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM50 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM51 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM51 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM51 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM51 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM51 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM51 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM51 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM51 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM51 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM51 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM51 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM51 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM51 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM52 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM52 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM52 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM52 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM52 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM52 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM52 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM52 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM52 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM52 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM52 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM52 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM52 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM53 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM53 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM53 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM53 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM53 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM53 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM53 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM53 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM53 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM53 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM53 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM53 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM53 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM54 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM54 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM54 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM54 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM54 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM54 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM54 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM54 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM54 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM54 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM54 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM54 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM54 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM55 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM55 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM55 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM55 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM55 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM55 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM55 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM55 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM55 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM55 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM55 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM55 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM55 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM56 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM56 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM56 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM56 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM56 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM56 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM56 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM56 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM56 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM56 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM56 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM56 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM56 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM57 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM57 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM57 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM57 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM57 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM57 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM57 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM57 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM57 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM57 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM57 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM57 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM57 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM58 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM58 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM58 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM58 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM58 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM58 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM58 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM58 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM58 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM58 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM58 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM58 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM58 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM59 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM59 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM59 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM59 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM59 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM59 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM59 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM59 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM59 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM59 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM59 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM59 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM59 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM60 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM60 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM60 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM60 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM60 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM60 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM60 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM60 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM60 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM60 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM60 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM60 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM60 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM61 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM61 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM61 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM61 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM61 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM61 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM61 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM61 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM61 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM61 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM61 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM61 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM61 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM62 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM62 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM62 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM62 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM62 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM62 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM62 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM62 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM62 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM62 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM62 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM62 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM62 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM63 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM63 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM63 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM63 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM63 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM63 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM63 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM63 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM63 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM63 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM63 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM63 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM63 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM64 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM64 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM64 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM64 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM64 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM64 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM64 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM64 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM64 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM64 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM64 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM64 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM64 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM65 | 00 | 0.99 | 0.90 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.79 | 0.89 |
| FM65 | 01 | 1.16 | 1.20 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.89 | 1.19 |
| FM65 | 02 | 1.35 | 1.32 | 0.86 | 0.86 | 0.74 | 0.74 | 0.71 | 0.99 | 1.58 |
| FM65 | 03 | 1.62 | 1.45 | 0.93 | 0.93 | 0.74 | 0.74 | 0.71 | 1.12 | 1.66 |
| FM65 | 04 | 1.75 | 1.56 | 0.94 | 0.94 | 0.74 | 0.74 | 0.71 | 1.25 | 1.70 |
| FM65 | 05 | 1.91 | 2.15 | 1.01 | 1.01 | 0.74 | 0.74 | 0.71 | 1.32 | 2.04 |
| FM65 | 06 | 2.10 | 2.25 | 1.07 | 1.07 | 0.74 | 0.74 | 0.71 | 1.51 | 2.34 |
| FM65 | 07 | 2.23 | 2.67 | 1.11 | 1.11 | 0.74 | 0.74 | 0.71 | 1.57 | 2.58 |
| FM65 | 08 | 2.56 | 2.96 | 1.24 | 1.24 | 0.74 | 0.74 | 0.71 | 1.63 | 3.07 |
| FM65 | 09 | 2.83 | 3.18 | 1.37 | 1.37 | 0.74 | 0.74 | 0.71 | 1.68 | 3.15 |
| FM65 | 10 | 2.93 | 3.39 | 1.46 | 1.46 | 0.74 | 0.74 | 0.71 | 1.78 | 3.38 |
| FM65 | 11 | 3.03 | 3.53 | 1.57 | 1.57 | 0.74 | 0.74 | 0.71 | 1.90 | 3.51 |
| FM65 | 12 | 3.13 | 3.67 | 1.67 | 1.67 | 0.74 | 0.74 | 0.71 | 2.03 | 3.65 |
| FM66 | 00 | 1.09 | 0.93 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.63 | 0.87 |
| FM66 | 01 | 1.26 | 1.23 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.73 | 1.17 |
| FM66 | 02 | 1.45 | 1.35 | 0.82 | 0.82 | 0.74 | 0.74 | 0.70 | 0.83 | 1.56 |
| FM66 | 03 | 1.72 | 1.48 | 0.89 | 0.89 | 0.74 | 0.74 | 0.70 | 0.96 | 1.64 |
| FM66 | 04 | 1.85 | 1.59 | 0.90 | 0.90 | 0.74 | 0.74 | 0.70 | 1.08 | 1.69 |
| FM66 | 05 | 2.01 | 2.19 | 0.97 | 0.97 | 0.74 | 0.74 | 0.70 | 1.16 | 2.02 |
| FM66 | 06 | 2.20 | 2.28 | 1.03 | 1.03 | 0.74 | 0.74 | 0.70 | 1.35 | 2.32 |
| FM66 | 07 | 2.33 | 2.71 | 1.07 | 1.07 | 0.74 | 0.74 | 0.70 | 1.41 | 2.56 |
| FM66 | 08 | 2.66 | 2.99 | 1.20 | 1.20 | 0.74 | 0.74 | 0.70 | 1.46 | 3.05 |
| FM66 | 09 | 2.93 | 3.21 | 1.33 | 1.33 | 0.74 | 0.74 | 0.70 | 1.51 | 3.13 |
| FM66 | 10 | 3.03 | 3.42 | 1.42 | 1.42 | 0.74 | 0.74 | 0.70 | 1.61 | 3.36 |
| FM66 | 11 | 3.13 | 3.57 | 1.53 | 1.53 | 0.74 | 0.74 | 0.70 | 1.74 | 3.50 |
| FM66 | 12 | 3.23 | 3.71 | 1.63 | 1.63 | 0.74 | 0.74 | 0.70 | 1.87 | 3.63 |
| FM67 | 00 | 1.13 | 0.97 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.63 | 0.92 |
| FM67 | 01 | 1.30 | 1.26 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.73 | 1.22 |
| FM67 | 02 | 1.49 | 1.39 | 0.81 | 0.81 | 0.73 | 0.73 | 0.69 | 0.83 | 1.61 |
| FM67 | 03 | 1.76 | 1.51 | 0.88 | 0.88 | 0.73 | 0.73 | 0.69 | 0.96 | 1.70 |
| FM67 | 04 | 1.89 | 1.63 | 0.89 | 0.89 | 0.73 | 0.73 | 0.69 | 1.09 | 1.74 |
| FM67 | 05 | 2.05 | 2.22 | 0.96 | 0.96 | 0.73 | 0.73 | 0.69 | 1.16 | 2.07 |
| FM67 | 06 | 2.24 | 2.32 | 1.02 | 1.02 | 0.73 | 0.73 | 0.69 | 1.35 | 2.37 |
| FM67 | 07 | 2.37 | 2.74 | 1.06 | 1.06 | 0.73 | 0.73 | 0.69 | 1.41 | 2.61 |
| FM67 | 08 | 2.70 | 3.02 | 1.19 | 1.19 | 0.73 | 0.73 | 0.69 | 1.47 | 3.10 |
| FM67 | 09 | 2.97 | 3.25 | 1.32 | 1.32 | 0.73 | 0.73 | 0.69 | 1.52 | 3.18 |
| FM67 | 10 | 3.07 | 3.46 | 1.41 | 1.41 | 0.73 | 0.73 | 0.69 | 1.62 | 3.41 |
| FM67 | 11 | 3.17 | 3.60 | 1.52 | 1.52 | 0.73 | 0.73 | 0.69 | 1.74 | 3.55 |
| FM67 | 12 | 3.27 | 3.74 | 1.62 | 1.62 | 0.73 | 0.73 | 0.69 | 1.87 | 3.68 |
| FM68 | 00 | 1.18 | 1.02 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.60 | 0.95 |
| FM68 | 01 | 1.35 | 1.32 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.70 | 1.25 |
| FM68 | 02 | 1.54 | 1.44 | 0.82 | 0.82 | 0.72 | 0.72 | 0.68 | 0.80 | 1.64 |
| FM68 | 03 | 1.81 | 1.57 | 0.89 | 0.89 | 0.72 | 0.72 | 0.68 | 0.93 | 1.72 |
| FM68 | 04 | 1.94 | 1.68 | 0.90 | 0.90 | 0.72 | 0.72 | 0.68 | 1.06 | 1.76 |
| FM68 | 05 | 2.10 | 2.27 | 0.97 | 0.97 | 0.72 | 0.72 | 0.68 | 1.13 | 2.10 |
| FM68 | 06 | 2.29 | 2.37 | 1.03 | 1.03 | 0.72 | 0.72 | 0.68 | 1.32 | 2.40 |
| FM68 | 07 | 2.42 | 2.79 | 1.07 | 1.07 | 0.72 | 0.72 | 0.68 | 1.38 | 2.64 |
| FM68 | 08 | 2.75 | 3.08 | 1.20 | 1.20 | 0.72 | 0.72 | 0.68 | 1.43 | 3.13 |
| FM68 | 09 | 3.02 | 3.30 | 1.33 | 1.33 | 0.72 | 0.72 | 0.68 | 1.49 | 3.21 |
| FM68 | 10 | 3.12 | 3.51 | 1.42 | 1.42 | 0.72 | 0.72 | 0.68 | 1.59 | 3.44 |
| FM68 | 11 | 3.22 | 3.65 | 1.53 | 1.53 | 0.72 | 0.72 | 0.68 | 1.71 | 3.57 |

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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM68 | 12 | 3.32 | 3.79 | 1.63 | 1.63 | 0.72 | 0.72 | 0.68 | 1.84 | 3.71 |
| FM69 | 00 | 1.23 | 1.04 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.59 | 0.95 |
| FM69 | 01 | 1.40 | 1.34 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.69 | 1.25 |
| FM69 | 02 | 1.59 | 1.47 | 0.80 | 0.80 | 0.72 | 0.72 | 0.67 | 0.80 | 1.64 |
| FM69 | 03 | 1.86 | 1.59 | 0.87 | 0.87 | 0.72 | 0.72 | 0.67 | 0.92 | 1.72 |
| FM69 | 04 | 1.99 | 1.71 | 0.88 | 0.88 | 0.72 | 0.72 | 0.67 | 1.05 | 1.76 |
| FM69 | 05 | 2.15 | 2.30 | 0.95 | 0.95 | 0.72 | 0.72 | 0.67 | 1.13 | 2.10 |
| FM69 | 06 | 2.34 | 2.40 | 1.01 | 1.01 | 0.72 | 0.72 | 0.67 | 1.31 | 2.40 |
| FM69 | 07 | 2.47 | 2.82 | 1.05 | 1.05 | 0.72 | 0.72 | 0.67 | 1.38 | 2.64 |
| FM69 | 08 | 2.80 | 3.10 | 1.18 | 1.18 | 0.72 | 0.72 | 0.67 | 1.43 | 3.13 |
| FM69 | 09 | 3.07 | 3.32 | 1.31 | 1.31 | 0.72 | 0.72 | 0.67 | 1.48 | 3.21 |
| FM69 | 10 | 3.17 | 3.54 | 1.40 | 1.40 | 0.72 | 0.72 | 0.67 | 1.58 | 3.44 |
| FM69 | 11 | 3.27 | 3.68 | 1.51 | 1.51 | 0.72 | 0.72 | 0.67 | 1.71 | 3.58 |
| FM69 | 12 | 3.37 | 3.82 | 1.61 | 1.61 | 0.72 | 0.72 | 0.67 | 1.83 | 3.71 |
| FM70 | 00 | 1.27 | 1.09 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.60 | 0.99 |
| FM70 | 01 | 1.44 | 1.39 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.70 | 1.28 |
| FM70 | 02 | 1.62 | 1.51 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.80 | 1.68 |
| FM70 | 03 | 1.90 | 1.64 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.93 | 1.76 |
| FM70 | 04 | 2.02 | 1.75 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 1.80 |
| FM70 | 05 | 2.18 | 2.34 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.13 | 2.13 |
| FM70 | 06 | 2.37 | 2.44 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.32 | 2.43 |
| FM70 | 07 | 2.50 | 2.87 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.38 | 2.68 |
| FM70 | 08 | 2.83 | 3.15 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.43 | 3.16 |
| FM70 | 09 | 3.10 | 3.37 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.49 | 3.24 |
| FM70 | 10 | 3.20 | 3.58 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.59 | 3.47 |
| FM70 | 11 | 3.30 | 3.72 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.71 | 3.61 |
| FM70 | 12 | 3.40 | 3.87 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.84 | 3.74 |
| FM71 | 00 | 1.31 | 1.11 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.57 | 1.01 |
| FM71 | 01 | 1.48 | 1.40 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.31 |
| FM71 | 02 | 1.67 | 1.53 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.77 | 1.70 |
| FM71 | 03 | 1.94 | 1.66 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.90 | 1.78 |
| FM71 | 04 | 2.07 | 1.77 | 0.97 | 0.97 | 0.71 | 0.71 | 0.66 | 1.02 | 1.82 |
| FM71 | 05 | 2.23 | 2.36 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.10 | 2.16 |
| FM71 | 06 | 2.42 | 2.46 | 1.10 | 1.10 | 0.71 | 0.71 | 0.66 | 1.29 | 2.46 |
| FM71 | 07 | 2.55 | 2.88 | 1.14 | 1.14 | 0.71 | 0.71 | 0.66 | 1.35 | 2.70 |
| FM71 | 08 | 2.88 | 3.17 | 1.27 | 1.27 | 0.71 | 0.71 | 0.66 | 1.40 | 3.19 |
| FM71 | 09 | 3.15 | 3.39 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.27 |
| FM71 | 10 | 3.25 | 3.60 | 1.49 | 1.49 | 0.71 | 0.71 | 0.66 | 1.56 | 3.50 |
| FM71 | 11 | 3.35 | 3.74 | 1.60 | 1.60 | 0.71 | 0.71 | 0.66 | 1.68 | 3.63 |
| FM71 | 12 | 3.45 | 3.88 | 1.70 | 1.70 | 0.71 | 0.71 | 0.66 | 1.81 | 3.77 |
| FM72 | 00 | 1.34 | 1.14 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.55 | 1.01 |
| FM72 | 01 | 1.51 | 1.43 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.65 | 1.31 |
| FM72 | 02 | 1.70 | 1.56 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.75 | 1.70 |
| FM72 | 03 | 1.97 | 1.68 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 1.78 |
| FM72 | 04 | 2.10 | 1.80 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 1.00 | 1.83 |
| FM72 | 05 | 2.26 | 2.39 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.16 |
| FM72 | 06 | 2.45 | 2.49 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.27 | 2.46 |
| FM72 | 07 | 2.58 | 2.91 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.33 | 2.70 |
| FM72 | 08 | 2.91 | 3.19 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.38 | 3.19 |
| FM72 | 09 | 3.18 | 3.42 | 1.29 | 1.29 | 0.71 | 0.71 | 0.66 | 1.43 | 3.27 |
| FM72 | 10 | 3.28 | 3.63 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.53 | 3.50 |
| FM72 | 11 | 3.38 | 3.77 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.66 | 3.64 |
| FM72 | 12 | 3.48 | 3.91 | 1.59 | 1.59 | 0.71 | 0.71 | 0.66 | 1.79 | 3.77 |
| FM73 | 00 | 1.39 | 1.15 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.52 | 1.05 |
| FM73 | 01 | 1.56 | 1.45 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.62 | 1.34 |
| FM73 | 02 | 1.75 | 1.57 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.73 | 1.74 |
| FM73 | 03 | 2.02 | 1.70 | 0.84 | 0.84 | 0.71 | 0.71 | 0.66 | 0.85 | 1.82 |
| FM73 | 04 | 2.15 | 1.81 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 1.86 |
| FM73 | 05 | 2.31 | 2.40 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.19 |
| FM73 | 06 | 2.50 | 2.50 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.24 | 2.49 |
| FM73 | 07 | 2.63 | 2.92 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.31 | 2.74 |
| FM73 | 08 | 2.96 | 3.21 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.36 | 3.22 |
| FM73 | 09 | 3.23 | 3.43 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.41 | 3.30 |
| FM73 | 10 | 3.33 | 3.64 | 1.37 | 1.37 | 0.71 | 0.71 | 0.66 | 1.51 | 3.53 |
| FM73 | 11 | 3.43 | 3.78 | 1.47 | 1.47 | 0.71 | 0.71 | 0.66 | 1.64 | 3.67 |

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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM73 | 12 | 3.53 | 3.92 | 1.58 | 1.58 | 0.71 | 0.71 | 0.66 | 1.76 | 3.80 |
| FM74 | 00 | 1.42 | 1.22 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.52 | 1.12 |
| FM74 | 01 | 1.59 | 1.52 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.62 | 1.42 |
| FM74 | 02 | 1.78 | 1.65 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.72 | 1.81 |
| FM74 | 03 | 2.05 | 1.77 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.85 | 1.89 |
| FM74 | 04 | 2.18 | 1.89 | 0.82 | 0.82 | 0.71 | 0.71 | 0.66 | 0.98 | 1.93 |
| FM74 | 05 | 2.34 | 2.48 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 2.27 |
| FM74 | 06 | 2.53 | 2.58 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.24 | 2.56 |
| FM74 | 07 | 2.66 | 3.00 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.31 | 2.81 |
| FM74 | 08 | 2.99 | 3.28 | 1.12 | 1.12 | 0.71 | 0.71 | 0.66 | 1.36 | 3.29 |
| FM74 | 09 | 3.26 | 3.51 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.41 | 3.38 |
| FM74 | 10 | 3.36 | 3.72 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.51 | 3.61 |
| FM74 | 11 | 3.46 | 3.86 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.64 | 3.74 |
| FM74 | 12 | 3.56 | 4.00 | 1.55 | 1.55 | 0.71 | 0.71 | 0.66 | 1.76 | 3.88 |
| FM75 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM75 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM75 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM75 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM75 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM75 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM75 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM75 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM75 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM75 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM75 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM75 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM75 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM76 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM76 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM76 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM76 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM76 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM76 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM76 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM76 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM76 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM76 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM76 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM76 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM76 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM77 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM77 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM77 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM77 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM77 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM77 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM77 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM77 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM77 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM77 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM77 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM77 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |
| FM77 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM78 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM78 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM78 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM78 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM78 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM78 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM78 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM78 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM78 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM78 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM78 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM78 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |

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| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM78 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM79 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM79 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM79 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM79 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM79 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM79 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM79 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM79 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM79 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM79 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM79 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM79 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM79 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM80 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM80 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM80 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM80 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM80 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM80 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM80 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM80 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM80 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM80 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM80 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM80 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM80 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM81 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM81 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM81 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM81 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM81 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM81 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM81 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM81 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM81 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM81 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM81 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM81 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM81 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM82 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM82 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM82 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM82 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM82 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM82 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM82 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM82 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM82 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM82 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM82 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM82 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM82 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM83 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM83 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM83 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM83 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM83 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM83 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM83 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM83 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM83 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM83 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM83 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM83 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |

State of Arkansas
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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM83 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM84 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM84 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM84 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM84 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM84 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM84 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM84 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM84 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM84 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM84 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM84 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM84 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |
| FM84 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM85 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM85 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM85 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM85 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM85 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM85 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM85 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM85 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM85 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM85 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM85 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM85 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM85 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM86 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM86 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM86 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM86 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM86 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM86 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM86 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM86 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM86 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM86 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM86 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM86 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM86 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM87 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM87 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM87 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM87 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM87 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM87 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM87 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM87 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM87 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM87 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM87 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM87 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |
| FM87 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM88 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM88 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM88 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM88 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM88 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM88 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM88 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM88 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM88 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM88 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM88 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM88 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |

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ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM88 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM89 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM89 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM89 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM89 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM89 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM89 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM89 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM89 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM89 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM89 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM89 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM89 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM89 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM90 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM90 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM90 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM90 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM90 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM90 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM90 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM90 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM90 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM90 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM90 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM90 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM90 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM91 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM91 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM91 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM91 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM91 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM91 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM91 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM91 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM91 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM91 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM91 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM91 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM91 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM92 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM92 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM92 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM92 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM92 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM92 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM92 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM92 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM92 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM92 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM92 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM92 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM92 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM93 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM93 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM93 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM93 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM93 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM93 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM93 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM93 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM93 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM93 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM93 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM93 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM93 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM94 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM94 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM94 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM94 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM94 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM94 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM94 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM94 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM94 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM94 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM94 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM94 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM94 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM95 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM95 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM95 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM95 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM95 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM95 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM95 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM95 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM95 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM95 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM95 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM95 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM95 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM96 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM96 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM96 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM96 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM96 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM96 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM96 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM96 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM96 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM96 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM96 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM96 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM96 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM97 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM97 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM97 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM97 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM97 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM97 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM97 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM97 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM97 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM97 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM97 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM97 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM97 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM98 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM98 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM98 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM98 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM98 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM98 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM98 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM98 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM98 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM98 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM98 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM98 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FM98 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM99 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM99 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM99 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM99 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM99 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM99 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM99 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM99 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM99 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM99 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM99 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM99 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM99 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FS14 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS14 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS14 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS14 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS14 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS14 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS14 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS14 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS14 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS14 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS14 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS14 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS14 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS15 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS15 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS15 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS15 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS15 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS15 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS15 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS15 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS15 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS15 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS15 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS15 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS15 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS16 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS16 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS16 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS16 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS16 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS16 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS16 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS16 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS16 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS16 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS16 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS16 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS16 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS17 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS17 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS17 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS17 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS17 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS17 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS17 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS17 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS17 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS17 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS17 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS17 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS17 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS18 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS18 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS18 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS18 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS18 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS18 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS18 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS18 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS18 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS18 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS18 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS18 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS18 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS19 | 00 | 1.93 | 1.90 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.44 | 1.90 |
| FS19 | 01 | 2.10 | 2.20 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.54 | 2.19 |
| FS19 | 02 | 2.29 | 2.33 | 1.37 | 1.37 | 1.42 | 1.42 | 1.93 | 1.64 | 2.59 |
| FS19 | 03 | 2.56 | 2.45 | 1.44 | 1.44 | 1.42 | 1.42 | 1.93 | 1.77 | 2.67 |
| FS19 | 04 | 2.69 | 2.57 | 1.45 | 1.45 | 1.42 | 1.42 | 1.93 | 1.90 | 2.71 |
| FS19 | 05 | 2.85 | 3.16 | 1.53 | 1.53 | 1.42 | 1.42 | 1.93 | 1.97 | 3.05 |
| FS19 | 06 | 3.04 | 3.26 | 1.59 | 1.59 | 1.42 | 1.42 | 1.93 | 2.16 | 3.34 |
| FS19 | 07 | 3.17 | 3.68 | 1.63 | 1.63 | 1.42 | 1.42 | 1.93 | 2.22 | 3.59 |
| FS19 | 08 | 3.50 | 3.96 | 1.76 | 1.76 | 1.42 | 1.42 | 1.93 | 2.27 | 4.07 |
| FS19 | 09 | 3.77 | 4.18 | 1.89 | 1.89 | 1.42 | 1.42 | 1.93 | 2.33 | 4.15 |
| FS19 | 10 | 3.87 | 4.40 | 1.98 | 1.98 | 1.42 | 1.42 | 1.93 | 2.43 | 4.38 |
| FS19 | 11 | 3.97 | 4.54 | 2.08 | 2.08 | 1.42 | 1.42 | 1.93 | 2.55 | 4.52 |
| FS19 | 12 | 4.07 | 4.68 | 2.18 | 2.18 | 1.42 | 1.42 | 1.93 | 2.68 | 4.65 |
| FS20 | 00 | 1.93 | 1.73 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.44 | 1.90 |
| FS20 | 01 | 2.10 | 2.03 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.54 | 2.19 |
| FS20 | 02 | 2.29 | 2.16 | 1.32 | 1.32 | 1.41 | 1.41 | 1.90 | 1.64 | 2.59 |
| FS20 | 03 | 2.56 | 2.28 | 1.39 | 1.39 | 1.41 | 1.41 | 1.90 | 1.77 | 2.67 |
| FS20 | 04 | 2.69 | 2.40 | 1.40 | 1.40 | 1.41 | 1.41 | 1.90 | 1.90 | 2.71 |
| FS20 | 05 | 2.85 | 2.99 | 1.47 | 1.47 | 1.41 | 1.41 | 1.90 | 1.97 | 3.05 |
| FS20 | 06 | 3.04 | 3.09 | 1.54 | 1.54 | 1.41 | 1.41 | 1.90 | 2.16 | 3.34 |
| FS20 | 07 | 3.17 | 3.51 | 1.58 | 1.58 | 1.41 | 1.41 | 1.90 | 2.22 | 3.59 |
| FS20 | 08 | 3.50 | 3.79 | 1.71 | 1.71 | 1.41 | 1.41 | 1.90 | 2.27 | 4.07 |
| FS20 | 09 | 3.77 | 4.01 | 1.84 | 1.84 | 1.41 | 1.41 | 1.90 | 2.33 | 4.15 |
| FS20 | 10 | 3.87 | 4.23 | 1.93 | 1.93 | 1.41 | 1.41 | 1.90 | 2.43 | 4.38 |
| FS20 | 11 | 3.97 | 4.37 | 2.03 | 2.03 | 1.41 | 1.41 | 1.90 | 2.55 | 4.52 |
| FS20 | 12 | 4.07 | 4.51 | 2.13 | 2.13 | 1.41 | 1.41 | 1.90 | 2.68 | 4.65 |
| FS21 | 00 | 1.61 | 1.59 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.28 | 1.75 |
| FS21 | 01 | 1.77 | 1.89 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.39 | 2.05 |
| FS21 | 02 | 1.96 | 2.01 | 1.26 | 1.26 | 1.40 | 1.40 | 1.88 | 1.49 | 2.44 |
| FS21 | 03 | 2.23 | 2.14 | 1.33 | 1.33 | 1.40 | 1.40 | 1.88 | 1.61 | 2.52 |
| FS21 | 04 | 2.36 | 2.25 | 1.34 | 1.34 | 1.40 | 1.40 | 1.88 | 1.74 | 2.56 |
| FS21 | 05 | 2.52 | 2.84 | 1.41 | 1.41 | 1.40 | 1.40 | 1.88 | 1.82 | 2.90 |
| FS21 | 06 | 2.71 | 2.94 | 1.47 | 1.47 | 1.40 | 1.40 | 1.88 | 2.01 | 3.19 |
| FS21 | 07 | 2.84 | 3.36 | 1.52 | 1.52 | 1.40 | 1.40 | 1.88 | 2.07 | 3.44 |
| FS21 | 08 | 3.17 | 3.65 | 1.65 | 1.65 | 1.40 | 1.40 | 1.88 | 2.12 | 3.92 |
| FS21 | 09 | 3.44 | 3.87 | 1.78 | 1.78 | 1.40 | 1.40 | 1.88 | 2.17 | 4.01 |
| FS21 | 10 | 3.54 | 4.08 | 1.87 | 1.87 | 1.40 | 1.40 | 1.88 | 2.27 | 4.24 |
| FS21 | 11 | 3.64 | 4.22 | 1.97 | 1.97 | 1.40 | 1.40 | 1.88 | 2.40 | 4.37 |
| FS21 | 12 | 3.74 | 4.36 | 2.07 | 2.07 | 1.40 | 1.40 | 1.88 | 2.53 | 4.51 |
| FS22 | 00 | 1.61 | 1.47 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.28 | 1.75 |
| FS22 | 01 | 1.77 | 1.76 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.39 | 2.05 |
| FS22 | 02 | 1.96 | 1.89 | 1.13 | 1.13 | 1.39 | 1.39 | 1.85 | 1.49 | 2.44 |
| FS22 | 03 | 2.23 | 2.02 | 1.20 | 1.20 | 1.39 | 1.39 | 1.85 | 1.61 | 2.52 |
| FS22 | 04 | 2.36 | 2.13 | 1.21 | 1.21 | 1.39 | 1.39 | 1.85 | 1.74 | 2.56 |
| FS22 | 05 | 2.52 | 2.72 | 1.28 | 1.28 | 1.39 | 1.39 | 1.85 | 1.82 | 2.90 |
| FS22 | 06 | 2.71 | 2.82 | 1.34 | 1.34 | 1.39 | 1.39 | 1.85 | 2.01 | 3.19 |
| FS22 | 07 | 2.84 | 3.24 | 1.38 | 1.38 | 1.39 | 1.39 | 1.85 | 2.07 | 3.44 |
| FS22 | 08 | 3.17 | 3.53 | 1.52 | 1.52 | 1.39 | 1.39 | 1.85 | 2.12 | 3.92 |
| FS22 | 09 | 3.44 | 3.75 | 1.65 | 1.65 | 1.39 | 1.39 | 1.85 | 2.17 | 4.01 |
| FS22 | 10 | 3.54 | 3.96 | 1.74 | 1.74 | 1.39 | 1.39 | 1.85 | 2.27 | 4.24 |
| FS22 | 11 | 3.64 | 4.10 | 1.84 | 1.84 | 1.39 | 1.39 | 1.85 | 2.40 | 4.37 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS22 | 12 | 3.74 | 4.24 | 1.94 | 1.94 | 1.39 | 1.39 | 1.85 | 2.53 | 4.51 |
| FS23 | 00 | 1.42 | 1.37 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.28 | 1.55 |
| FS23 | 01 | 1.59 | 1.66 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.38 | 1.85 |
| FS23 | 02 | 1.78 | 1.79 | 1.24 | 1.24 | 1.38 | 1.38 | 1.83 | 1.48 | 2.24 |
| FS23 | 03 | 2.05 | 1.92 | 1.31 | 1.31 | 1.38 | 1.38 | 1.83 | 1.61 | 2.32 |
| FS23 | 04 | 2.18 | 2.03 | 1.32 | 1.32 | 1.38 | 1.38 | 1.83 | 1.73 | 2.36 |
| FS23 | 05 | 2.34 | 2.62 | 1.39 | 1.39 | 1.38 | 1.38 | 1.83 | 1.81 | 2.70 |
| FS23 | 06 | 2.53 | 2.72 | 1.45 | 1.45 | 1.38 | 1.38 | 1.83 | 2.00 | 3.00 |
| FS23 | 07 | 2.66 | 3.14 | 1.49 | 1.49 | 1.38 | 1.38 | 1.83 | 2.06 | 3.24 |
| FS23 | 08 | 2.99 | 3.42 | 1.63 | 1.63 | 1.38 | 1.38 | 1.83 | 2.11 | 3.73 |
| FS23 | 09 | 3.26 | 3.65 | 1.76 | 1.76 | 1.38 | 1.38 | 1.83 | 2.16 | 3.81 |
| FS23 | 10 | 3.36 | 3.86 | 1.85 | 1.85 | 1.38 | 1.38 | 1.83 | 2.26 | 4.04 |
| FS23 | 11 | 3.46 | 4.00 | 1.95 | 1.95 | 1.38 | 1.38 | 1.83 | 2.39 | 4.17 |
| FS23 | 12 | 3.56 | 4.14 | 2.05 | 2.05 | 1.38 | 1.38 | 1.83 | 2.52 | 4.31 |
| FS24 | 00 | 1.42 | 1.28 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.28 | 1.55 |
| FS24 | 01 | 1.59 | 1.58 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.38 | 1.85 |
| FS24 | 02 | 1.78 | 1.70 | 1.16 | 1.16 | 1.37 | 1.37 | 1.80 | 1.48 | 2.24 |
| FS24 | 03 | 2.05 | 1.83 | 1.23 | 1.23 | 1.37 | 1.37 | 1.80 | 1.61 | 2.32 |
| FS24 | 04 | 2.18 | 1.94 | 1.24 | 1.24 | 1.37 | 1.37 | 1.80 | 1.73 | 2.36 |
| FS24 | 05 | 2.34 | 2.53 | 1.31 | 1.31 | 1.37 | 1.37 | 1.80 | 1.81 | 2.70 |
| FS24 | 06 | 2.53 | 2.63 | 1.37 | 1.37 | 1.37 | 1.37 | 1.80 | 2.00 | 3.00 |
| FS24 | 07 | 2.66 | 3.06 | 1.41 | 1.41 | 1.37 | 1.37 | 1.80 | 2.06 | 3.24 |
| FS24 | 08 | 2.99 | 3.34 | 1.55 | 1.55 | 1.37 | 1.37 | 1.80 | 2.11 | 3.73 |
| FS24 | 09 | 3.26 | 3.56 | 1.68 | 1.68 | 1.37 | 1.37 | 1.80 | 2.16 | 3.81 |
| FS24 | 10 | 3.36 | 3.77 | 1.77 | 1.77 | 1.37 | 1.37 | 1.80 | 2.26 | 4.04 |
| FS24 | 11 | 3.46 | 3.92 | 1.87 | 1.87 | 1.37 | 1.37 | 1.80 | 2.39 | 4.17 |
| FS24 | 12 | 3.56 | 4.06 | 1.97 | 1.97 | 1.37 | 1.37 | 1.80 | 2.52 | 4.31 |
| FS25 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS25 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS25 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS25 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS25 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS25 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS25 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS25 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS25 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS25 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS25 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS25 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS25 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS26 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS26 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS26 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS26 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS26 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS26 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS26 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS26 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS26 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS26 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS26 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS26 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS26 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS27 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS27 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS27 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS27 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS27 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS27 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS27 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS27 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS27 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS27 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS27 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS27 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS27 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS28 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS28 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS28 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS28 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS28 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS28 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS28 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS28 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS28 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS28 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS28 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS28 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS28 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS29 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS29 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS29 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS29 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS29 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS29 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS29 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS29 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS29 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS29 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS29 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS29 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS29 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS30 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS30 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS30 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS30 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS30 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS30 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS30 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS30 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS30 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS30 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS30 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS30 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS30 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS31 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS31 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS31 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS31 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS31 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS31 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS31 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS31 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS31 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS31 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS31 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS31 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS31 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS32 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS32 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS32 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS32 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS32 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS32 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS32 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS32 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS32 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS32 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS32 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS32 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS32 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS33 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS33 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS33 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS33 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS33 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS33 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS33 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS33 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS33 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS33 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS33 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS33 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS33 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS34 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS34 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS34 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS34 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS34 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS34 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS34 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS34 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS34 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS34 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS34 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS34 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS34 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS35 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS35 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS35 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS35 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS35 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS35 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS35 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS35 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS35 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS35 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS35 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS35 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS35 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS36 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS36 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS36 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS36 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS36 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS36 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS36 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS36 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS36 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS36 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS36 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS36 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS36 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS37 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS37 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS37 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS37 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS37 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS37 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS37 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS37 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS37 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS37 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS37 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS37 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS37 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS38 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS38 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS38 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS38 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS38 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS38 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS38 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS38 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS38 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS38 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS38 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS38 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS38 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS39 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS39 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS39 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS39 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS39 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS39 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS39 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS39 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS39 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS39 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS39 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS39 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS39 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS40 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS40 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS40 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS40 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS40 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS40 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS40 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS40 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS40 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS40 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS40 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS40 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS40 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS41 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS41 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS41 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS41 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS41 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS41 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS41 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS41 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS41 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS41 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS41 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS41 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS41 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS42 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS42 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS42 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS42 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS42 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS42 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS42 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS42 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS42 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS42 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS42 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS42 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS42 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS43 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS43 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS43 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS43 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS43 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS43 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS43 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS43 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS43 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS43 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS43 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS43 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS43 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS44 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS44 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS44 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS44 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS44 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS44 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS44 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS44 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS44 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS44 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS44 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS44 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS44 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS45 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS45 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS45 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS45 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS45 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS45 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS45 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS45 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS45 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS45 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS45 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS45 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS45 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS46 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS46 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS46 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS46 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS46 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS46 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS46 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS46 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS46 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS46 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS46 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS46 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS46 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS47 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS47 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS47 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS47 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS47 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS47 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS47 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS47 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS47 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS47 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS47 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS47 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS47 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS48 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS48 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS48 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS48 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS48 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS48 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS48 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS48 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS48 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS48 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS48 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS48 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS48 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS49 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS49 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS49 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS49 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS49 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS49 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS49 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS49 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS49 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS49 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS49 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS49 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS49 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS50 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS50 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS50 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS50 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS50 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS50 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS50 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS50 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS50 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS50 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS50 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS50 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS50 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS51 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS51 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS51 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS51 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS51 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS51 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS51 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS51 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS51 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS51 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS51 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS51 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS51 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS52 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS52 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS52 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS52 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS52 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS52 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS52 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS52 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS52 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS52 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS52 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS52 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS52 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS53 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS53 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS53 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS53 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS53 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS53 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS53 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS53 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS53 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS53 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS53 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS53 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS53 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS54 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS54 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS54 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS54 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS54 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS54 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS54 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS54 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS54 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS54 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS54 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS54 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS54 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS55 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS55 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS55 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS55 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS55 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS55 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS55 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS55 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS55 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS55 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS55 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS55 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS55 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS56 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS56 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS56 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS56 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS56 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS56 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS56 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS56 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS56 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS56 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS56 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS56 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS56 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS57 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS57 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS57 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS57 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS57 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS57 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS57 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS57 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS57 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS57 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS57 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS57 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS57 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS58 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS58 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS58 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS58 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS58 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS58 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS58 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS58 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS58 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS58 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS58 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS58 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS58 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS59 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS59 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS59 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS59 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS59 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS59 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS59 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS59 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS59 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS59 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS59 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS59 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS59 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS60 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS60 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS60 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS60 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS60 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS60 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS60 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS60 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS60 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS60 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS60 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS60 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS60 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS61 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS61 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS61 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS61 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS61 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS61 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS61 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS61 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS61 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS61 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS61 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS61 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS61 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS62 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS62 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS62 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS62 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS62 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS62 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS62 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS62 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS62 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS62 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS62 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS62 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS62 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS63 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS63 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS63 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS63 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS63 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS63 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS63 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS63 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS63 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS63 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS63 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS63 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS63 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS64 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS64 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS64 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS64 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS64 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS64 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS64 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS64 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS64 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS64 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS64 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS64 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS64 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS65 | 00 | 1.19 | 1.04 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.86 | 1.12 |
| FS65 | 01 | 1.36 | 1.33 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.96 | 1.42 |
| FS65 | 02 | 1.55 | 1.46 | 1.05 | 1.05 | 0.99 | 0.99 | 1.05 | 1.06 | 1.81 |
| FS65 | 03 | 1.82 | 1.59 | 1.12 | 1.12 | 0.99 | 0.99 | 1.05 | 1.19 | 1.89 |
| FS65 | 04 | 1.95 | 1.70 | 1.13 | 1.13 | 0.99 | 0.99 | 1.05 | 1.31 | 1.93 |
| FS65 | 05 | 2.11 | 2.29 | 1.20 | 1.20 | 0.99 | 0.99 | 1.05 | 1.39 | 2.27 |
| FS65 | 06 | 2.30 | 2.39 | 1.26 | 1.26 | 0.99 | 0.99 | 1.05 | 1.58 | 2.57 |
| FS65 | 07 | 2.43 | 2.81 | 1.30 | 1.30 | 0.99 | 0.99 | 1.05 | 1.64 | 2.81 |
| FS65 | 08 | 2.76 | 3.09 | 1.43 | 1.43 | 0.99 | 0.99 | 1.05 | 1.69 | 3.30 |
| FS65 | 09 | 3.03 | 3.32 | 1.57 | 1.57 | 0.99 | 0.99 | 1.05 | 1.74 | 3.38 |
| FS65 | 10 | 3.13 | 3.53 | 1.66 | 1.66 | 0.99 | 0.99 | 1.05 | 1.84 | 3.61 |
| FS65 | 11 | 3.23 | 3.67 | 1.76 | 1.76 | 0.99 | 0.99 | 1.05 | 1.97 | 3.74 |
| FS65 | 12 | 3.33 | 3.81 | 1.86 | 1.86 | 0.99 | 0.99 | 1.05 | 2.10 | 3.88 |
| FS66 | 00 | 1.25 | 1.10 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.82 | 1.07 |
| FS66 | 01 | 1.42 | 1.40 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.92 | 1.37 |
| FS66 | 02 | 1.61 | 1.53 | 1.03 | 1.03 | 0.98 | 0.98 | 1.04 | 1.02 | 1.76 |
| FS66 | 03 | 1.88 | 1.65 | 1.10 | 1.10 | 0.98 | 0.98 | 1.04 | 1.15 | 1.84 |
| FS66 | 04 | 2.01 | 1.77 | 1.11 | 1.11 | 0.98 | 0.98 | 1.04 | 1.28 | 1.88 |
| FS66 | 05 | 2.17 | 2.36 | 1.18 | 1.18 | 0.98 | 0.98 | 1.04 | 1.35 | 2.22 |
| FS66 | 06 | 2.36 | 2.46 | 1.24 | 1.24 | 0.98 | 0.98 | 1.04 | 1.54 | 2.52 |
| FS66 | 07 | 2.49 | 2.88 | 1.28 | 1.28 | 0.98 | 0.98 | 1.04 | 1.60 | 2.76 |
| FS66 | 08 | 2.82 | 3.16 | 1.41 | 1.41 | 0.98 | 0.98 | 1.04 | 1.66 | 3.25 |
| FS66 | 09 | 3.09 | 3.38 | 1.55 | 1.55 | 0.98 | 0.98 | 1.04 | 1.71 | 3.33 |
| FS66 | 10 | 3.19 | 3.60 | 1.64 | 1.64 | 0.98 | 0.98 | 1.04 | 1.81 | 3.56 |
| FS66 | 11 | 3.29 | 3.74 | 1.74 | 1.74 | 0.98 | 0.98 | 1.04 | 1.93 | 3.69 |
| FS66 | 12 | 3.39 | 3.88 | 1.84 | 1.84 | 0.98 | 0.98 | 1.04 | 2.06 | 3.83 |
| FS67 | 00 | 1.37 | 1.18 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.81 | 1.12 |
| FS67 | 01 | 1.54 | 1.47 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.92 | 1.41 |
| FS67 | 02 | 1.73 | 1.60 | 0.99 | 0.99 | 0.98 | 0.98 | 1.03 | 1.02 | 1.81 |
| FS67 | 03 | 2.00 | 1.73 | 1.06 | 1.06 | 0.98 | 0.98 | 1.03 | 1.14 | 1.89 |
| FS67 | 04 | 2.13 | 1.84 | 1.07 | 1.07 | 0.98 | 0.98 | 1.03 | 1.27 | 1.93 |
| FS67 | 05 | 2.29 | 2.43 | 1.14 | 1.14 | 0.98 | 0.98 | 1.03 | 1.35 | 2.27 |
| FS67 | 06 | 2.48 | 2.53 | 1.20 | 1.20 | 0.98 | 0.98 | 1.03 | 1.54 | 2.56 |
| FS67 | 07 | 2.61 | 2.95 | 1.24 | 1.24 | 0.98 | 0.98 | 1.03 | 1.60 | 2.81 |
| FS67 | 08 | 2.94 | 3.23 | 1.37 | 1.37 | 0.98 | 0.98 | 1.03 | 1.65 | 3.29 |
| FS67 | 09 | 3.21 | 3.46 | 1.51 | 1.51 | 0.98 | 0.98 | 1.03 | 1.70 | 3.37 |
| FS67 | 10 | 3.31 | 3.67 | 1.60 | 1.60 | 0.98 | 0.98 | 1.03 | 1.80 | 3.60 |
| FS67 | 11 | 3.41 | 3.81 | 1.70 | 1.70 | 0.98 | 0.98 | 1.03 | 1.93 | 3.74 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS67 | 12 | 3.51 | 3.95 | 1.80 | 1.80 | 0.98 | 0.98 | 1.03 | 2.06 | 3.87 |
| FS68 | 00 | 1.38 | 1.20 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.79 | 1.13 |
| FS68 | 01 | 1.55 | 1.50 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.89 | 1.42 |
| FS68 | 02 | 1.74 | 1.62 | 1.00 | 1.00 | 0.97 | 0.97 | 1.01 | 0.99 | 1.81 |
| FS68 | 03 | 2.01 | 1.75 | 1.07 | 1.07 | 0.97 | 0.97 | 1.01 | 1.12 | 1.90 |
| FS68 | 04 | 2.14 | 1.86 | 1.08 | 1.08 | 0.97 | 0.97 | 1.01 | 1.24 | 1.94 |
| FS68 | 05 | 2.30 | 2.46 | 1.15 | 1.15 | 0.97 | 0.97 | 1.01 | 1.32 | 2.27 |
| FS68 | 06 | 2.49 | 2.55 | 1.21 | 1.21 | 0.97 | 0.97 | 1.01 | 1.51 | 2.57 |
| FS68 | 07 | 2.62 | 2.98 | 1.25 | 1.25 | 0.97 | 0.97 | 1.01 | 1.57 | 2.81 |
| FS68 | 08 | 2.95 | 3.26 | 1.38 | 1.38 | 0.97 | 0.97 | 1.01 | 1.62 | 3.30 |
| FS68 | 09 | 3.22 | 3.48 | 1.52 | 1.52 | 0.97 | 0.97 | 1.01 | 1.67 | 3.38 |
| FS68 | 10 | 3.32 | 3.70 | 1.61 | 1.61 | 0.97 | 0.97 | 1.01 | 1.78 | 3.61 |
| FS68 | 11 | 3.42 | 3.84 | 1.71 | 1.71 | 0.97 | 0.97 | 1.01 | 1.90 | 3.75 |
| FS68 | 12 | 3.52 | 3.98 | 1.81 | 1.81 | 0.97 | 0.97 | 1.01 | 2.03 | 3.88 |
| FS69 | 00 | 1.41 | 1.23 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.78 | 1.13 |
| FS69 | 01 | 1.58 | 1.52 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.89 | 1.42 |
| FS69 | 02 | 1.77 | 1.65 | 0.95 | 0.95 | 0.96 | 0.96 | 1.00 | 0.99 | 1.81 |
| FS69 | 03 | 2.04 | 1.78 | 1.02 | 1.02 | 0.96 | 0.96 | 1.00 | 1.11 | 1.90 |
| FS69 | 04 | 2.17 | 1.89 | 1.03 | 1.03 | 0.96 | 0.96 | 1.00 | 1.24 | 1.94 |
| FS69 | 05 | 2.33 | 2.48 | 1.10 | 1.10 | 0.96 | 0.96 | 1.00 | 1.32 | 2.27 |
| FS69 | 06 | 2.52 | 2.58 | 1.16 | 1.16 | 0.96 | 0.96 | 1.00 | 1.51 | 2.57 |
| FS69 | 07 | 2.65 | 3.00 | 1.20 | 1.20 | 0.96 | 0.96 | 1.00 | 1.57 | 2.81 |
| FS69 | 08 | 2.98 | 3.28 | 1.33 | 1.33 | 0.96 | 0.96 | 1.00 | 1.62 | 3.30 |
| FS69 | 09 | 3.25 | 3.51 | 1.46 | 1.46 | 0.96 | 0.96 | 1.00 | 1.67 | 3.38 |
| FS69 | 10 | 3.35 | 3.72 | 1.56 | 1.56 | 0.96 | 0.96 | 1.00 | 1.77 | 3.61 |
| FS69 | 11 | 3.45 | 3.86 | 1.66 | 1.66 | 0.96 | 0.96 | 1.00 | 1.90 | 3.75 |
| FS69 | 12 | 3.55 | 4.00 | 1.76 | 1.76 | 0.96 | 0.96 | 1.00 | 2.02 | 3.88 |
| FS70 | 00 | 1.45 | 1.24 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.77 | 1.14 |
| FS70 | 01 | 1.62 | 1.54 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.87 | 1.44 |
| FS70 | 02 | 1.81 | 1.66 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 0.98 | 1.83 |
| FS70 | 03 | 2.08 | 1.79 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.10 | 1.91 |
| FS70 | 04 | 2.21 | 1.90 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.23 | 1.95 |
| FS70 | 05 | 2.37 | 2.49 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.30 | 2.29 |
| FS70 | 06 | 2.56 | 2.59 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.49 | 2.58 |
| FS70 | 07 | 2.69 | 3.01 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.56 | 2.83 |
| FS70 | 08 | 3.02 | 3.30 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.61 | 3.31 |
| FS70 | 09 | 3.29 | 3.52 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.66 | 3.39 |
| FS70 | 10 | 3.39 | 3.73 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.76 | 3.62 |
| FS70 | 11 | 3.49 | 3.87 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.89 | 3.76 |
| FS70 | 12 | 3.59 | 4.01 | 1.75 | 1.75 | 0.95 | 0.95 | 0.98 | 2.01 | 3.89 |
| FS71 | 00 | 1.47 | 1.28 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.76 | 1.17 |
| FS71 | 01 | 1.64 | 1.57 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.86 | 1.47 |
| FS71 | 02 | 1.83 | 1.70 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.96 | 1.86 |
| FS71 | 03 | 2.10 | 1.83 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.08 | 1.94 |
| FS71 | 04 | 2.23 | 1.94 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.21 | 1.98 |
| FS71 | 05 | 2.39 | 2.53 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.29 | 2.32 |
| FS71 | 06 | 2.58 | 2.63 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.62 |
| FS71 | 07 | 2.71 | 3.05 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.54 | 2.86 |
| FS71 | 08 | 3.04 | 3.33 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.59 | 3.34 |
| FS71 | 09 | 3.31 | 3.56 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.64 | 3.43 |
| FS71 | 10 | 3.41 | 3.77 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.74 | 3.66 |
| FS71 | 11 | 3.51 | 3.91 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.87 | 3.79 |
| FS71 | 12 | 3.61 | 4.05 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 2.00 | 3.93 |
| FS72 | 00 | 1.51 | 1.35 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.73 | 1.21 |
| FS72 | 01 | 1.68 | 1.64 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.83 | 1.51 |
| FS72 | 02 | 1.87 | 1.77 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.93 | 1.90 |
| FS72 | 03 | 2.14 | 1.90 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.06 | 1.98 |
| FS72 | 04 | 2.27 | 2.01 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.18 | 2.02 |
| FS72 | 05 | 2.43 | 2.60 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.26 | 2.36 |
| FS72 | 06 | 2.62 | 2.70 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.45 | 2.65 |
| FS72 | 07 | 2.75 | 3.12 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.51 | 2.90 |
| FS72 | 08 | 3.08 | 3.40 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.56 | 3.38 |
| FS72 | 09 | 3.35 | 3.63 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.61 | 3.46 |
| FS72 | 10 | 3.45 | 3.84 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.72 | 3.69 |
| FS72 | 11 | 3.55 | 3.98 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.84 | 3.83 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS72 | 12 | 3.65 | 4.12 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 1.97 | 3.96 |
| FS73 | 00 | 1.54 | 1.35 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.74 | 1.24 |
| FS73 | 01 | 1.71 | 1.64 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.84 | 1.53 |
| FS73 | 02 | 1.90 | 1.77 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.94 | 1.93 |
| FS73 | 03 | 2.17 | 1.90 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.06 | 2.01 |
| FS73 | 04 | 2.30 | 2.01 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.19 | 2.05 |
| FS73 | 05 | 2.46 | 2.60 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.27 | 2.39 |
| FS73 | 06 | 2.65 | 2.70 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.46 | 2.68 |
| FS73 | 07 | 2.78 | 3.12 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.52 | 2.93 |
| FS73 | 08 | 3.11 | 3.40 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.57 | 3.41 |
| FS73 | 09 | 3.38 | 3.63 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.62 | 3.49 |
| FS73 | 10 | 3.48 | 3.84 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.72 | 3.72 |
| FS73 | 11 | 3.58 | 3.98 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.85 | 3.86 |
| FS73 | 12 | 3.68 | 4.12 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.98 | 3.99 |
| FS74 | 00 | 1.57 | 1.35 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.70 | 1.24 |
| FS74 | 01 | 1.74 | 1.65 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.80 | 1.54 |
| FS74 | 02 | 1.93 | 1.77 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.90 | 1.93 |
| FS74 | 03 | 2.20 | 1.90 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.02 | 2.01 |
| FS74 | 04 | 2.33 | 2.01 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.15 | 2.05 |
| FS74 | 05 | 2.49 | 2.60 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.23 | 2.39 |
| FS74 | 06 | 2.68 | 2.70 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.42 | 2.69 |
| FS74 | 07 | 2.81 | 3.12 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.93 |
| FS74 | 08 | 3.14 | 3.41 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.53 | 3.42 |
| FS74 | 09 | 3.41 | 3.63 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.58 | 3.50 |
| FS74 | 10 | 3.51 | 3.84 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.68 | 3.73 |
| FS74 | 11 | 3.61 | 3.98 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.81 | 3.86 |
| FS74 | 12 | 3.71 | 4.12 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.94 | 4.00 |
| FS75 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS75 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS75 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS75 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS75 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS75 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS75 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS75 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS75 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS75 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS75 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS75 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS75 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS76 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS76 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS76 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS76 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS76 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS76 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS76 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS76 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS76 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS76 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS76 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS76 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS76 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS77 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS77 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS77 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS77 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS77 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS77 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS77 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS77 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS77 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS77 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS77 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS77 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS77 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS78 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS78 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS78 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS78 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS78 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS78 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS78 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS78 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS78 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS78 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS78 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS78 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |
| FS78 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS79 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS79 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS79 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS79 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS79 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS79 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS79 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS79 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS79 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS79 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS79 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS79 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS79 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS80 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS80 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS80 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS80 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS80 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS80 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS80 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS80 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS80 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS80 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS80 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS80 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS80 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS81 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS81 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS81 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS81 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS81 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS81 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS81 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS81 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS81 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS81 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS81 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS81 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |
| FS81 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS82 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS82 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS82 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS82 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS82 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS82 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS82 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS82 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS82 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS82 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS82 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS82 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS82 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS83 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS83 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS83 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS83 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS83 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS83 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS83 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS83 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS83 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS83 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS83 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS83 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS83 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS84 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS84 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS84 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS84 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS84 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS84 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS84 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS84 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS84 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS84 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS84 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS84 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS84 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS85 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS85 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS85 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS85 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS85 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS85 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS85 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS85 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS85 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS85 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS85 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS85 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS85 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS86 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS86 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS86 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS86 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS86 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS86 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS86 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS86 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS86 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS86 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS86 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS86 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS86 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS87 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS87 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS87 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS87 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS87 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS87 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS87 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS87 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS87 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS87 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS87 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS87 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS87 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS88 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS88 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS88 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS88 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS88 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS88 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS88 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS88 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS88 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS88 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS88 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS88 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |
| FS88 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS89 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS89 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS89 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS89 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS89 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS89 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS89 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS89 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS89 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS89 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS89 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS89 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS89 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS90 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS90 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS90 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS90 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS90 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS90 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS90 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS90 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS90 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS90 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS90 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS90 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS90 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS91 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS91 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS91 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS91 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS91 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS91 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS91 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS91 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS91 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS91 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS91 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS91 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS91 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS92 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS92 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS92 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS92 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS92 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS92 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS92 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS92 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS92 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS92 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS92 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS92 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS92 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS93 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS93 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS93 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS93 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS93 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS93 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS93 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS93 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS93 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS93 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS93 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS93 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS93 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS94 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS94 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS94 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS94 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS94 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS94 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS94 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS94 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS94 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS94 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS94 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS94 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS94 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS95 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS95 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS95 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS95 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS95 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS95 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS95 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS95 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS95 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS95 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS95 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS95 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS95 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS96 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS96 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS96 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS96 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS96 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS96 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS96 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS96 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS96 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS96 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS96 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS96 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS96 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS97 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS97 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS97 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS97 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS97 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS97 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS97 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS97 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS97 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS97 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS97 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS97 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| FS97 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS98 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS98 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS98 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS98 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS98 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS98 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS98 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS98 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS98 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS98 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS98 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS98 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS98 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS99 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS99 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS99 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS99 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS99 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS99 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS99 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS99 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS99 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS99 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS99 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS99 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS99 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| MM14 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM14 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM14 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM14 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM14 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM14 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM14 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM14 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM14 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM14 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM14 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM14 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM14 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM15 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM15 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM15 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM15 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM15 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM15 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM15 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM15 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM15 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM15 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM15 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM15 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM15 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM16 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM16 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM16 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM16 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM16 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM16 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM16 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM16 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM16 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM16 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM16 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM16 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM16 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM17 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM17 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM17 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM17 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM17 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM17 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM17 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM17 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM17 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM17 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM17 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM17 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM17 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM18 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM18 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM18 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM18 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM18 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM18 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM18 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM18 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM18 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM18 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM18 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM18 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM18 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM19 | 00 | 1.77 | 1.47 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.35 | 1.50 |
| MM19 | 01 | 1.93 | 1.77 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.45 | 1.79 |
| MM19 | 02 | 2.12 | 1.89 | 1.41 | 1.41 | 1.18 | 1.18 | 1.35 | 1.55 | 2.19 |
| MM19 | 03 | 2.39 | 2.02 | 1.48 | 1.48 | 1.18 | 1.18 | 1.35 | 1.68 | 2.27 |
| MM19 | 04 | 2.52 | 2.13 | 1.49 | 1.49 | 1.18 | 1.18 | 1.35 | 1.81 | 2.31 |
| MM19 | 05 | 2.68 | 2.72 | 1.57 | 1.57 | 1.18 | 1.18 | 1.35 | 1.88 | 2.65 |
| MM19 | 06 | 2.87 | 2.82 | 1.63 | 1.63 | 1.18 | 1.18 | 1.35 | 2.07 | 2.94 |
| MM19 | 07 | 3.00 | 3.25 | 1.67 | 1.67 | 1.18 | 1.18 | 1.35 | 2.14 | 3.19 |
| MM19 | 08 | 3.33 | 3.53 | 1.80 | 1.80 | 1.18 | 1.18 | 1.35 | 2.19 | 3.67 |
| MM19 | 09 | 3.60 | 3.75 | 1.93 | 1.93 | 1.18 | 1.18 | 1.35 | 2.24 | 3.75 |
| MM19 | 10 | 3.70 | 3.96 | 2.02 | 2.02 | 1.18 | 1.18 | 1.35 | 2.34 | 3.98 |
| MM19 | 11 | 3.80 | 4.10 | 2.12 | 2.12 | 1.18 | 1.18 | 1.35 | 2.47 | 4.12 |
| MM19 | 12 | 3.90 | 4.25 | 2.22 | 2.22 | 1.18 | 1.18 | 1.35 | 2.59 | 4.25 |
| MM20 | 00 | 1.77 | 1.39 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.35 | 1.50 |
| MM20 | 01 | 1.93 | 1.69 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.45 | 1.79 |
| MM20 | 02 | 2.12 | 1.81 | 1.32 | 1.32 | 1.17 | 1.17 | 1.33 | 1.55 | 2.19 |
| MM20 | 03 | 2.39 | 1.94 | 1.39 | 1.39 | 1.17 | 1.17 | 1.33 | 1.68 | 2.27 |
| MM20 | 04 | 2.52 | 2.05 | 1.40 | 1.40 | 1.17 | 1.17 | 1.33 | 1.81 | 2.31 |
| MM20 | 05 | 2.68 | 2.64 | 1.47 | 1.47 | 1.17 | 1.17 | 1.33 | 1.88 | 2.65 |
| MM20 | 06 | 2.87 | 2.74 | 1.54 | 1.54 | 1.17 | 1.17 | 1.33 | 2.07 | 2.94 |
| MM20 | 07 | 3.00 | 3.17 | 1.58 | 1.58 | 1.17 | 1.17 | 1.33 | 2.14 | 3.19 |
| MM20 | 08 | 3.33 | 3.45 | 1.71 | 1.71 | 1.17 | 1.17 | 1.33 | 2.19 | 3.67 |
| MM20 | 09 | 3.60 | 3.67 | 1.84 | 1.84 | 1.17 | 1.17 | 1.33 | 2.24 | 3.75 |
| MM20 | 10 | 3.70 | 3.88 | 1.93 | 1.93 | 1.17 | 1.17 | 1.33 | 2.34 | 3.98 |
| MM20 | 11 | 3.80 | 4.02 | 2.03 | 2.03 | 1.17 | 1.17 | 1.33 | 2.47 | 4.12 |
| MM20 | 12 | 3.90 | 4.17 | 2.13 | 2.13 | 1.17 | 1.17 | 1.33 | 2.59 | 4.25 |
| MM21 | 00 | 1.49 | 1.32 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.21 | 1.43 |
| MM21 | 01 | 1.66 | 1.62 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.31 | 1.72 |
| MM21 | 02 | 1.85 | 1.74 | 1.35 | 1.35 | 1.16 | 1.16 | 1.32 | 1.41 | 2.12 |
| MM21 | 03 | 2.12 | 1.87 | 1.42 | 1.42 | 1.16 | 1.16 | 1.32 | 1.54 | 2.20 |
| MM21 | 04 | 2.25 | 1.98 | 1.43 | 1.43 | 1.16 | 1.16 | 1.32 | 1.66 | 2.24 |
| MM21 | 05 | 2.41 | 2.57 | 1.51 | 1.51 | 1.16 | 1.16 | 1.32 | 1.74 | 2.58 |
| MM21 | 06 | 2.60 | 2.67 | 1.57 | 1.57 | 1.16 | 1.16 | 1.32 | 1.93 | 2.87 |
| MM21 | 07 | 2.73 | 3.09 | 1.61 | 1.61 | 1.16 | 1.16 | 1.32 | 1.99 | 3.12 |
| MM21 | 08 | 3.06 | 3.38 | 1.74 | 1.74 | 1.16 | 1.16 | 1.32 | 2.04 | 3.60 |
| MM21 | 09 | 3.33 | 3.60 | 1.87 | 1.87 | 1.16 | 1.16 | 1.32 | 2.09 | 3.68 |
| MM21 | 10 | 3.43 | 3.81 | 1.96 | 1.96 | 1.16 | 1.16 | 1.32 | 2.19 | 3.91 |
| MM21 | 11 | 3.53 | 3.95 | 2.06 | 2.06 | 1.16 | 1.16 | 1.32 | 2.32 | 4.05 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM21 | 12 | 3.63 | 4.09 | 2.16 | 2.16 | 1.16 | 1.16 | 1.32 | 2.45 | 4.18 |
| MM22 | 00 | 1.49 | 1.26 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.21 | 1.43 |
| MM22 | 01 | 1.66 | 1.55 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.31 | 1.72 |
| MM22 | 02 | 1.85 | 1.68 | 1.27 | 1.27 | 1.15 | 1.15 | 1.30 | 1.41 | 2.12 |
| MM22 | 03 | 2.12 | 1.81 | 1.34 | 1.34 | 1.15 | 1.15 | 1.30 | 1.54 | 2.20 |
| MM22 | 04 | 2.25 | 1.92 | 1.35 | 1.35 | 1.15 | 1.15 | 1.30 | 1.66 | 2.24 |
| MM22 | 05 | 2.41 | 2.51 | 1.42 | 1.42 | 1.15 | 1.15 | 1.30 | 1.74 | 2.58 |
| MM22 | 06 | 2.60 | 2.61 | 1.48 | 1.48 | 1.15 | 1.15 | 1.30 | 1.93 | 2.87 |
| MM22 | 07 | 2.73 | 3.03 | 1.53 | 1.53 | 1.15 | 1.15 | 1.30 | 1.99 | 3.12 |
| MM22 | 08 | 3.06 | 3.31 | 1.66 | 1.66 | 1.15 | 1.15 | 1.30 | 2.04 | 3.60 |
| MM22 | 09 | 3.33 | 3.54 | 1.79 | 1.79 | 1.15 | 1.15 | 1.30 | 2.09 | 3.68 |
| MM22 | 10 | 3.43 | 3.75 | 1.88 | 1.88 | 1.15 | 1.15 | 1.30 | 2.19 | 3.91 |
| MM22 | 11 | 3.53 | 3.89 | 1.98 | 1.98 | 1.15 | 1.15 | 1.30 | 2.32 | 4.05 |
| MM22 | 12 | 3.63 | 4.03 | 2.08 | 2.08 | 1.15 | 1.15 | 1.30 | 2.45 | 4.18 |
| MM23 | 00 | 1.32 | 1.20 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.20 | 1.30 |
| MM23 | 01 | 1.49 | 1.50 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.30 | 1.60 |
| MM23 | 02 | 1.68 | 1.62 | 1.11 | 1.11 | 1.14 | 1.14 | 1.28 | 1.40 | 1.99 |
| MM23 | 03 | 1.95 | 1.75 | 1.18 | 1.18 | 1.14 | 1.14 | 1.28 | 1.53 | 2.07 |
| MM23 | 04 | 2.08 | 1.86 | 1.19 | 1.19 | 1.14 | 1.14 | 1.28 | 1.66 | 2.11 |
| MM23 | 05 | 2.24 | 2.46 | 1.26 | 1.26 | 1.14 | 1.14 | 1.28 | 1.73 | 2.45 |
| MM23 | 06 | 2.43 | 2.55 | 1.32 | 1.32 | 1.14 | 1.14 | 1.28 | 1.92 | 2.75 |
| MM23 | 07 | 2.56 | 2.98 | 1.36 | 1.36 | 1.14 | 1.14 | 1.28 | 1.98 | 2.99 |
| MM23 | 08 | 2.89 | 3.26 | 1.49 | 1.49 | 1.14 | 1.14 | 1.28 | 2.04 | 3.48 |
| MM23 | 09 | 3.16 | 3.48 | 1.63 | 1.63 | 1.14 | 1.14 | 1.28 | 2.09 | 3.56 |
| MM23 | 10 | 3.26 | 3.70 | 1.72 | 1.72 | 1.14 | 1.14 | 1.28 | 2.19 | 3.79 |
| MM23 | 11 | 3.36 | 3.84 | 1.82 | 1.82 | 1.14 | 1.14 | 1.28 | 2.31 | 3.92 |
| MM23 | 12 | 3.46 | 3.98 | 1.92 | 1.92 | 1.14 | 1.14 | 1.28 | 2.44 | 4.06 |
| MM24 | 00 | 1.32 | 1.15 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.20 | 1.30 |
| MM24 | 01 | 1.49 | 1.45 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.30 | 1.60 |
| MM24 | 02 | 1.68 | 1.58 | 1.14 | 1.14 | 1.13 | 1.13 | 1.26 | 1.40 | 1.99 |
| MM24 | 03 | 1.95 | 1.70 | 1.21 | 1.21 | 1.13 | 1.13 | 1.26 | 1.53 | 2.07 |
| MM24 | 04 | 2.08 | 1.82 | 1.22 | 1.22 | 1.13 | 1.13 | 1.26 | 1.66 | 2.11 |
| MM24 | 05 | 2.24 | 2.41 | 1.29 | 1.29 | 1.13 | 1.13 | 1.26 | 1.73 | 2.45 |
| MM24 | 06 | 2.43 | 2.51 | 1.35 | 1.35 | 1.13 | 1.13 | 1.26 | 1.92 | 2.75 |
| MM24 | 07 | 2.56 | 2.93 | 1.39 | 1.39 | 1.13 | 1.13 | 1.26 | 1.98 | 2.99 |
| MM24 | 08 | 2.89 | 3.21 | 1.53 | 1.53 | 1.13 | 1.13 | 1.26 | 2.04 | 3.48 |
| MM24 | 09 | 3.16 | 3.44 | 1.66 | 1.66 | 1.13 | 1.13 | 1.26 | 2.09 | 3.56 |
| MM24 | 10 | 3.26 | 3.65 | 1.75 | 1.75 | 1.13 | 1.13 | 1.26 | 2.19 | 3.79 |
| MM24 | 11 | 3.36 | 3.79 | 1.85 | 1.85 | 1.13 | 1.13 | 1.26 | 2.31 | 3.92 |
| MM24 | 12 | 3.46 | 3.93 | 1.95 | 1.95 | 1.13 | 1.13 | 1.26 | 2.44 | 4.06 |
| MM25 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM25 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM25 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM25 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM25 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM25 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM25 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM25 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM25 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM25 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM25 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM25 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM25 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM26 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM26 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM26 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM26 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM26 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM26 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM26 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM26 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM26 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM26 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM26 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM26 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM26 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM27 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM27 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM27 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM27 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM27 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM27 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM27 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM27 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM27 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM27 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM27 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM27 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM27 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM28 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM28 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM28 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM28 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM28 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM28 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM28 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM28 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM28 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM28 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM28 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM28 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM28 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM29 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM29 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM29 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM29 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM29 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM29 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM29 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM29 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM29 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM29 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM29 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM29 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM29 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM30 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM30 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM30 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM30 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM30 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM30 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM30 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM30 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM30 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM30 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM30 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM30 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM30 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM31 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM31 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM31 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM31 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM31 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM31 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM31 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM31 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM31 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM31 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM31 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM31 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM31 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM32 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM32 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM32 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM32 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM32 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM32 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM32 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM32 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM32 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM32 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM32 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM32 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM32 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM33 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM33 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM33 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM33 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM33 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM33 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM33 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM33 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM33 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM33 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM33 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM33 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM33 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM34 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM34 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM34 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM34 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM34 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM34 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM34 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM34 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM34 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM34 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM34 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM34 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM34 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM35 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM35 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM35 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM35 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM35 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM35 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM35 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM35 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM35 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM35 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM35 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM35 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM35 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM36 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM36 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM36 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM36 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM36 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM36 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM36 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM36 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM36 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM36 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM36 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM36 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM36 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM37 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM37 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM37 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM37 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM37 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM37 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM37 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM37 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM37 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM37 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM37 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM37 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM37 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM38 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM38 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM38 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM38 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM38 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM38 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM38 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM38 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM38 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM38 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM38 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM38 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM38 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM39 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM39 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM39 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM39 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM39 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM39 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM39 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM39 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM39 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM39 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM39 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM39 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM39 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM40 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM40 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM40 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM40 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM40 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM40 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM40 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM40 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM40 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM40 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM40 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM40 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM40 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM41 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM41 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM41 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM41 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM41 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM41 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM41 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM41 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM41 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM41 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM41 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM41 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM41 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM42 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM42 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM42 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM42 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM42 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM42 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM42 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM42 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM42 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM42 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM42 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM42 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM42 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM43 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM43 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM43 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM43 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM43 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM43 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM43 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM43 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM43 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM43 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM43 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM43 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM43 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM44 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM44 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM44 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM44 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM44 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM44 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM44 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM44 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM44 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM44 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM44 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM44 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM44 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM45 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM45 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM45 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM45 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM45 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM45 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM45 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM45 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM45 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM45 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM45 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM45 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM45 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM46 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM46 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM46 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM46 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM46 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM46 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM46 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM46 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM46 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM46 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM46 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM46 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM46 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM47 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM47 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM47 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM47 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM47 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM47 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM47 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM47 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM47 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM47 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM47 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM47 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM47 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM48 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM48 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM48 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM48 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM48 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM48 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM48 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM48 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM48 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM48 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM48 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM48 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM48 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM49 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM49 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM49 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM49 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM49 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM49 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM49 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM49 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM49 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM49 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM49 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM49 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM49 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM50 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM50 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM50 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM50 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM50 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM50 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM50 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM50 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM50 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM50 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM50 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM50 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM50 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM51 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM51 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM51 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM51 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM51 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM51 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM51 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM51 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM51 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM51 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM51 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM51 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM51 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM52 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM52 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM52 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM52 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM52 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM52 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM52 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM52 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM52 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM52 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM52 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM52 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM52 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM53 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM53 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM53 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM53 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM53 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM53 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM53 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM53 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM53 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM53 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM53 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM53 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM53 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM54 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM54 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM54 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM54 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM54 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM54 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM54 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM54 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM54 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM54 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM54 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM54 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM54 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM55 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM55 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM55 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM55 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM55 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM55 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM55 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM55 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM55 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM55 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM55 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM55 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM55 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM56 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM56 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM56 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM56 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM56 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM56 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM56 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM56 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM56 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM56 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM56 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM56 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM56 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM57 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM57 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM57 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM57 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM57 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM57 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM57 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM57 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM57 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM57 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM57 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM57 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM57 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM58 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM58 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM58 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM58 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM58 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM58 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM58 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM58 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM58 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM58 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM58 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM58 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM58 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM59 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM59 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM59 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM59 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM59 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM59 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM59 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM59 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM59 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM59 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM59 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM59 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM59 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM60 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM60 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM60 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM60 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM60 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM60 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM60 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM60 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM60 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM60 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM60 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM60 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM60 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM61 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM61 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM61 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM61 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM61 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM61 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM61 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM61 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM61 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM61 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM61 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM61 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM61 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM62 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM62 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM62 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM62 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM62 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM62 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM62 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM62 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM62 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM62 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM62 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM62 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM62 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM63 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM63 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM63 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM63 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM63 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM63 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM63 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM63 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM63 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM63 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM63 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM63 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM63 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM64 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM64 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM64 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM64 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM64 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM64 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM64 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM64 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM64 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM64 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM64 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM64 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM64 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM65 | 00 | 1.11 | 1.01 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.81 | 1.03 |
| MM65 | 01 | 1.28 | 1.31 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.91 | 1.32 |
| MM65 | 02 | 1.47 | 1.43 | 0.94 | 0.94 | 0.82 | 0.82 | 0.74 | 1.01 | 1.72 |
| MM65 | 03 | 1.74 | 1.56 | 1.01 | 1.01 | 0.82 | 0.82 | 0.74 | 1.13 | 1.80 |
| MM65 | 04 | 1.87 | 1.67 | 1.02 | 1.02 | 0.82 | 0.82 | 0.74 | 1.26 | 1.84 |
| MM65 | 05 | 2.03 | 2.26 | 1.09 | 1.09 | 0.82 | 0.82 | 0.74 | 1.34 | 2.17 |
| MM65 | 06 | 2.22 | 2.36 | 1.15 | 1.15 | 0.82 | 0.82 | 0.74 | 1.53 | 2.47 |
| MM65 | 07 | 2.35 | 2.78 | 1.19 | 1.19 | 0.82 | 0.82 | 0.74 | 1.59 | 2.72 |
| MM65 | 08 | 2.68 | 3.07 | 1.32 | 1.32 | 0.82 | 0.82 | 0.74 | 1.64 | 3.20 |
| MM65 | 09 | 2.95 | 3.29 | 1.45 | 1.45 | 0.82 | 0.82 | 0.74 | 1.69 | 3.28 |
| MM65 | 10 | 3.05 | 3.50 | 1.55 | 1.55 | 0.82 | 0.82 | 0.74 | 1.79 | 3.51 |
| MM65 | 11 | 3.15 | 3.64 | 1.65 | 1.65 | 0.82 | 0.82 | 0.74 | 1.92 | 3.65 |
| MM65 | 12 | 3.25 | 3.78 | 1.75 | 1.75 | 0.82 | 0.82 | 0.74 | 2.05 | 3.78 |
| MM66 | 00 | 1.21 | 1.07 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.87 | 0.98 |
| MM66 | 01 | 1.38 | 1.36 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.97 | 1.27 |
| MM66 | 02 | 1.57 | 1.49 | 1.00 | 1.00 | 0.82 | 0.82 | 0.73 | 1.07 | 1.67 |
| MM66 | 03 | 1.84 | 1.62 | 1.07 | 1.07 | 0.82 | 0.82 | 0.73 | 1.20 | 1.75 |
| MM66 | 04 | 1.97 | 1.73 | 1.08 | 1.08 | 0.82 | 0.82 | 0.73 | 1.33 | 1.79 |
| MM66 | 05 | 2.13 | 2.32 | 1.15 | 1.15 | 0.82 | 0.82 | 0.73 | 1.40 | 2.13 |
| MM66 | 06 | 2.32 | 2.42 | 1.21 | 1.21 | 0.82 | 0.82 | 0.73 | 1.59 | 2.42 |
| MM66 | 07 | 2.45 | 2.84 | 1.25 | 1.25 | 0.82 | 0.82 | 0.73 | 1.65 | 2.67 |
| MM66 | 08 | 2.78 | 3.12 | 1.38 | 1.38 | 0.82 | 0.82 | 0.73 | 1.71 | 3.15 |
| MM66 | 09 | 3.05 | 3.35 | 1.52 | 1.52 | 0.82 | 0.82 | 0.73 | 1.76 | 3.23 |
| MM66 | 10 | 3.15 | 3.56 | 1.61 | 1.61 | 0.82 | 0.82 | 0.73 | 1.86 | 3.46 |
| MM66 | 11 | 3.25 | 3.70 | 1.71 | 1.71 | 0.82 | 0.82 | 0.73 | 1.98 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM66 | 12 | 3.35 | 3.84 | 1.81 | 1.81 | 0.82 | 0.82 | 0.73 | 2.11 | 3.73 |
| MM67 | 00 | 1.26 | 1.09 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.83 | 0.98 |
| MM67 | 01 | 1.43 | 1.39 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.93 | 1.28 |
| MM67 | 02 | 1.62 | 1.52 | 0.94 | 0.94 | 0.81 | 0.81 | 0.72 | 1.03 | 1.67 |
| MM67 | 03 | 1.89 | 1.64 | 1.01 | 1.01 | 0.81 | 0.81 | 0.72 | 1.16 | 1.75 |
| MM67 | 04 | 2.02 | 1.76 | 1.02 | 1.02 | 0.81 | 0.81 | 0.72 | 1.29 | 1.79 |
| MM67 | 05 | 2.18 | 2.35 | 1.09 | 1.09 | 0.81 | 0.81 | 0.72 | 1.36 | 2.13 |
| MM67 | 06 | 2.37 | 2.45 | 1.15 | 1.15 | 0.81 | 0.81 | 0.72 | 1.55 | 2.43 |
| MM67 | 07 | 2.50 | 2.87 | 1.19 | 1.19 | 0.81 | 0.81 | 0.72 | 1.62 | 2.67 |
| MM67 | 08 | 2.83 | 3.15 | 1.32 | 1.32 | 0.81 | 0.81 | 0.72 | 1.67 | 3.16 |
| MM67 | 09 | 3.10 | 3.38 | 1.45 | 1.45 | 0.81 | 0.81 | 0.72 | 1.72 | 3.24 |
| MM67 | 10 | 3.20 | 3.59 | 1.55 | 1.55 | 0.81 | 0.81 | 0.72 | 1.82 | 3.47 |
| MM67 | 11 | 3.30 | 3.73 | 1.65 | 1.65 | 0.81 | 0.81 | 0.72 | 1.94 | 3.60 |
| MM67 | 12 | 3.40 | 3.87 | 1.75 | 1.75 | 0.81 | 0.81 | 0.72 | 2.07 | 3.74 |
| MM68 | 00 | 1.28 | 1.13 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.80 | 1.02 |
| MM68 | 01 | 1.45 | 1.43 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.91 | 1.32 |
| MM68 | 02 | 1.64 | 1.56 | 0.96 | 0.96 | 0.80 | 0.80 | 0.71 | 1.01 | 1.71 |
| MM68 | 03 | 1.91 | 1.68 | 1.03 | 1.03 | 0.80 | 0.80 | 0.71 | 1.13 | 1.79 |
| MM68 | 04 | 2.04 | 1.80 | 1.04 | 1.04 | 0.80 | 0.80 | 0.71 | 1.26 | 1.83 |
| MM68 | 05 | 2.20 | 2.39 | 1.11 | 1.11 | 0.80 | 0.80 | 0.71 | 1.34 | 2.17 |
| MM68 | 06 | 2.39 | 2.49 | 1.17 | 1.17 | 0.80 | 0.80 | 0.71 | 1.53 | 2.47 |
| MM68 | 07 | 2.52 | 2.91 | 1.21 | 1.21 | 0.80 | 0.80 | 0.71 | 1.59 | 2.71 |
| MM68 | 08 | 2.85 | 3.19 | 1.34 | 1.34 | 0.80 | 0.80 | 0.71 | 1.64 | 3.20 |
| MM68 | 09 | 3.12 | 3.42 | 1.47 | 1.47 | 0.80 | 0.80 | 0.71 | 1.69 | 3.28 |
| MM68 | 10 | 3.22 | 3.63 | 1.57 | 1.57 | 0.80 | 0.80 | 0.71 | 1.79 | 3.51 |
| MM68 | 11 | 3.32 | 3.77 | 1.67 | 1.67 | 0.80 | 0.80 | 0.71 | 1.92 | 3.64 |
| MM68 | 12 | 3.42 | 3.91 | 1.77 | 1.77 | 0.80 | 0.80 | 0.71 | 2.04 | 3.78 |
| MM69 | 00 | 1.31 | 1.15 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.82 | 1.01 |
| MM69 | 01 | 1.48 | 1.44 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.92 | 1.31 |
| MM69 | 02 | 1.67 | 1.57 | 0.98 | 0.98 | 0.80 | 0.80 | 0.70 | 1.03 | 1.70 |
| MM69 | 03 | 1.94 | 1.70 | 1.05 | 1.05 | 0.80 | 0.80 | 0.70 | 1.15 | 1.78 |
| MM69 | 04 | 2.07 | 1.81 | 1.06 | 1.06 | 0.80 | 0.80 | 0.70 | 1.28 | 1.83 |
| MM69 | 05 | 2.23 | 2.40 | 1.13 | 1.13 | 0.80 | 0.80 | 0.70 | 1.35 | 2.16 |
| MM69 | 06 | 2.42 | 2.50 | 1.19 | 1.19 | 0.80 | 0.80 | 0.70 | 1.54 | 2.46 |
| MM69 | 07 | 2.55 | 2.92 | 1.23 | 1.23 | 0.80 | 0.80 | 0.70 | 1.61 | 2.70 |
| MM69 | 08 | 2.88 | 3.21 | 1.36 | 1.36 | 0.80 | 0.80 | 0.70 | 1.66 | 3.19 |
| MM69 | 09 | 3.15 | 3.43 | 1.49 | 1.49 | 0.80 | 0.80 | 0.70 | 1.71 | 3.27 |
| MM69 | 10 | 3.25 | 3.64 | 1.59 | 1.59 | 0.80 | 0.80 | 0.70 | 1.81 | 3.50 |
| MM69 | 11 | 3.35 | 3.78 | 1.69 | 1.69 | 0.80 | 0.80 | 0.70 | 1.94 | 3.64 |
| MM69 | 12 | 3.45 | 3.92 | 1.79 | 1.79 | 0.80 | 0.80 | 0.70 | 2.06 | 3.77 |
| MM70 | 00 | 1.36 | 1.20 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.80 | 1.02 |
| MM70 | 01 | 1.53 | 1.49 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.90 | 1.32 |
| MM70 | 02 | 1.72 | 1.62 | 0.93 | 0.93 | 0.79 | 0.79 | 0.69 | 1.00 | 1.71 |
| MM70 | 03 | 1.99 | 1.75 | 1.00 | 1.00 | 0.79 | 0.79 | 0.69 | 1.12 | 1.79 |
| MM70 | 04 | 2.12 | 1.86 | 1.01 | 1.01 | 0.79 | 0.79 | 0.69 | 1.25 | 1.83 |
| MM70 | 05 | 2.28 | 2.45 | 1.08 | 1.08 | 0.79 | 0.79 | 0.69 | 1.33 | 2.17 |
| MM70 | 06 | 2.47 | 2.55 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.52 | 2.46 |
| MM70 | 07 | 2.60 | 2.97 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.58 | 2.71 |
| MM70 | 08 | 2.93 | 3.25 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.63 | 3.19 |
| MM70 | 09 | 3.20 | 3.48 | 1.44 | 1.44 | 0.79 | 0.79 | 0.69 | 1.68 | 3.27 |
| MM70 | 10 | 3.30 | 3.69 | 1.54 | 1.54 | 0.79 | 0.79 | 0.69 | 1.78 | 3.50 |
| MM70 | 11 | 3.40 | 3.83 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.91 | 3.64 |
| MM70 | 12 | 3.50 | 3.97 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 2.04 | 3.77 |
| MM71 | 00 | 1.41 | 1.22 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.76 | 1.05 |
| MM71 | 01 | 1.57 | 1.52 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.86 | 1.35 |
| MM71 | 02 | 1.76 | 1.65 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.96 | 1.74 |
| MM71 | 03 | 2.03 | 1.77 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 1.09 | 1.82 |
| MM71 | 04 | 2.16 | 1.89 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.22 | 1.86 |
| MM71 | 05 | 2.32 | 2.48 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.29 | 2.20 |
| MM71 | 06 | 2.51 | 2.58 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.48 | 2.50 |
| MM71 | 07 | 2.64 | 3.00 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.55 | 2.74 |
| MM71 | 08 | 2.97 | 3.28 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.60 | 3.23 |
| MM71 | 09 | 3.24 | 3.51 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.65 | 3.31 |
| MM71 | 10 | 3.34 | 3.72 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.75 | 3.54 |
| MM71 | 11 | 3.44 | 3.86 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.88 | 3.68 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM71 | 12 | 3.54 | 4.00 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 2.00 | 3.81 |
| MM72 | 00 | 1.41 | 1.25 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.76 | 1.09 |
| MM72 | 01 | 1.57 | 1.55 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM72 | 02 | 1.76 | 1.68 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM72 | 03 | 2.03 | 1.80 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.09 | 1.86 |
| MM72 | 04 | 2.16 | 1.91 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.22 | 1.90 |
| MM72 | 05 | 2.32 | 2.51 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM72 | 06 | 2.51 | 2.60 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM72 | 07 | 2.64 | 3.03 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM72 | 08 | 2.97 | 3.31 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.60 | 3.26 |
| MM72 | 09 | 3.24 | 3.53 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.65 | 3.34 |
| MM72 | 10 | 3.34 | 3.75 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.75 | 3.57 |
| MM72 | 11 | 3.44 | 3.89 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM72 | 12 | 3.54 | 4.03 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM73 | 00 | 1.43 | 1.27 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.75 | 1.08 |
| MM73 | 01 | 1.60 | 1.57 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM73 | 02 | 1.79 | 1.70 | 0.96 | 0.96 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM73 | 03 | 2.06 | 1.82 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 1.08 | 1.85 |
| MM73 | 04 | 2.19 | 1.94 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.21 | 1.89 |
| MM73 | 05 | 2.35 | 2.53 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM73 | 06 | 2.54 | 2.63 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM73 | 07 | 2.67 | 3.05 | 1.21 | 1.21 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM73 | 08 | 3.00 | 3.33 | 1.34 | 1.34 | 0.79 | 0.79 | 0.69 | 1.59 | 3.26 |
| MM73 | 09 | 3.27 | 3.55 | 1.47 | 1.47 | 0.79 | 0.79 | 0.69 | 1.64 | 3.34 |
| MM73 | 10 | 3.37 | 3.77 | 1.57 | 1.57 | 0.79 | 0.79 | 0.69 | 1.74 | 3.57 |
| MM73 | 11 | 3.47 | 3.91 | 1.67 | 1.67 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM73 | 12 | 3.57 | 4.05 | 1.77 | 1.77 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM74 | 00 | 1.48 | 1.30 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.71 | 1.14 |
| MM74 | 01 | 1.65 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.81 | 1.44 |
| MM74 | 02 | 1.84 | 1.72 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.91 | 1.83 |
| MM74 | 03 | 2.11 | 1.85 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 1.04 | 1.91 |
| MM74 | 04 | 2.24 | 1.96 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.16 | 1.95 |
| MM74 | 05 | 2.40 | 2.55 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.24 | 2.29 |
| MM74 | 06 | 2.59 | 2.65 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.43 | 2.59 |
| MM74 | 07 | 2.72 | 3.07 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.49 | 2.83 |
| MM74 | 08 | 3.05 | 3.35 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.54 | 3.32 |
| MM74 | 09 | 3.32 | 3.58 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.59 | 3.40 |
| MM74 | 10 | 3.41 | 3.79 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.70 | 3.63 |
| MM74 | 11 | 3.52 | 3.93 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.82 | 3.76 |
| MM74 | 12 | 3.62 | 4.07 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.95 | 3.90 |
| MM75 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM75 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM75 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM75 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM75 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM75 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM75 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM75 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM75 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM75 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM75 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM75 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |
| MM75 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM76 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM76 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM76 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM76 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM76 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM76 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM76 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM76 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM76 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM76 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM76 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM76 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM76 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM77 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM77 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM77 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM77 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM77 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM77 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM77 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM77 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM77 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM77 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM77 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM77 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM77 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM78 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM78 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM78 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM78 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM78 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM78 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM78 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM78 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM78 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM78 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM78 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM78 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM78 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM79 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM79 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM79 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM79 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM79 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM79 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM79 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM79 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM79 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM79 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM79 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM79 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM79 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM80 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM80 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM80 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM80 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM80 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM80 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM80 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM80 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM80 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM80 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM80 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM80 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM80 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM81 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM81 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM81 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM81 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM81 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM81 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM81 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM81 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM81 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM81 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM81 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM81 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM81 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM82 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM82 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM82 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM82 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM82 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM82 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM82 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM82 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM82 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM82 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM82 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM82 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |
| MM82 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM83 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM83 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM83 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM83 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM83 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM83 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM83 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM83 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM83 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM83 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM83 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM83 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM83 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM84 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM84 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM84 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM84 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM84 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM84 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM84 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM84 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM84 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM84 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM84 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM84 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM84 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM85 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM85 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM85 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM85 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM85 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM85 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM85 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM85 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM85 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM85 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM85 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM85 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |
| MM85 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM86 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM86 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM86 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM86 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM86 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM86 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM86 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM86 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM86 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM86 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM86 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM86 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM86 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM87 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM87 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM87 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM87 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM87 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM87 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM87 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM87 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM87 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM87 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM87 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM87 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM87 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM88 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM88 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM88 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM88 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM88 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM88 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM88 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM88 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM88 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM88 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM88 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM88 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM88 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM89 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM89 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM89 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM89 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM89 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM89 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM89 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM89 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM89 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM89 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM89 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM89 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM89 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM90 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM90 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM90 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM90 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM90 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM90 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM90 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM90 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM90 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM90 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM90 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM90 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM90 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM91 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM91 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM91 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM91 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM91 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM91 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM91 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM91 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM91 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM91 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM91 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM91 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM91 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM92 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM92 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM92 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM92 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM92 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM92 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM92 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM92 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM92 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM92 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM92 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM92 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM92 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM93 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM93 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM93 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM93 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM93 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM93 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM93 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM93 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM93 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM93 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM93 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM93 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM93 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM94 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM94 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM94 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM94 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM94 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM94 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM94 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM94 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM94 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM94 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM94 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM94 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM94 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM95 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM95 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM95 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM95 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM95 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM95 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM95 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM95 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM95 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM95 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM95 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM95 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM95 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM96 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM96 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM96 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM96 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM96 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM96 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM96 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM96 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM96 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM96 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM96 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM96 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MM96 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM97 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM97 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM97 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM97 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM97 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM97 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM97 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM97 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM97 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM97 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM97 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM97 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM97 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM98 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM98 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM98 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM98 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM98 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM98 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM98 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM98 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM98 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM98 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM98 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM98 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM98 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM99 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM99 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM99 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM99 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM99 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM99 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM99 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM99 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM99 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM99 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM99 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM99 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM99 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MS14 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS14 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS14 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS14 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS14 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS14 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS14 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS14 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS14 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS14 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS14 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS14 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS14 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS15 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS15 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS15 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS15 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS15 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS15 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS15 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS15 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS15 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS15 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS15 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS15 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS15 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS16 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS16 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS16 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS16 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS16 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS16 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS16 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS16 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS16 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS16 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS16 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS16 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS16 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS17 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS17 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS17 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS17 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS17 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS17 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS17 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS17 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS17 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS17 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS17 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS17 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS17 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS18 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS18 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS18 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS18 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS18 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS18 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS18 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS18 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS18 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS18 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS18 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS18 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS18 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS19 | 00 | 2.37 | 2.16 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.78 | 2.50 |
| MS19 | 01 | 2.54 | 2.45 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.88 | 2.80 |
| MS19 | 02 | 2.73 | 2.58 | 1.36 | 1.36 | 1.13 | 1.13 | 1.54 | 1.99 | 3.19 |
| MS19 | 03 | 3.00 | 2.71 | 1.43 | 1.43 | 1.13 | 1.13 | 1.54 | 2.11 | 3.27 |
| MS19 | 04 | 3.13 | 2.82 | 1.44 | 1.44 | 1.13 | 1.13 | 1.54 | 2.24 | 3.31 |
| MS19 | 05 | 3.29 | 3.41 | 1.52 | 1.52 | 1.13 | 1.13 | 1.54 | 2.31 | 3.65 |
| MS19 | 06 | 3.48 | 3.51 | 1.58 | 1.58 | 1.13 | 1.13 | 1.54 | 2.50 | 3.95 |
| MS19 | 07 | 3.61 | 3.93 | 1.62 | 1.62 | 1.13 | 1.13 | 1.54 | 2.57 | 4.19 |
| MS19 | 08 | 3.94 | 4.21 | 1.75 | 1.75 | 1.13 | 1.13 | 1.54 | 2.62 | 4.68 |
| MS19 | 09 | 4.21 | 4.44 | 1.88 | 1.88 | 1.13 | 1.13 | 1.54 | 2.67 | 4.76 |
| MS19 | 10 | 4.31 | 4.65 | 1.97 | 1.97 | 1.13 | 1.13 | 1.54 | 2.77 | 4.99 |
| MS19 | 11 | 4.41 | 4.79 | 2.07 | 2.07 | 1.13 | 1.13 | 1.54 | 2.90 | 5.12 |
| MS19 | 12 | 4.51 | 4.93 | 2.17 | 2.17 | 1.13 | 1.13 | 1.54 | 3.02 | 5.26 |
| MS20 | 00 | 2.37 | 1.96 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.78 | 2.50 |
| MS20 | 01 | 2.54 | 2.26 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.88 | 2.80 |
| MS20 | 02 | 2.73 | 2.39 | 1.18 | 1.18 | 1.13 | 1.13 | 1.52 | 1.99 | 3.19 |
| MS20 | 03 | 3.00 | 2.51 | 1.25 | 1.25 | 1.13 | 1.13 | 1.52 | 2.11 | 3.27 |
| MS20 | 04 | 3.13 | 2.63 | 1.26 | 1.26 | 1.13 | 1.13 | 1.52 | 2.24 | 3.31 |
| MS20 | 05 | 3.29 | 3.22 | 1.33 | 1.33 | 1.13 | 1.13 | 1.52 | 2.31 | 3.65 |
| MS20 | 06 | 3.48 | 3.32 | 1.39 | 1.39 | 1.13 | 1.13 | 1.52 | 2.50 | 3.95 |
| MS20 | 07 | 3.61 | 3.74 | 1.43 | 1.43 | 1.13 | 1.13 | 1.52 | 2.57 | 4.19 |
| MS20 | 08 | 3.94 | 4.02 | 1.57 | 1.57 | 1.13 | 1.13 | 1.52 | 2.62 | 4.68 |
| MS20 | 09 | 4.21 | 4.24 | 1.70 | 1.70 | 1.13 | 1.13 | 1.52 | 2.67 | 4.76 |
| MS20 | 10 | 4.31 | 4.46 | 1.79 | 1.79 | 1.13 | 1.13 | 1.52 | 2.77 | 4.99 |
| MS20 | 11 | 4.41 | 4.60 | 1.89 | 1.89 | 1.13 | 1.13 | 1.52 | 2.90 | 5.12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS20 | 12 | 4.51 | 4.74 | 1.99 | 1.99 | 1.13 | 1.13 | 1.52 | 3.02 | 5.26 |
| MS21 | 00 | 1.98 | 1.80 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.59 | 2.27 |
| MS21 | 01 | 2.15 | 2.10 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.69 | 2.57 |
| MS21 | 02 | 2.34 | 2.22 | 1.20 | 1.20 | 1.12 | 1.12 | 1.50 | 1.79 | 2.96 |
| MS21 | 03 | 2.61 | 2.35 | 1.27 | 1.27 | 1.12 | 1.12 | 1.50 | 1.92 | 3.04 |
| MS21 | 04 | 2.74 | 2.46 | 1.28 | 1.28 | 1.12 | 1.12 | 1.50 | 2.05 | 3.08 |
| MS21 | 05 | 2.90 | 3.05 | 1.35 | 1.35 | 1.12 | 1.12 | 1.50 | 2.12 | 3.42 |
| MS21 | 06 | 3.09 | 3.15 | 1.41 | 1.41 | 1.12 | 1.12 | 1.50 | 2.31 | 3.72 |
| MS21 | 07 | 3.22 | 3.58 | 1.45 | 1.45 | 1.12 | 1.12 | 1.50 | 2.38 | 3.96 |
| MS21 | 08 | 3.55 | 3.86 | 1.59 | 1.59 | 1.12 | 1.12 | 1.50 | 2.43 | 4.45 |
| MS21 | 09 | 3.82 | 4.08 | 1.72 | 1.72 | 1.12 | 1.12 | 1.50 | 2.48 | 4.53 |
| MS21 | 10 | 3.92 | 4.29 | 1.81 | 1.81 | 1.12 | 1.12 | 1.50 | 2.58 | 4.76 |
| MS21 | 11 | 4.02 | 4.43 | 1.91 | 1.91 | 1.12 | 1.12 | 1.50 | 2.71 | 4.89 |
| MS21 | 12 | 4.12 | 4.58 | 2.01 | 2.01 | 1.12 | 1.12 | 1.50 | 2.83 | 5.03 |
| MS22 | 00 | 1.98 | 1.66 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.59 | 2.27 |
| MS22 | 01 | 2.15 | 1.96 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.69 | 2.57 |
| MS22 | 02 | 2.34 | 2.09 | 1.16 | 1.16 | 1.11 | 1.11 | 1.48 | 1.79 | 2.96 |
| MS22 | 03 | 2.61 | 2.21 | 1.23 | 1.23 | 1.11 | 1.11 | 1.48 | 1.92 | 3.04 |
| MS22 | 04 | 2.74 | 2.33 | 1.24 | 1.24 | 1.11 | 1.11 | 1.48 | 2.05 | 3.08 |
| MS22 | 05 | 2.90 | 2.92 | 1.31 | 1.31 | 1.11 | 1.11 | 1.48 | 2.12 | 3.42 |
| MS22 | 06 | 3.09 | 3.02 | 1.37 | 1.37 | 1.11 | 1.11 | 1.48 | 2.31 | 3.72 |
| MS22 | 07 | 3.22 | 3.44 | 1.41 | 1.41 | 1.11 | 1.11 | 1.48 | 2.38 | 3.96 |
| MS22 | 08 | 3.55 | 3.72 | 1.55 | 1.55 | 1.11 | 1.11 | 1.48 | 2.43 | 4.45 |
| MS22 | 09 | 3.82 | 3.95 | 1.68 | 1.68 | 1.11 | 1.11 | 1.48 | 2.48 | 4.53 |
| MS22 | 10 | 3.92 | 4.16 | 1.77 | 1.77 | 1.11 | 1.11 | 1.48 | 2.58 | 4.76 |
| MS22 | 11 | 4.02 | 4.30 | 1.87 | 1.87 | 1.11 | 1.11 | 1.48 | 2.71 | 4.89 |
| MS22 | 12 | 4.12 | 4.44 | 1.97 | 1.97 | 1.11 | 1.11 | 1.48 | 2.83 | 5.03 |
| MS23 | 00 | 1.75 | 1.55 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.58 | 1.98 |
| MS23 | 01 | 1.92 | 1.84 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.68 | 2.27 |
| MS23 | 02 | 2.11 | 1.97 | 1.04 | 1.04 | 1.10 | 1.10 | 1.46 | 1.78 | 2.67 |
| MS23 | 03 | 2.38 | 2.10 | 1.11 | 1.11 | 1.10 | 1.10 | 1.46 | 1.91 | 2.75 |
| MS23 | 04 | 2.51 | 2.21 | 1.12 | 1.12 | 1.10 | 1.10 | 1.46 | 2.04 | 2.79 |
| MS23 | 05 | 2.67 | 2.80 | 1.19 | 1.19 | 1.10 | 1.10 | 1.46 | 2.11 | 3.13 |
| MS23 | 06 | 2.86 | 2.90 | 1.25 | 1.25 | 1.10 | 1.10 | 1.46 | 2.30 | 3.42 |
| MS23 | 07 | 2.99 | 3.32 | 1.29 | 1.29 | 1.10 | 1.10 | 1.46 | 2.37 | 3.67 |
| MS23 | 08 | 3.32 | 3.60 | 1.42 | 1.42 | 1.10 | 1.10 | 1.46 | 2.42 | 4.15 |
| MS23 | 09 | 3.59 | 3.83 | 1.56 | 1.56 | 1.10 | 1.10 | 1.46 | 2.47 | 4.23 |
| MS23 | 10 | 3.69 | 4.04 | 1.65 | 1.65 | 1.10 | 1.10 | 1.46 | 2.57 | 4.46 |
| MS23 | 11 | 3.79 | 4.18 | 1.75 | 1.75 | 1.10 | 1.10 | 1.46 | 2.70 | 4.60 |
| MS23 | 12 | 3.89 | 4.32 | 1.85 | 1.85 | 1.10 | 1.10 | 1.46 | 2.82 | 4.73 |
| MS24 | 00 | 1.75 | 1.45 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.58 | 1.98 |
| MS24 | 01 | 1.92 | 1.75 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.68 | 2.27 |
| MS24 | 02 | 2.11 | 1.87 | 0.97 | 0.97 | 1.09 | 1.09 | 1.44 | 1.78 | 2.67 |
| MS24 | 03 | 2.38 | 2.00 | 1.04 | 1.04 | 1.09 | 1.09 | 1.44 | 1.91 | 2.75 |
| MS24 | 04 | 2.51 | 2.11 | 1.05 | 1.05 | 1.09 | 1.09 | 1.44 | 2.04 | 2.79 |
| MS24 | 05 | 2.67 | 2.70 | 1.12 | 1.12 | 1.09 | 1.09 | 1.44 | 2.11 | 3.13 |
| MS24 | 06 | 2.86 | 2.80 | 1.18 | 1.18 | 1.09 | 1.09 | 1.44 | 2.30 | 3.42 |
| MS24 | 07 | 2.99 | 3.23 | 1.22 | 1.22 | 1.09 | 1.09 | 1.44 | 2.37 | 3.67 |
| MS24 | 08 | 3.32 | 3.51 | 1.35 | 1.35 | 1.09 | 1.09 | 1.44 | 2.42 | 4.15 |
| MS24 | 09 | 3.59 | 3.73 | 1.48 | 1.48 | 1.09 | 1.09 | 1.44 | 2.47 | 4.23 |
| MS24 | 10 | 3.69 | 3.94 | 1.58 | 1.58 | 1.09 | 1.09 | 1.44 | 2.57 | 4.46 |
| MS24 | 11 | 3.79 | 4.09 | 1.68 | 1.68 | 1.09 | 1.09 | 1.44 | 2.70 | 4.60 |
| MS24 | 12 | 3.89 | 4.23 | 1.78 | 1.78 | 1.09 | 1.09 | 1.44 | 2.82 | 4.73 |
| MS25 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS25 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS25 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS25 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS25 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS25 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS25 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS25 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS25 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS25 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS25 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS25 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS25 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS26 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS26 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS26 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS26 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS26 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS26 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS26 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS26 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS26 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS26 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS26 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS26 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS26 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS27 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS27 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS27 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS27 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS27 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS27 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS27 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS27 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS27 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS27 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS27 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS27 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS27 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS28 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS28 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS28 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS28 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS28 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS28 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS28 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS28 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS28 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS28 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS28 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS28 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS28 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS29 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS29 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS29 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS29 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS29 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS29 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS29 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS29 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS29 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS29 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS29 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS29 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS29 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS30 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS30 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS30 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS30 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS30 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS30 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS30 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS30 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS30 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS30 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS30 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS30 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS30 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS31 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS31 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS31 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS31 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS31 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS31 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS31 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS31 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS31 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS31 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS31 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS31 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS31 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS32 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS32 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS32 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS32 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS32 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS32 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS32 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS32 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS32 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS32 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS32 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS32 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS32 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS33 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS33 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS33 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS33 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS33 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS33 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS33 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS33 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS33 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS33 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS33 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS33 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS33 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS34 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS34 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS34 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS34 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS34 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS34 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS34 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS34 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS34 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS34 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS34 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS34 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS34 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS35 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS35 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS35 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS35 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS35 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS35 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS35 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS35 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS35 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS35 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS35 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS35 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS35 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS36 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS36 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS36 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS36 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS36 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS36 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS36 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS36 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS36 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS36 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS36 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS36 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS36 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS37 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS37 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS37 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS37 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS37 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS37 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS37 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS37 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS37 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS37 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS37 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS37 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS37 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS38 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS38 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS38 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS38 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS38 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS38 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS38 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS38 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS38 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS38 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS38 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS38 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS38 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS39 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS39 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS39 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS39 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS39 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS39 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS39 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS39 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS39 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS39 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS39 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS39 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS39 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS40 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS40 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS40 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS40 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS40 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS40 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS40 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS40 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS40 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS40 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS40 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS40 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS40 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS41 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS41 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS41 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS41 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS41 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS41 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS41 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS41 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS41 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS41 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS41 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS41 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS41 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS42 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS42 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS42 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS42 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS42 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS42 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS42 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS42 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS42 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS42 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS42 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS42 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS42 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS43 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS43 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS43 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS43 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS43 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS43 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS43 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS43 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS43 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS43 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS43 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS43 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS43 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS44 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS44 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS44 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS44 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS44 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS44 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS44 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS44 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS44 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS44 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS44 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS44 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS44 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS45 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS45 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS45 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS45 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS45 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS45 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS45 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS45 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS45 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS45 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS45 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS45 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS45 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS46 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS46 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS46 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS46 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS46 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS46 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS46 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS46 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS46 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS46 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS46 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS46 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS46 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS47 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS47 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS47 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS47 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS47 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS47 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS47 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS47 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS47 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS47 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS47 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS47 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS47 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS48 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS48 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS48 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS48 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS48 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS48 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS48 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS48 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS48 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS48 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS48 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS48 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS48 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS49 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS49 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS49 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS49 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS49 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS49 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS49 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS49 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS49 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS49 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS49 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS49 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS49 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS50 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS50 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS50 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS50 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS50 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS50 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS50 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS50 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS50 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS50 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS50 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS50 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS50 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS51 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS51 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS51 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS51 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS51 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS51 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS51 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS51 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS51 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS51 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS51 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS51 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS51 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS52 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS52 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS52 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS52 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS52 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS52 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS52 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS52 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS52 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS52 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS52 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS52 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS52 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS53 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS53 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS53 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS53 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS53 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS53 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS53 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS53 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS53 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS53 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS53 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS53 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS53 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS54 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS54 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS54 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS54 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS54 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS54 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS54 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS54 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS54 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS54 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS54 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS54 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS54 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS55 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS55 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS55 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS55 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS55 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS55 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS55 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS55 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS55 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS55 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS55 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS55 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS55 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS56 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS56 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS56 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS56 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS56 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS56 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS56 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS56 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS56 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS56 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS56 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS56 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS56 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS57 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS57 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS57 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS57 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS57 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS57 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS57 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS57 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS57 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS57 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS57 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS57 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS57 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS58 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS58 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS58 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS58 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS58 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS58 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS58 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS58 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS58 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS58 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS58 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS58 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS58 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS59 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS59 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS59 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS59 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS59 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS59 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS59 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS59 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS59 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS59 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS59 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS59 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS59 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS60 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS60 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS60 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS60 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS60 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS60 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS60 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS60 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS60 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS60 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS60 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS60 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS60 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS61 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS61 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS61 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS61 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS61 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS61 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS61 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS61 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS61 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS61 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS61 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS61 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS61 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS62 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS62 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS62 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS62 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS62 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS62 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS62 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS62 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS62 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS62 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS62 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS62 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS62 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS63 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS63 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS63 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS63 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS63 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS63 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS63 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS63 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS63 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS63 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS63 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS63 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS63 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS64 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS64 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS64 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS64 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS64 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS64 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS64 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS64 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS64 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS64 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS64 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS64 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS64 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS65 | 00 | 1.47 | 1.18 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.06 | 1.30 |
| MS65 | 01 | 1.64 | 1.47 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.16 | 1.60 |
| MS65 | 02 | 1.83 | 1.60 | 1.01 | 1.01 | 0.79 | 0.79 | 0.84 | 1.26 | 1.99 |
| MS65 | 03 | 2.10 | 1.73 | 1.08 | 1.08 | 0.79 | 0.79 | 0.84 | 1.39 | 2.07 |
| MS65 | 04 | 2.23 | 1.84 | 1.09 | 1.09 | 0.79 | 0.79 | 0.84 | 1.52 | 2.11 |
| MS65 | 05 | 2.39 | 2.43 | 1.16 | 1.16 | 0.79 | 0.79 | 0.84 | 1.59 | 2.45 |
| MS65 | 06 | 2.58 | 2.53 | 1.22 | 1.22 | 0.79 | 0.79 | 0.84 | 1.78 | 2.75 |
| MS65 | 07 | 2.71 | 2.95 | 1.26 | 1.26 | 0.79 | 0.79 | 0.84 | 1.85 | 2.99 |
| MS65 | 08 | 3.04 | 3.23 | 1.39 | 1.39 | 0.79 | 0.79 | 0.84 | 1.90 | 3.48 |
| MS65 | 09 | 3.31 | 3.46 | 1.53 | 1.53 | 0.79 | 0.79 | 0.84 | 1.95 | 3.56 |
| MS65 | 10 | 3.41 | 3.67 | 1.62 | 1.62 | 0.79 | 0.79 | 0.84 | 2.05 | 3.79 |
| MS65 | 11 | 3.51 | 3.81 | 1.72 | 1.72 | 0.79 | 0.79 | 0.84 | 2.18 | 3.92 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS65 | 12 | 3.61 | 3.95 | 1.82 | 1.82 | 0.79 | 0.79 | 0.84 | 2.30 | 4.06 |
| MS66 | 00 | 1.53 | 1.33 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 0.92 | 1.31 |
| MS66 | 01 | 1.70 | 1.63 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 1.03 | 1.61 |
| MS66 | 02 | 1.89 | 1.76 | 1.03 | 1.03 | 0.79 | 0.79 | 0.83 | 1.13 | 2.00 |
| MS66 | 03 | 2.16 | 1.88 | 1.10 | 1.10 | 0.79 | 0.79 | 0.83 | 1.25 | 2.08 |
| MS66 | 04 | 2.29 | 1.99 | 1.11 | 1.11 | 0.79 | 0.79 | 0.83 | 1.38 | 2.12 |
| MS66 | 05 | 2.45 | 2.59 | 1.18 | 1.18 | 0.79 | 0.79 | 0.83 | 1.46 | 2.46 |
| MS66 | 06 | 2.64 | 2.68 | 1.24 | 1.24 | 0.79 | 0.79 | 0.83 | 1.65 | 2.76 |
| MS66 | 07 | 2.77 | 3.11 | 1.28 | 1.28 | 0.79 | 0.79 | 0.83 | 1.71 | 3.00 |
| MS66 | 08 | 3.10 | 3.39 | 1.41 | 1.41 | 0.79 | 0.79 | 0.83 | 1.76 | 3.49 |
| MS66 | 09 | 3.37 | 3.61 | 1.55 | 1.55 | 0.79 | 0.79 | 0.83 | 1.81 | 3.57 |
| MS66 | 10 | 3.47 | 3.83 | 1.64 | 1.64 | 0.79 | 0.79 | 0.83 | 1.91 | 3.80 |
| MS66 | 11 | 3.57 | 3.97 | 1.74 | 1.74 | 0.79 | 0.79 | 0.83 | 2.04 | 3.93 |
| MS66 | 12 | 3.67 | 4.11 | 1.84 | 1.84 | 0.79 | 0.79 | 0.83 | 2.17 | 4.07 |
| MS67 | 00 | 1.56 | 1.42 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.89 | 1.36 |
| MS67 | 01 | 1.73 | 1.72 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.99 | 1.66 |
| MS67 | 02 | 1.91 | 1.84 | 0.97 | 0.97 | 0.78 | 0.78 | 0.82 | 1.10 | 2.05 |
| MS67 | 03 | 2.19 | 1.97 | 1.04 | 1.04 | 0.78 | 0.78 | 0.82 | 1.22 | 2.13 |
| MS67 | 04 | 2.31 | 2.08 | 1.05 | 1.05 | 0.78 | 0.78 | 0.82 | 1.35 | 2.17 |
| MS67 | 05 | 2.47 | 2.68 | 1.12 | 1.12 | 0.78 | 0.78 | 0.82 | 1.42 | 2.51 |
| MS67 | 06 | 2.67 | 2.77 | 1.18 | 1.18 | 0.78 | 0.78 | 0.82 | 1.61 | 2.81 |
| MS67 | 07 | 2.79 | 3.20 | 1.22 | 1.22 | 0.78 | 0.78 | 0.82 | 1.68 | 3.05 |
| MS67 | 08 | 3.13 | 3.48 | 1.35 | 1.35 | 0.78 | 0.78 | 0.82 | 1.73 | 3.54 |
| MS67 | 09 | 3.39 | 3.70 | 1.48 | 1.48 | 0.78 | 0.78 | 0.82 | 1.78 | 3.62 |
| MS67 | 10 | 3.49 | 3.91 | 1.58 | 1.58 | 0.78 | 0.78 | 0.82 | 1.88 | 3.85 |
| MS67 | 11 | 3.59 | 4.06 | 1.68 | 1.68 | 0.78 | 0.78 | 0.82 | 2.01 | 3.98 |
| MS67 | 12 | 3.69 | 4.20 | 1.78 | 1.78 | 0.78 | 0.78 | 0.82 | 2.13 | 4.12 |
| MS68 | 00 | 1.59 | 1.42 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.89 | 1.39 |
| MS68 | 01 | 1.76 | 1.71 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.99 | 1.69 |
| MS68 | 02 | 1.95 | 1.84 | 0.98 | 0.98 | 0.77 | 0.77 | 0.81 | 1.10 | 2.08 |
| MS68 | 03 | 2.22 | 1.97 | 1.05 | 1.05 | 0.77 | 0.77 | 0.81 | 1.22 | 2.16 |
| MS68 | 04 | 2.35 | 2.08 | 1.06 | 1.06 | 0.77 | 0.77 | 0.81 | 1.35 | 2.20 |
| MS68 | 05 | 2.51 | 2.67 | 1.13 | 1.13 | 0.77 | 0.77 | 0.81 | 1.42 | 2.54 |
| MS68 | 06 | 2.70 | 2.77 | 1.19 | 1.19 | 0.77 | 0.77 | 0.81 | 1.61 | 2.84 |
| MS68 | 07 | 2.83 | 3.19 | 1.23 | 1.23 | 0.77 | 0.77 | 0.81 | 1.68 | 3.08 |
| MS68 | 08 | 3.16 | 3.47 | 1.36 | 1.36 | 0.77 | 0.77 | 0.81 | 1.73 | 3.57 |
| MS68 | 09 | 3.43 | 3.70 | 1.49 | 1.49 | 0.77 | 0.77 | 0.81 | 1.78 | 3.65 |
| MS68 | 10 | 3.53 | 3.91 | 1.59 | 1.59 | 0.77 | 0.77 | 0.81 | 1.88 | 3.88 |
| MS68 | 11 | 3.63 | 4.05 | 1.69 | 1.69 | 0.77 | 0.77 | 0.81 | 2.01 | 4.01 |
| MS68 | 12 | 3.73 | 4.19 | 1.79 | 1.79 | 0.77 | 0.77 | 0.81 | 2.13 | 4.15 |
| MS69 | 00 | 1.66 | 1.49 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 0.91 | 1.44 |
| MS69 | 01 | 1.83 | 1.79 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 1.01 | 1.74 |
| MS69 | 02 | 2.02 | 1.92 | 0.97 | 0.97 | 0.77 | 0.77 | 0.80 | 1.11 | 2.13 |
| MS69 | 03 | 2.29 | 2.04 | 1.04 | 1.04 | 0.77 | 0.77 | 0.80 | 1.24 | 2.21 |
| MS69 | 04 | 2.42 | 2.15 | 1.05 | 1.05 | 0.77 | 0.77 | 0.80 | 1.36 | 2.25 |
| MS69 | 05 | 2.58 | 2.75 | 1.12 | 1.12 | 0.77 | 0.77 | 0.80 | 1.44 | 2.59 |
| MS69 | 06 | 2.77 | 2.84 | 1.18 | 1.18 | 0.77 | 0.77 | 0.80 | 1.63 | 2.89 |
| MS69 | 07 | 2.90 | 3.27 | 1.22 | 1.22 | 0.77 | 0.77 | 0.80 | 1.69 | 3.13 |
| MS69 | 08 | 3.23 | 3.55 | 1.35 | 1.35 | 0.77 | 0.77 | 0.80 | 1.74 | 3.62 |
| MS69 | 09 | 3.50 | 3.77 | 1.48 | 1.48 | 0.77 | 0.77 | 0.80 | 1.79 | 3.70 |
| MS69 | 10 | 3.60 | 3.99 | 1.58 | 1.58 | 0.77 | 0.77 | 0.80 | 1.90 | 3.93 |
| MS69 | 11 | 3.70 | 4.13 | 1.68 | 1.68 | 0.77 | 0.77 | 0.80 | 2.02 | 4.06 |
| MS69 | 12 | 3.80 | 4.27 | 1.78 | 1.78 | 0.77 | 0.77 | 0.80 | 2.15 | 4.20 |
| MS70 | 00 | 1.69 | 1.50 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.90 | 1.48 |
| MS70 | 01 | 1.86 | 1.79 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 1.00 | 1.78 |
| MS70 | 02 | 2.05 | 1.92 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 1.10 | 2.17 |
| MS70 | 03 | 2.32 | 2.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.22 | 2.25 |
| MS70 | 04 | 2.45 | 2.16 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.35 | 2.30 |
| MS70 | 05 | 2.61 | 2.75 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.43 | 2.63 |
| MS70 | 06 | 2.80 | 2.85 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.62 | 2.93 |
| MS70 | 07 | 2.93 | 3.27 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.68 | 3.17 |
| MS70 | 08 | 3.26 | 3.56 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.73 | 3.66 |
| MS70 | 09 | 3.53 | 3.78 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.78 | 3.74 |
| MS70 | 10 | 3.63 | 3.99 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.88 | 3.97 |
| MS70 | 11 | 3.73 | 4.13 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 2.01 | 4.11 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS70 | 12 | 3.83 | 4.27 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 2.14 | 4.24 |
| MS71 | 00 | 1.73 | 1.54 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.89 | 1.52 |
| MS71 | 01 | 1.90 | 1.84 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.99 | 1.82 |
| MS71 | 02 | 2.09 | 1.97 | 1.01 | 1.01 | 0.76 | 0.76 | 0.79 | 1.09 | 2.21 |
| MS71 | 03 | 2.36 | 2.09 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.22 | 2.29 |
| MS71 | 04 | 2.49 | 2.21 | 1.09 | 1.09 | 0.76 | 0.76 | 0.79 | 1.35 | 2.33 |
| MS71 | 05 | 2.65 | 2.80 | 1.16 | 1.16 | 0.76 | 0.76 | 0.79 | 1.42 | 2.67 |
| MS71 | 06 | 2.84 | 2.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.61 | 2.97 |
| MS71 | 07 | 2.97 | 3.32 | 1.26 | 1.26 | 0.76 | 0.76 | 0.79 | 1.68 | 3.21 |
| MS71 | 08 | 3.30 | 3.60 | 1.39 | 1.39 | 0.76 | 0.76 | 0.79 | 1.73 | 3.70 |
| MS71 | 09 | 3.57 | 3.83 | 1.53 | 1.53 | 0.76 | 0.76 | 0.79 | 1.78 | 3.78 |
| MS71 | 10 | 3.67 | 4.04 | 1.62 | 1.62 | 0.76 | 0.76 | 0.79 | 1.88 | 4.01 |
| MS71 | 11 | 3.77 | 4.18 | 1.72 | 1.72 | 0.76 | 0.76 | 0.79 | 2.00 | 4.15 |
| MS71 | 12 | 3.87 | 4.32 | 1.82 | 1.82 | 0.76 | 0.76 | 0.79 | 2.13 | 4.28 |
| MS72 | 00 | 1.75 | 1.57 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.84 | 1.63 |
| MS72 | 01 | 1.92 | 1.87 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.94 | 1.93 |
| MS72 | 02 | 2.11 | 2.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.05 | 2.32 |
| MS72 | 03 | 2.38 | 2.12 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.17 | 2.40 |
| MS72 | 04 | 2.51 | 2.24 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.30 | 2.44 |
| MS72 | 05 | 2.67 | 2.83 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.37 | 2.78 |
| MS72 | 06 | 2.86 | 2.93 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.56 | 3.08 |
| MS72 | 07 | 2.99 | 3.35 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.63 | 3.32 |
| MS72 | 08 | 3.32 | 3.63 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.68 | 3.81 |
| MS72 | 09 | 3.59 | 3.86 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.73 | 3.89 |
| MS72 | 10 | 3.69 | 4.07 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.83 | 4.12 |
| MS72 | 11 | 3.79 | 4.21 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.96 | 4.25 |
| MS72 | 12 | 3.89 | 4.35 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.08 | 4.39 |
| MS73 | 00 | 1.84 | 1.61 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.83 | 1.63 |
| MS73 | 01 | 2.01 | 1.91 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.93 | 1.93 |
| MS73 | 02 | 2.20 | 2.04 | 0.99 | 0.99 | 0.76 | 0.76 | 0.79 | 1.03 | 2.32 |
| MS73 | 03 | 2.47 | 2.16 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.16 | 2.40 |
| MS73 | 04 | 2.60 | 2.28 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.29 | 2.44 |
| MS73 | 05 | 2.76 | 2.87 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.36 | 2.78 |
| MS73 | 06 | 2.95 | 2.97 | 1.20 | 1.20 | 0.76 | 0.76 | 0.79 | 1.55 | 3.07 |
| MS73 | 07 | 3.08 | 3.39 | 1.24 | 1.24 | 0.76 | 0.76 | 0.79 | 1.61 | 3.32 |
| MS73 | 08 | 3.41 | 3.67 | 1.37 | 1.37 | 0.76 | 0.76 | 0.79 | 1.67 | 3.80 |
| MS73 | 09 | 3.68 | 3.90 | 1.51 | 1.51 | 0.76 | 0.76 | 0.79 | 1.72 | 3.89 |
| MS73 | 10 | 3.78 | 4.11 | 1.60 | 1.60 | 0.76 | 0.76 | 0.79 | 1.82 | 4.12 |
| MS73 | 11 | 3.88 | 4.25 | 1.70 | 1.70 | 0.76 | 0.76 | 0.79 | 1.94 | 4.25 |
| MS73 | 12 | 3.98 | 4.39 | 1.80 | 1.80 | 0.76 | 0.76 | 0.79 | 2.07 | 4.39 |
| MS74 | 00 | 1.87 | 1.67 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.83 | 1.72 |
| MS74 | 01 | 2.04 | 1.97 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.93 | 2.01 |
| MS74 | 02 | 2.23 | 2.09 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.03 | 2.41 |
| MS74 | 03 | 2.50 | 2.22 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.16 | 2.49 |
| MS74 | 04 | 2.63 | 2.33 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.29 | 2.53 |
| MS74 | 05 | 2.79 | 2.92 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.36 | 2.87 |
| MS74 | 06 | 2.98 | 3.02 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.55 | 3.16 |
| MS74 | 07 | 3.11 | 3.45 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.61 | 3.41 |
| MS74 | 08 | 3.44 | 3.73 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.67 | 3.89 |
| MS74 | 09 | 3.71 | 3.95 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.72 | 3.97 |
| MS74 | 10 | 3.81 | 4.16 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.82 | 4.20 |
| MS74 | 11 | 3.91 | 4.30 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.94 | 4.34 |
| MS74 | 12 | 4.01 | 4.45 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.07 | 4.47 |
| MS75 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS75 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS75 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS75 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS75 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS75 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS75 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS75 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS75 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS75 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS75 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS75 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS75 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS76 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS76 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS76 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS76 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS76 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS76 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS76 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS76 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS76 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS76 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS76 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS76 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |
| MS76 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS77 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS77 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS77 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS77 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS77 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS77 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS77 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS77 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS77 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS77 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS77 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS77 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS77 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS78 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS78 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS78 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS78 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS78 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS78 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS78 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS78 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS78 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS78 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS78 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS78 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS78 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS79 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS79 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS79 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS79 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS79 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS79 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS79 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS79 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS79 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS79 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS79 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS79 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |
| MS79 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS80 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS80 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS80 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS80 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS80 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS80 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS80 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS80 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS80 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS80 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS80 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS80 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS80 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS81 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS81 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS81 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS81 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS81 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS81 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS81 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS81 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS81 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS81 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS81 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS81 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS81 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS82 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS82 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS82 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS82 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS82 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS82 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS82 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS82 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS82 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS82 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS82 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS82 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS82 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS83 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS83 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS83 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS83 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS83 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS83 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS83 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS83 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS83 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS83 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS83 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS83 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS83 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS84 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS84 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS84 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS84 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS84 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS84 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS84 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS84 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS84 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS84 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS84 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS84 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS84 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS85 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS85 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS85 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS85 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS85 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS85 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS85 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS85 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS85 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS85 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS85 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS85 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS85 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS86 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS86 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS86 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS86 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS86 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS86 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS86 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS86 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS86 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS86 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS86 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS86 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |
| MS86 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS87 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS87 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS87 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS87 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS87 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS87 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS87 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS87 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS87 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS87 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS87 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS87 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS87 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS88 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS88 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS88 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS88 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS88 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS88 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS88 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS88 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS88 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS88 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS88 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS88 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS88 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS89 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS89 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS89 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS89 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS89 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS89 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS89 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS89 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS89 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS89 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS89 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS89 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |
| MS89 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS90 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS90 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS90 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS90 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS90 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS90 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS90 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS90 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS90 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS90 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS90 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS90 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS90 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS91 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS91 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS91 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS91 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS91 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS91 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS91 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS91 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS91 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS91 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS91 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS91 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS91 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS92 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS92 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS92 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS92 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS92 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS92 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS92 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS92 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS92 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS92 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS92 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS92 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS92 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS93 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS93 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS93 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS93 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS93 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS93 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS93 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS93 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS93 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS93 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS93 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS93 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS93 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS94 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS94 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS94 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS94 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS94 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS94 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS94 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS94 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS94 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS94 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS94 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS94 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS94 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS95 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS95 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS95 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS95 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS95 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS95 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS95 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS95 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS95 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS95 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS95 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS95 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| MS95 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS96 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS96 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS96 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS96 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS96 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS96 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS96 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS96 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS96 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS96 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS96 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS96 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS96 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS97 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS97 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS97 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS97 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS97 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS97 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS97 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS97 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS97 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS97 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS97 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS97 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS97 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS98 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS98 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS98 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS98 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS98 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS98 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS98 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS98 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS98 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS98 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS98 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS98 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS98 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS99 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS99 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS99 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS99 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS99 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS99 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS99 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS99 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS99 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS99 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS99 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS99 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS99 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| Extra Point Factor: | | 0.10 | 0.10 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.06 | 0.10 |

Additional Points
(((Points-12)*extrapointfactor)+1)*12 point factor

Class 1 = ExtraCar

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| N | T | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Z | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 5 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 4 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 2 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Y | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | X | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | W | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | V | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | U | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | S | 0.99 | 0.99 | 0.98 | 0.98 | 0.99 | 0.98 | 0.99 |
| N | R | 0.99 | 0.98 | 0.95 | 0.95 | 0.97 | 0.96 | 0.97 |
| N | Q | 0.98 | 0.96 | 0.93 | 0.93 | 0.94 | 0.92 | 0.96 |
| N | P | 0.97 | 0.95 | 0.90 | 0.90 | 0.93 | 0.90 | 0.95 |
| N | N | 0.96 | 0.94 | 0.86 | 0.86 | 0.91 | 0.87 | 0.94 |
| N | M | 0.96 | 0.92 | 0.81 | 0.81 | 0.85 | 0.83 | 0.92 |
| N | L | 0.95 | 0.90 | 0.76 | 0.76 | 0.82 | 0.79 | 0.91 |
| N | K | 0.94 | 0.87 | 0.72 | 0.72 | 0.79 | 0.74 | 0.90 |
| N | J | 0.94 | 0.83 | 0.67 | 0.67 | 0.77 | 0.70 | 0.88 |
| N | H | 0.93 | 0.81 | 0.63 | 0.63 | 0.75 | 0.67 | 0.85 |
| N | G | 0.92 | 0.79 | 0.58 | 0.58 | 0.72 | 0.62 | 0.81 |
| N | F | 0.92 | 0.77 | 0.53 | 0.53 | 0.70 | 0.60 | 0.78 |
| N | E | 0.91 | 0.75 | 0.51 | 0.51 | 0.68 | 0.57 | 0.74 |
| N | D | 0.90 | 0.73 | 0.48 | 0.48 | 0.67 | 0.54 | 0.73 |
| N | C | 0.89 | 0.71 | 0.45 | 0.45 | 0.65 | 0.51 | 0.71 |
| N | B | 0.89 | 0.69 | 0.43 | 0.43 | 0.63 | 0.49 | 0.70 |
| N | A | 0.88 | 0.67 | 0.40 | 0.40 | 0.61 | 0.46 | 0.68 |
| P | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| P | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| P | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| P | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| P | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| P | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| P | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| P | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| P | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| P | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| P | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| P | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| P | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| P | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| P | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| P | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| P | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| H | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| H | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| H | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| H | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| H | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| H | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| H | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| H | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| H | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| H | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| H | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| H | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| H | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| H | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| H | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| H | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| H | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| H | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| R | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| R | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| R | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| R | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| R | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| R | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| R | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| R | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| R | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| R | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| R | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| R | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| R | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| R | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| R | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| R | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| R | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| 1 | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 1 | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| 1 | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| 1 | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| 1 | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| 1 | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| 1 | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| 1 | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| 1 | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| 1 | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| 1 | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| 1 | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| 1 | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| 1 | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| 1 | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| 1 | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| 1 | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| 1 | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| 2 | T | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Z | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 5 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 4 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 3 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 2 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Y | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | X | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | W | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | V | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | U | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | S | 0.81 | 0.76 | 0.81 | 0.81 | 0.78 | 0.73 | 0.73 |
| 2 | R | 0.81 | 0.74 | 0.78 | 0.78 | 0.76 | 0.72 | 0.72 |
| 2 | Q | 0.80 | 0.73 | 0.78 | 0.78 | 0.73 | 0.69 | 0.71 |
| 2 | P | 0.80 | 0.72 | 0.75 | 0.75 | 0.72 | 0.67 | 0.71 |
| 2 | N | 0.79 | 0.71 | 0.70 | 0.70 | 0.70 | 0.65 | 0.70 |
| 2 | M | 0.79 | 0.70 | 0.65 | 0.65 | 0.66 | 0.63 | 0.70 |
| 2 | L | 0.78 | 0.68 | 0.60 | 0.60 | 0.63 | 0.60 | 0.70 |
| 2 | K | 0.78 | 0.66 | 0.58 | 0.58 | 0.61 | 0.57 | 0.68 |
| 2 | J | 0.77 | 0.64 | 0.53 | 0.53 | 0.59 | 0.55 | 0.67 |
| 2 | H | 0.77 | 0.61 | 0.48 | 0.48 | 0.58 | 0.51 | 0.66 |
| 2 | G | 0.76 | 0.60 | 0.45 | 0.45 | 0.56 | 0.48 | 0.62 |
| 2 | F | 0.76 | 0.58 | 0.42 | 0.42 | 0.54 | 0.46 | 0.59 |
| 2 | E | 0.75 | 0.57 | 0.39 | 0.39 | 0.53 | 0.44 | 0.57 |
| 2 | D | 0.75 | 0.55 | 0.37 | 0.37 | 0.51 | 0.42 | 0.56 |
| 2 | C | 0.74 | 0.53 | 0.35 | 0.35 | 0.49 | 0.40 | 0.53 |
| 2 | B | 0.74 | 0.52 | 0.33 | 0.33 | 0.48 | 0.38 | 0.52 |
| 2 | A | 0.73 | 0.50 | 0.30 | 0.30 | 0.46 | 0.36 | 0.51 |
| 3 | T | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Z | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 5 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 3 | 4 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 3 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 2 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Y | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | X | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | W | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | V | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | U | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | S | 0.78 | 0.74 | 0.81 | 0.81 | 0.78 | 0.71 | 0.70 |
| 3 | R | 0.77 | 0.72 | 0.78 | 0.78 | 0.76 | 0.70 | 0.69 |
| 3 | Q | 0.77 | 0.71 | 0.78 | 0.78 | 0.73 | 0.67 | 0.68 |
| 3 | P | 0.77 | 0.70 | 0.75 | 0.75 | 0.72 | 0.65 | 0.68 |
| 3 | N | 0.76 | 0.69 | 0.70 | 0.70 | 0.70 | 0.63 | 0.67 |
| 3 | M | 0.76 | 0.68 | 0.65 | 0.65 | 0.66 | 0.61 | 0.67 |
| 3 | L | 0.76 | 0.66 | 0.60 | 0.60 | 0.63 | 0.58 | 0.66 |
| 3 | K | 0.75 | 0.64 | 0.58 | 0.58 | 0.61 | 0.55 | 0.65 |
| 3 | J | 0.75 | 0.62 | 0.53 | 0.53 | 0.59 | 0.53 | 0.64 |
| 3 | H | 0.74 | 0.60 | 0.48 | 0.48 | 0.58 | 0.49 | 0.63 |
| 3 | G | 0.74 | 0.59 | 0.45 | 0.45 | 0.56 | 0.46 | 0.59 |
| 3 | F | 0.74 | 0.57 | 0.42 | 0.42 | 0.54 | 0.45 | 0.56 |
| 3 | E | 0.73 | 0.56 | 0.39 | 0.39 | 0.53 | 0.43 | 0.55 |
| 3 | D | 0.73 | 0.54 | 0.37 | 0.37 | 0.51 | 0.41 | 0.54 |
| 3 | C | 0.73 | 0.52 | 0.35 | 0.35 | 0.49 | 0.39 | 0.52 |
| 3 | B | 0.72 | 0.51 | 0.33 | 0.33 | 0.48 | 0.37 | 0.51 |
| 3 | A | 0.72 | 0.49 | 0.30 | 0.30 | 0.46 | 0.35 | 0.50 |

State of Arkansas
Direct National Insurance Company
Vehicle Age

| Vehicle Age | BI | PD | CMP | COL |
|---|---|---|---|---|
| -2 | 1.00 | 1.00 | 1.03 | 1.02 |
| -1 | 1.00 | 1.00 | 1.03 | 1.02 |
| 0 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.02 | 1.02 | 0.95 | 0.95 |
| 2 | 1.05 | 1.03 | 0.91 | 0.89 |
| 3 | 1.07 | 1.04 | 0.86 | 0.83 |
| 4 | 1.09 | 1.05 | 0.84 | 0.77 |
| 5 | 1.10 | 1.05 | 0.82 | 0.70 |
| 6 | 1.10 | 1.05 | 0.81 | 0.65 |
| 7 | 1.10 | 1.05 | 0.80 | 0.59 |
| 8 | 1.09 | 1.04 | 0.80 | 0.55 |
| 9 | 1.07 | 1.03 | 0.80 | 0.51 |
| 10 | 1.05 | 1.02 | 0.79 | 0.48 |
| 11 | 1.03 | 1.01 | 0.76 | 0.46 |
| 12 | 1.01 | 0.99 | 0.74 | 0.44 |
| 13 | 0.99 | 0.98 | 0.68 | 0.42 |
| 14 | 0.97 | 0.96 | 0.66 | 0.38 |
| 15 | 0.93 | 0.94 | 0.66 | 0.31 |
| 16 | 0.91 | 0.92 | 0.61 | 0.30 |
| 17 | 0.88 | 0.89 | 0.61 | 0.29 |
| 18 | 0.81 | 0.85 | 0.39 | 0.23 |
| 19 | 0.81 | 0.82 | 0.39 | 0.23 |
| 20 | 0.80 | 0.80 | 0.39 | 0.23 |

State of Arkansas
Direct National Insurance Compnay
Liability Symbol

| Liability Symbol | Description | BI | PD | PIP | MP |
|---|---|---|---|---|---|
| A | All Others | 1.00 | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.03 | 0.97 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.08 | 1.00 | 1.00 |
| H | High Performance | 1.07 | 1.08 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.06 | 0.99 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.08 | 1.10 | 1.10 |
| S | Sports | 1.06 | 0.98 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 0.94 | 1.08 | 1.00 | 1.00 |
| V | Van/Mini-Van | 0.96 | 1.00 | 1.00 | 1.00 |

State of Arkansas
Direct National Insurance Company
Physical Damage Symbol

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.77 | 0.91 | $0-1,600 | 0.35 | 0.47 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.39 | 0.56 |
| 3 | 8,001-9,000 | 1.19 | 1.19 | 2,101-2,750 | 0.56 | 0.68 |
| 4 | 9,001-10,000 | 1.31 | 1.27 | 2,751-3,700 | 0.67 | 0.78 |
| 5 | 10,001-11,250 | 1.48 | 1.35 | 3,701-5,000 | 0.78 | 0.92 |
| 6 | 11,251-12,500 | 1.58 | 1.39 | 5,001-6,500 | 1.00 | 1.00 |
| 7 | 12,501-13,750 | 1.71 | 1.48 | 6,501-8,000 | 1.23 | 1.10 |
| 8 | 13,751-15,000 | 1.77 | 1.53 | 8,001-10,000 | 1.43 | 1.27 |
| A | 15,001-16,250 | 1.92 | 1.63 | 10,001-12,500 | 1.77 | 1.45 |
| B | 16,251-17,500 | 1.99 | 1.68 | 12,501-15,000 | 2.12 | 1.59 |
| C | 17,501-18,750 | 2.14 | 1.79 | 15,001-17,500 | 2.50 | 1.76 |
| D | 18,751-20,000 | 2.25 | 1.84 | 17,501-20,000 | 2.96 | 1.92 |
| E | 20,001-22,000 | 2.42 | 1.96 | 20,001-24,000 | 3.47 | 2.14 |
| F | 22,001-24,000 | 2.58 | 2.02 | 24,001-28,000 | 4.32 | 2.32 |
| G | 24,001-26,000 | 2.91 | 2.15 | 28,001-33,000 | 5.19 | 2.57 |
| H | 26,001-28,000 | 3.28 | 2.22 | 33,001-39,000 | 6.21 | 2.73 |
| I | 28,001-30,000 | 3.64 | 2.35 | 39,001-46,000 | 7.51 | 2.99 |
| J | 30,001-33,000 | 3.92 | 2.44 | 46,001-55,000 | 8.92 | 3.17 |
| K | 33,001-36,000 | 4.54 | 2.55 | 55,001-65,000 | 9.99 | 3.34 |
| L | 36,001-40,000 | 4.92 | 2.64 | 65,001 and above | 9.99 | 3.80 |
| M | 40,001-45,000 | 5.70 | 2.78 | | | |
| N | 45,001-50,000 | 6.46 | 2.95 | | | |
| O | 50,000-60,000 | 7.61 | 3.02 | | | |
| P | 60,001-70,000 | 9.58 | 3.23 | | | |
| Q | 70,001-80,000 | 11.77 | 3.48 | | | |
| R | 80,001 and above | 13.72 | 3.63 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

State of Arkansas
Direct National Insurance Company
Vehicle Use

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | | 0.90 | 0.90 | | | |

State of Arkansas
Direct National Insurance Company
Limits & Deductibles

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.02 |
| 100000 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.52 |
| 100000 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

State of Arkansas
Direct National Insurance Company
Term

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

State of Arkansas
Direct National Insurance Company
Discounts

| Discount | Code | BI | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|
| Senior Citizen | SR | 0.05 | | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.22 | 0.22 | 0.15 | 0.20 | 0.10 | 0.10 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Welcome Back | WB | 0.05 | 0.05 | | | | 0.05 |

# Direct National Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Effective: 01/05/2010

Renewal Business Effective: 02/19/2010

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 101 | 103 | 111 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 102 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 103 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 104 | 103 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 179 | 10 | 25 | 12 |
| 105 | 103 | 111 | 72 | 24 | 32 | 14 | 23 | 89 | 162 | 10 | 25 | 12 |
| 106 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 107 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 108 | 103 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 109 | 103 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 110 | 103 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 179 | 10 | 25 | 12 |
| 111 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 112 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 113 | 123 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 114 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 115 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 116 | 99 | 109 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 117 | 99 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 118 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 119 | 99 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 120 | 99 | 128 | 70 | 27 | 29 | 14 | 28 | 67 | 184 | 10 | 25 | 12 |
| 121 | 99 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 122 | 108 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 123 | 108 | 113 | 70 | 27 | 34 | 14 | 22 | 67 | 147 | 10 | 25 | 12 |
| 124 | 108 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 125 | 108 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 126 | 108 | 118 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 127 | 108 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 128 | 108 | 118 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 129 | 108 | 126 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 130 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 131 | 108 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 174 | 10 | 25 | 12 |
| 132 | 114 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 133 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 170 | 10 | 25 | 12 |
| 134 | 114 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 135 | 114 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 136 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 137 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 138 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 139 | 114 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 188 | 10 | 25 | 12 |
| 140 | 114 | 128 | 82 | 28 | 34 | 18 | 23 | 64 | 188 | 10 | 25 | 12 |
| 141 | 114 | 128 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 142 | 114 | 128 | 81 | 25 | 30 | 15 | 28 | 51 | 179 | 10 | 25 | 12 |
| 143 | 114 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 144 | 114 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |
| 145 | 114 | 116 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 146 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 147 | 114 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 148 | 121 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 149 | 121 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 150 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 151 | 121 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 152 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |
| 153 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 178 | 10 | 25 | 12 |
| 154 | 121 | 106 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 155 | 121 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 156 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 178 | 10 | 25 | 12 |
| 157 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 158 | 121 | 106 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 159 | 121 | 128 | 101 | 39 | 47 | 21 | 27 | 69 | 170 | 10 | 25 | 12 |
| 160 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 161 | 121 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 162 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 163 | 121 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 164 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 165 | 122 | 116 | 77 | 28 | 32 | 17 | 29 | 73 | 157 | 10 | 25 | 12 |
| 166 | 122 | 116 | 76 | 27 | 34 | 17 | 28 | 67 | 191 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 167 | 122 | 116 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 168 | 122 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 169 | 122 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 191 | 10 | 25 | 12 |
| 170 | 114 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 171 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 172 | 114 | 105 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 173 | 114 | 105 | 72 | 24 | 32 | 14 | 23 | 89 | 178 | 10 | 25 | 12 |
| 174 | 114 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 178 | 10 | 25 | 12 |
| 175 | 114 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 176 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 177 | 164 | 106 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 178 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 170 | 10 | 25 | 12 |
| 179 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 180 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 181 | 164 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 182 | 164 | 106 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 183 | 164 | 152 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 184 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 185 | 164 | 152 | 84 | 28 | 35 | 17 | 28 | 86 | 199 | 10 | 25 | 12 |
| 186 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 187 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 188 | 99 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 189 | 99 | 113 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 190 | 99 | 113 | 79 | 27 | 31 | 16 | 28 | 62 | 181 | 10 | 25 | 12 |
| 191 | 99 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 192 | 99 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 193 | 99 | 142 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 194 | 99 | 142 | 70 | 27 | 29 | 14 | 28 | 67 | 181 | 10 | 25 | 12 |
| 195 | 107 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 196 | 107 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 197 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 198 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 199 | 107 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 200 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 179 | 10 | 25 | 12 |
| 201 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 202 | 107 | 118 | 69 | 24 | 29 | 14 | 23 | 29 | 174 | 10 | 25 | 12 |
| 203 | 87 | 109 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 204 | 87 | 109 | 81 | 25 | 30 | 15 | 28 | 51 | 184 | 10 | 25 | 12 |
| 205 | 87 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 206 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 188 | 10 | 25 | 12 |
| 207 | 87 | 92 | 77 | 28 | 32 | 17 | 29 | 73 | 179 | 10 | 25 | 12 |
| 208 | 87 | 92 | 76 | 27 | 34 | 17 | 28 | 67 | 179 | 10 | 25 | 12 |
| 209 | 87 | 92 | 81 | 27 | 33 | 18 | 27 | 70 | 188 | 10 | 25 | 12 |
| 210 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 188 | 10 | 25 | 12 |
| 211 | 87 | 92 | 79 | 27 | 31 | 16 | 30 | 52 | 179 | 10 | 25 | 12 |
| 212 | 87 | 92 | 81 | 25 | 30 | 15 | 28 | 51 | 174 | 10 | 25 | 12 |
| 213 | 111 | 111 | 74 | 25 | 34 | 15 | 24 | 85 | 162 | 10 | 25 | 12 |
| 214 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 162 | 10 | 25 | 12 |
| 215 | 111 | 111 | 74 | 25 | 31 | 16 | 26 | 62 | 181 | 10 | 25 | 12 |
| 216 | 111 | 111 | 70 | 27 | 31 | 14 | 23 | 51 | 162 | 10 | 25 | 12 |
| 217 | 133 | 152 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 218 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 191 | 10 | 25 | 12 |
| 219 | 133 | 123 | 77 | 28 | 32 | 17 | 29 | 73 | 199 | 10 | 25 | 12 |
| 220 | 133 | 123 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 221 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 157 | 10 | 25 | 12 |
| 222 | 133 | 123 | 81 | 27 | 34 | 18 | 23 | 53 | 166 | 10 | 25 | 12 |
| 223 | 133 | 123 | 81 | 27 | 33 | 18 | 27 | 70 | 157 | 10 | 25 | 12 |
| 224 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 225 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 226 | 189 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 170 | 10 | 25 | 12 |
| 227 | 189 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 228 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 229 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 162 | 10 | 25 | 12 |
| 230 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 161 | 10 | 25 | 12 |
| 231 | 189 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 232 | 146 | 125 | 101 | 39 | 47 | 21 | 27 | 69 | 162 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
Base Rate

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL | ADD | RVT | TVW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 233 | 146 | 125 | 104 | 38 | 47 | 23 | 26 | 63 | 162 | 10 | 25 | 12 |
| 234 | 146 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 235 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 179 | 10 | 25 | 12 |
| 236 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 237 | 146 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 179 | 10 | 25 | 12 |
| 238 | 150 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 239 | 150 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 240 | 150 | 151 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 241 | 114 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 242 | 114 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 243 | 108 | 143 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 244 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 163 | 10 | 25 | 12 |
| 245 | 108 | 125 | 69 | 24 | 29 | 14 | 23 | 29 | 171 | 10 | 25 | 12 |
| 246 | 115 | 113 | 70 | 27 | 29 | 14 | 28 | 67 | 174 | 10 | 25 | 12 |
| 247 | 115 | 113 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 248 | 115 | 142 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 249 | 115 | 126 | 91 | 26 | 34 | 16 | 22 | 40 | 147 | 10 | 25 | 12 |
| 250 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 251 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 252 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 253 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 184 | 10 | 25 | 12 |
| 254 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 151 | 10 | 25 | 12 |
| 255 | 136 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 256 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 257 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 170 | 10 | 25 | 12 |
| 258 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 259 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 161 | 10 | 25 | 12 |
| 260 | 136 | 151 | 83 | 30 | 37 | 17 | 26 | 45 | 161 | 10 | 25 | 12 |
| 261 | 134 | 142 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 262 | 134 | 128 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 263 | 134 | 128 | 76 | 27 | 34 | 17 | 28 | 67 | 184 | 10 | 25 | 12 |
| 264 | 134 | 128 | 71 | 27 | 32 | 15 | 27 | 60 | 162 | 10 | 25 | 12 |
| 265 | 133 | 142 | 76 | 27 | 36 | 18 | 27 | 49 | 162 | 10 | 25 | 12 |
| 266 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 157 | 10 | 25 | 12 |
| 267 | 133 | 106 | 76 | 27 | 36 | 18 | 27 | 49 | 157 | 10 | 25 | 12 |
| 268 | 133 | 142 | 100 | 37 | 43 | 21 | 27 | 56 | 151 | 10 | 25 | 12 |
| 298 | 260 | 231 | 33 | 26 | 31 | 16 | 22 | 89 | 197 | 10 | 25 | 12 |
| 400 | 123 | 142 | 104 | 38 | 47 | 23 | 26 | 63 | 179 | 10 | 25 | 12 |
| 401 | 121 | 106 | 84 | 28 | 35 | 17 | 28 | 86 | 170 | 10 | 25 | 12 |
| 402 | 164 | 106 | 76 | 27 | 34 | 17 | 28 | 67 | 199 | 10 | 25 | 12 |
| 403 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 157 | 10 | 25 | 12 |
| 404 | 164 | 152 | 82 | 28 | 34 | 18 | 23 | 64 | 199 | 10 | 25 | 12 |
| 405 | 189 | 150 | 100 | 37 | 43 | 21 | 27 | 56 | 170 | 10 | 25 | 12 |
| 406 | 146 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 170 | 10 | 25 | 12 |
| 407 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |
| 408 | 136 | 142 | 83 | 30 | 37 | 17 | 26 | 45 | 151 | 10 | 25 | 12 |
| 409 | 136 | 142 | 74 | 24 | 32 | 17 | 27 | 33 | 151 | 10 | 25 | 12 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.85 | 1.50 | 1.00 |
| FM14 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM14 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM14 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM14 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM14 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM14 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM14 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM14 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM14 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM14 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM14 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM14 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM14 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 2.32 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM15 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM15 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM15 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM15 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM15 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM15 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM15 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM15 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM15 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM15 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM15 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM15 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM15 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 2.32 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM16 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM16 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM16 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM16 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM16 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM16 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM16 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM16 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM16 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM16 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM16 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM16 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM16 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 2.32 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM17 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM17 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM17 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM17 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM17 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM17 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM17 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM17 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM17 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM17 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM17 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM17 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM17 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 2.32 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM18 | 00 | 2.19 | 2.14 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.43 | 1.55 |
| FM18 | 01 | 2.36 | 2.45 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.08 | 1.08 | 1.32 | 1.66 | 1.82 |
| FM18 | 02 | 2.55 | 2.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.08 | 1.08 | 1.32 | 1.76 | 2.21 |
| FM18 | 03 | 2.82 | 2.70 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.32 | 1.89 | 2.29 |
| FM18 | 04 | 2.95 | 2.80 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.08 | 1.08 | 1.32 | 1.99 | 2.37 |
| FM18 | 05 | 3.11 | 3.41 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.08 | 1.08 | 1.32 | 2.09 | 2.67 |
| FM18 | 06 | 3.30 | 3.50 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.08 | 1.08 | 1.32 | 2.28 | 2.97 |
| FM18 | 07 | 3.43 | 3.93 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.32 | 2.34 | 3.21 |
| FM18 | 08 | 3.76 | 4.21 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.32 | 2.39 | 3.70 |
| FM18 | 09 | 4.03 | 4.43 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.08 | 1.08 | 1.32 | 2.44 | 3.78 |
| FM18 | 10 | 4.13 | 4.64 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.08 | 1.08 | 1.32 | 2.55 | 4.01 |
| FM18 | 11 | 4.23 | 4.79 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.08 | 1.08 | 1.32 | 2.67 | 4.14 |
| FM18 | 12 | 4.33 | 4.93 | 2.32 | 2.32 | 2.32 | 2.32 | 2.32 | 1.08 | 1.08 | 1.32 | 2.80 | 4.28 |
| FM19 | 00 | 1.59 | 1.44 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.33 | 1.45 |
| FM19 | 01 | 1.76 | 1.73 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.06 | 1.06 | 1.29 | 1.43 | 1.75 |
| FM19 | 02 | 1.95 | 1.86 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.06 | 1.06 | 1.29 | 1.53 | 2.14 |
| FM19 | 03 | 2.22 | 1.99 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.06 | 1.06 | 1.29 | 1.66 | 2.22 |
| FM19 | 04 | 2.35 | 2.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.06 | 1.06 | 1.29 | 1.78 | 2.26 |
| FM19 | 05 | 2.51 | 2.69 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.06 | 1.06 | 1.29 | 1.86 | 2.60 |
| FM19 | 06 | 2.70 | 2.79 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.06 | 1.06 | 1.29 | 2.05 | 2.90 |
| FM19 | 07 | 2.83 | 3.21 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.06 | 1.06 | 1.29 | 2.11 | 3.14 |
| FM19 | 08 | 3.16 | 3.49 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.06 | 1.06 | 1.29 | 2.16 | 3.63 |
| FM19 | 09 | 3.43 | 3.72 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.06 | 1.06 | 1.29 | 2.21 | 3.71 |
| FM19 | 10 | 3.53 | 3.93 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.06 | 1.06 | 1.29 | 2.31 | 3.94 |
| FM19 | 11 | 3.63 | 4.07 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.06 | 1.06 | 1.29 | 2.44 | 4.07 |
| FM19 | 12 | 3.73 | 4.21 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.06 | 1.06 | 1.29 | 2.57 | 4.21 |
| FM20 | 00 | 1.59 | 1.36 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.33 | 1.45 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM20 | 01 | 1.76 | 1.65 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.05 | 1.05 | 1.27 | 1.43 | 1.75 |
| FM20 | 02 | 1.95 | 1.78 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.05 | 1.05 | 1.27 | 1.53 | 2.14 |
| FM20 | 03 | 2.22 | 1.91 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.05 | 1.05 | 1.27 | 1.66 | 2.22 |
| FM20 | 04 | 2.35 | 2.02 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.05 | 1.05 | 1.27 | 1.78 | 2.26 |
| FM20 | 05 | 2.51 | 2.61 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.05 | 1.05 | 1.27 | 1.86 | 2.60 |
| FM20 | 06 | 2.70 | 2.71 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.05 | 1.05 | 1.27 | 2.05 | 2.90 |
| FM20 | 07 | 2.83 | 3.13 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.05 | 1.05 | 1.27 | 2.11 | 3.14 |
| FM20 | 08 | 3.16 | 3.41 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.05 | 1.05 | 1.27 | 2.16 | 3.63 |
| FM20 | 09 | 3.43 | 3.64 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.05 | 1.05 | 1.27 | 2.21 | 3.71 |
| FM20 | 10 | 3.53 | 3.85 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.05 | 1.05 | 1.27 | 2.31 | 3.94 |
| FM20 | 11 | 3.63 | 3.99 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.05 | 1.05 | 1.27 | 2.44 | 4.07 |
| FM20 | 12 | 3.73 | 4.13 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.05 | 1.05 | 1.27 | 2.57 | 4.21 |
| FM21 | 00 | 1.33 | 1.29 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.18 | 1.39 |
| FM21 | 01 | 1.50 | 1.58 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.05 | 1.05 | 1.25 | 1.29 | 1.69 |
| FM21 | 02 | 1.69 | 1.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1.05 | 1.05 | 1.25 | 1.39 | 2.08 |
| FM21 | 03 | 1.96 | 1.84 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.05 | 1.05 | 1.25 | 1.51 | 2.16 |
| FM21 | 04 | 2.09 | 1.95 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.05 | 1.05 | 1.25 | 1.64 | 2.20 |
| FM21 | 05 | 2.25 | 2.54 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.05 | 1.05 | 1.25 | 1.72 | 2.54 |
| FM21 | 06 | 2.44 | 2.64 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.05 | 1.05 | 1.25 | 1.91 | 2.84 |
| FM21 | 07 | 2.57 | 3.06 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.05 | 1.05 | 1.25 | 1.97 | 3.08 |
| FM21 | 08 | 2.90 | 3.35 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.05 | 1.05 | 1.25 | 2.02 | 3.56 |
| FM21 | 09 | 3.17 | 3.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.05 | 1.05 | 1.25 | 2.07 | 3.65 |
| FM21 | 10 | 3.27 | 3.78 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.05 | 1.05 | 1.25 | 2.17 | 3.88 |
| FM21 | 11 | 3.37 | 3.92 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.05 | 1.05 | 1.25 | 2.30 | 4.01 |
| FM21 | 12 | 3.47 | 4.06 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.05 | 1.05 | 1.25 | 2.42 | 4.15 |
| FM22 | 00 | 1.33 | 1.23 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.18 | 1.39 |
| FM22 | 01 | 1.50 | 1.52 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 1.04 | 1.04 | 1.24 | 1.29 | 1.69 |
| FM22 | 02 | 1.69 | 1.65 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.04 | 1.04 | 1.24 | 1.39 | 2.08 |
| FM22 | 03 | 1.96 | 1.78 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.04 | 1.04 | 1.24 | 1.51 | 2.16 |
| FM22 | 04 | 2.09 | 1.89 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.04 | 1.04 | 1.24 | 1.64 | 2.20 |
| FM22 | 05 | 2.25 | 2.48 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.04 | 1.04 | 1.24 | 1.72 | 2.54 |
| FM22 | 06 | 2.44 | 2.58 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.04 | 1.04 | 1.24 | 1.91 | 2.84 |
| FM22 | 07 | 2.57 | 3.00 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.04 | 1.04 | 1.24 | 1.97 | 3.08 |
| FM22 | 08 | 2.90 | 3.28 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.04 | 1.04 | 1.24 | 2.02 | 3.56 |
| FM22 | 09 | 3.17 | 3.51 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.04 | 1.04 | 1.24 | 2.07 | 3.65 |
| FM22 | 10 | 3.27 | 3.72 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 1.04 | 1.04 | 1.24 | 2.17 | 3.88 |
| FM22 | 11 | 3.37 | 3.86 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.04 | 1.04 | 1.24 | 2.30 | 4.01 |
| FM22 | 12 | 3.47 | 4.00 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.04 | 1.04 | 1.24 | 2.42 | 4.15 |
| FM23 | 00 | 1.19 | 1.17 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.18 | 1.28 |
| FM23 | 01 | 1.35 | 1.47 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.03 | 1.03 | 1.22 | 1.28 | 1.57 |
| FM23 | 02 | 1.54 | 1.60 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.03 | 1.03 | 1.22 | 1.38 | 1.97 |
| FM23 | 03 | 1.81 | 1.72 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.03 | 1.03 | 1.22 | 1.51 | 2.05 |
| FM23 | 04 | 1.94 | 1.84 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.03 | 1.03 | 1.22 | 1.63 | 2.09 |
| FM23 | 05 | 2.10 | 2.43 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.03 | 1.03 | 1.22 | 1.71 | 2.43 |
| FM23 | 06 | 2.29 | 2.53 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.03 | 1.03 | 1.22 | 1.90 | 2.72 |
| FM23 | 07 | 2.42 | 2.95 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.03 | 1.03 | 1.22 | 1.96 | 2.97 |
| FM23 | 08 | 2.75 | 3.23 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.03 | 1.03 | 1.22 | 2.01 | 3.45 |
| FM23 | 09 | 3.02 | 3.46 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.03 | 1.03 | 1.22 | 2.06 | 3.53 |
| FM23 | 10 | 3.12 | 3.67 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.03 | 1.03 | 1.22 | 2.16 | 3.76 |
| FM23 | 11 | 3.22 | 3.81 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.03 | 1.03 | 1.22 | 2.29 | 3.90 |
| FM23 | 12 | 3.32 | 3.95 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.03 | 1.03 | 1.22 | 2.42 | 4.03 |
| FM24 | 00 | 1.19 | 1.13 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.18 | 1.28 |
| FM24 | 01 | 1.35 | 1.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.02 | 1.02 | 1.21 | 1.28 | 1.57 |
| FM24 | 02 | 1.54 | 1.55 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.02 | 1.02 | 1.21 | 1.38 | 1.97 |
| FM24 | 03 | 1.81 | 1.68 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.02 | 1.02 | 1.21 | 1.51 | 2.05 |
| FM24 | 04 | 1.94 | 1.79 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.02 | 1.02 | 1.21 | 1.63 | 2.09 |
| FM24 | 05 | 2.10 | 2.38 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.02 | 1.02 | 1.21 | 1.71 | 2.43 |
| FM24 | 06 | 2.29 | 2.48 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.02 | 1.02 | 1.21 | 1.90 | 2.72 |
| FM24 | 07 | 2.42 | 2.90 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.02 | 1.02 | 1.21 | 1.96 | 2.97 |
| FM24 | 08 | 2.75 | 3.18 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.02 | 1.02 | 1.21 | 2.01 | 3.45 |
| FM24 | 09 | 3.02 | 3.41 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.02 | 1.02 | 1.21 | 2.06 | 3.53 |
| FM24 | 10 | 3.12 | 3.62 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.02 | 1.02 | 1.21 | 2.16 | 3.76 |
| FM24 | 11 | 3.22 | 3.76 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.02 | 1.02 | 1.21 | 2.29 | 3.90 |
| FM24 | 12 | 3.32 | 3.90 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.02 | 1.02 | 1.21 | 2.42 | 4.03 |
| FM25 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM25 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM25 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM25 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM25 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM25 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM25 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM25 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM25 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM25 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM25 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM25 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM25 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM26 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM26 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM26 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM26 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM26 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM26 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM26 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM26 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM26 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM26 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM26 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM26 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM26 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM27 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM27 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM27 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM27 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM27 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM27 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM27 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM27 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM27 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM27 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM27 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM27 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM27 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM28 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM28 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM28 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM28 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM28 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM28 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM28 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM28 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM28 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM28 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM28 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM28 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM28 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM29 | 00 | 1.05 | 0.97 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.11 | 1.21 |
| FM29 | 01 | 1.22 | 1.27 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.01 | 1.01 | 1.16 | 1.21 | 1.51 |
| FM29 | 02 | 1.41 | 1.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.16 | 1.32 | 1.90 |
| FM29 | 03 | 1.68 | 1.52 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.01 | 1.01 | 1.16 | 1.44 | 1.98 |
| FM29 | 04 | 1.81 | 1.64 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.01 | 1.01 | 1.16 | 1.57 | 2.02 |
| FM29 | 05 | 1.97 | 2.23 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.01 | 1.01 | 1.16 | 1.65 | 2.36 |
| FM29 | 06 | 2.16 | 2.33 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.01 | 1.01 | 1.16 | 1.83 | 2.66 |
| FM29 | 07 | 2.29 | 2.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.01 | 1.01 | 1.16 | 1.90 | 2.90 |
| FM29 | 08 | 2.62 | 3.03 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.01 | 1.01 | 1.16 | 1.95 | 3.39 |
| FM29 | 09 | 2.89 | 3.26 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.01 | 1.01 | 1.16 | 2.00 | 3.47 |
| FM29 | 10 | 2.99 | 3.47 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.01 | 1.01 | 1.16 | 2.10 | 3.70 |
| FM29 | 11 | 3.09 | 3.61 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.01 | 1.01 | 1.16 | 2.23 | 3.83 |
| FM29 | 12 | 3.19 | 3.75 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.01 | 1.01 | 1.16 | 2.35 | 3.97 |
| FM30 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM30 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM30 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM30 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM30 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM30 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM30 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM30 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM30 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM30 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM30 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM30 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM30 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM31 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM31 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM31 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM31 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM31 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM31 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM31 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM31 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM31 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM31 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM31 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM31 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM31 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM32 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM32 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM32 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM32 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM32 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM32 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM32 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM32 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM32 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM32 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM32 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM32 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM32 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM33 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM33 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM33 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM33 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM33 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM33 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM33 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM33 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM33 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM33 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM33 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM33 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM33 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM34 | 00 | 0.99 | 0.92 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.08 | 1.12 |
| FM34 | 01 | 1.16 | 1.22 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.98 | 0.98 | 1.09 | 1.18 | 1.42 |
| FM34 | 02 | 1.35 | 1.34 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.98 | 0.98 | 1.09 | 1.29 | 1.81 |
| FM34 | 03 | 1.62 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.98 | 0.98 | 1.09 | 1.41 | 1.90 |
| FM34 | 04 | 1.75 | 1.58 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.98 | 0.98 | 1.09 | 1.54 | 1.94 |
| FM34 | 05 | 1.91 | 2.17 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.98 | 0.98 | 1.09 | 1.61 | 2.27 |
| FM34 | 06 | 2.10 | 2.27 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.98 | 0.98 | 1.09 | 1.80 | 2.57 |
| FM34 | 07 | 2.23 | 2.69 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.98 | 0.98 | 1.09 | 1.87 | 2.81 |
| FM34 | 08 | 2.56 | 2.98 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.98 | 0.98 | 1.09 | 1.92 | 3.30 |
| FM34 | 09 | 2.83 | 3.20 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.98 | 0.98 | 1.09 | 1.97 | 3.38 |
| FM34 | 10 | 2.93 | 3.41 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.98 | 0.98 | 1.09 | 2.07 | 3.61 |
| FM34 | 11 | 3.03 | 3.55 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.98 | 0.98 | 1.09 | 2.20 | 3.75 |
| FM34 | 12 | 3.13 | 3.69 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.98 | 0.98 | 1.09 | 2.32 | 3.88 |
| FM35 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM35 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM35 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM35 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM35 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM35 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM35 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM35 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM35 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM35 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM35 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM35 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM35 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM36 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM36 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM36 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM36 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM36 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM36 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM36 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM36 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM36 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM36 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM36 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM36 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM36 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM37 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM37 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM37 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM37 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM37 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM37 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM37 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM37 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM37 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM37 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM37 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM37 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM37 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM38 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM38 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM38 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM38 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM38 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM38 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM38 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM38 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM38 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM38 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM38 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM38 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM38 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM39 | 00 | 0.95 | 0.98 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.00 | 1.05 |
| FM39 | 01 | 1.12 | 1.27 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.94 | 0.94 | 1.02 | 1.10 | 1.35 |
| FM39 | 02 | 1.31 | 1.40 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.94 | 0.94 | 1.02 | 1.20 | 1.74 |
| FM39 | 03 | 1.58 | 1.53 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.94 | 0.94 | 1.02 | 1.33 | 1.82 |
| FM39 | 04 | 1.71 | 1.64 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.94 | 0.94 | 1.02 | 1.46 | 1.86 |
| FM39 | 05 | 1.87 | 2.23 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.94 | 0.94 | 1.02 | 1.53 | 2.20 |
| FM39 | 06 | 2.06 | 2.33 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.94 | 0.94 | 1.02 | 1.72 | 2.50 |
| FM39 | 07 | 2.19 | 2.75 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.94 | 0.94 | 1.02 | 1.78 | 2.74 |
| FM39 | 08 | 2.52 | 3.03 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.94 | 0.94 | 1.02 | 1.84 | 3.23 |
| FM39 | 09 | 2.79 | 3.26 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.94 | 0.94 | 1.02 | 1.89 | 3.31 |
| FM39 | 10 | 2.89 | 3.47 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.94 | 0.94 | 1.02 | 1.99 | 3.54 |
| FM39 | 11 | 2.99 | 3.61 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.94 | 0.94 | 1.02 | 2.11 | 3.68 |
| FM39 | 12 | 3.09 | 3.75 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 0.94 | 0.94 | 1.02 | 2.24 | 3.81 |
| FM40 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM40 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM40 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM40 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM40 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM40 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM40 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM40 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM40 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM40 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM40 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM40 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM40 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM41 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM41 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM41 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM41 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM41 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM41 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM41 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM41 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM41 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM41 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM41 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM41 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM41 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM42 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM42 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM42 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM42 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM42 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM42 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM42 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM42 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM42 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM42 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM42 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM42 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM42 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM43 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM43 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM43 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM43 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM43 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM43 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM43 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM43 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM43 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |
| FM43 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM43 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM43 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM43 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM44 | 00 | 0.90 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 0.98 | 0.98 |
| FM44 | 01 | 1.07 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.90 | 0.90 | 0.95 | 1.08 | 1.28 |
| FM44 | 02 | 1.26 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.90 | 0.90 | 0.95 | 1.18 | 1.67 |
| FM44 | 03 | 1.53 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.90 | 0.90 | 0.95 | 1.31 | 1.75 |
| FM44 | 04 | 1.66 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.90 | 0.90 | 0.95 | 1.44 | 1.79 |
| FM44 | 05 | 1.82 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.90 | 0.90 | 0.95 | 1.51 | 2.13 |
| FM44 | 06 | 2.01 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.90 | 0.90 | 0.95 | 1.70 | 2.43 |
| FM44 | 07 | 2.14 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.90 | 0.90 | 0.95 | 1.77 | 2.67 |
| FM44 | 08 | 2.47 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.90 | 0.90 | 0.95 | 1.82 | 3.16 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM44 | 09 | 2.74 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.90 | 0.90 | 0.95 | 1.87 | 3.24 |
| FM44 | 10 | 2.84 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.90 | 0.90 | 0.95 | 1.97 | 3.47 |
| FM44 | 11 | 2.94 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.90 | 0.90 | 0.95 | 2.10 | 3.60 |
| FM44 | 12 | 3.04 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.90 | 0.90 | 0.95 | 2.22 | 3.74 |
| FM45 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM45 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM45 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM45 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM45 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM45 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM45 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM45 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM45 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM45 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM45 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM45 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM45 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM46 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM46 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM46 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM46 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM46 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM46 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM46 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM46 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM46 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM46 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM46 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM46 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM46 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM47 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM47 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM47 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM47 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM47 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM47 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM47 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM47 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM47 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM47 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM47 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM47 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM47 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM48 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM48 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM48 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM48 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM48 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM48 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM48 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM48 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM48 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM48 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM48 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM48 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM48 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM49 | 00 | 0.84 | 0.98 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 0.93 | 0.99 |
| FM49 | 01 | 1.01 | 1.27 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.87 | 0.87 | 0.89 | 1.03 | 1.28 |
| FM49 | 02 | 1.20 | 1.40 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.87 | 0.87 | 0.89 | 1.14 | 1.67 |
| FM49 | 03 | 1.47 | 1.53 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.87 | 0.87 | 0.89 | 1.26 | 1.76 |
| FM49 | 04 | 1.60 | 1.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.87 | 0.87 | 0.89 | 1.39 | 1.80 |
| FM49 | 05 | 1.76 | 2.23 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.87 | 0.87 | 0.89 | 1.46 | 2.13 |
| FM49 | 06 | 1.95 | 2.33 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.87 | 0.87 | 0.89 | 1.65 | 2.43 |
| FM49 | 07 | 2.08 | 2.75 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.87 | 0.87 | 0.89 | 1.72 | 2.67 |
| FM49 | 08 | 2.41 | 3.03 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.87 | 0.87 | 0.89 | 1.77 | 3.16 |
| FM49 | 09 | 2.68 | 3.26 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.87 | 0.87 | 0.89 | 1.82 | 3.24 |
| FM49 | 10 | 2.78 | 3.47 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.87 | 0.87 | 0.89 | 1.92 | 3.47 |
| FM49 | 11 | 2.88 | 3.61 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.87 | 0.87 | 0.89 | 2.05 | 3.61 |
| FM49 | 12 | 2.98 | 3.75 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.87 | 0.87 | 0.89 | 2.17 | 3.74 |
| FM50 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM50 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM50 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM50 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM50 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM50 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM50 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM50 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM50 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM50 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM50 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM50 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM50 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM51 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM51 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM51 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM51 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM51 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM51 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM51 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM51 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM51 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM51 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM51 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM51 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM51 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM52 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM52 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM52 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM52 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM52 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM52 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM52 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM52 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM52 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM52 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM52 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM52 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM52 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM53 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM53 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM53 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM53 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM53 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM53 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM53 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM53 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM53 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM53 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM53 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM53 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM53 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM54 | 00 | 0.80 | 0.84 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.88 | 0.92 |
| FM54 | 01 | 0.97 | 1.13 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.83 | 0.83 | 0.84 | 0.98 | 1.22 |
| FM54 | 02 | 1.16 | 1.26 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.84 | 1.08 | 1.61 |
| FM54 | 03 | 1.43 | 1.39 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.83 | 0.83 | 0.84 | 1.21 | 1.69 |
| FM54 | 04 | 1.56 | 1.50 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.83 | 0.83 | 0.84 | 1.33 | 1.74 |
| FM54 | 05 | 1.72 | 2.09 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.83 | 0.83 | 0.84 | 1.41 | 2.07 |
| FM54 | 06 | 1.91 | 2.19 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.83 | 0.83 | 0.84 | 1.60 | 2.37 |
| FM54 | 07 | 2.04 | 2.61 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.83 | 0.83 | 0.84 | 1.66 | 2.61 |
| FM54 | 08 | 2.37 | 2.89 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.83 | 0.83 | 0.84 | 1.71 | 3.10 |
| FM54 | 09 | 2.64 | 3.12 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.83 | 0.83 | 0.84 | 1.76 | 3.18 |
| FM54 | 10 | 2.74 | 3.33 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.83 | 0.83 | 0.84 | 1.86 | 3.41 |
| FM54 | 11 | 2.84 | 3.47 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.83 | 0.83 | 0.84 | 1.99 | 3.55 |
| FM54 | 12 | 2.94 | 3.61 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.83 | 0.83 | 0.84 | 2.12 | 3.68 |
| FM55 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM55 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM55 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM55 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM55 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM55 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM55 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM55 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM55 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM55 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM55 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM55 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM55 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM56 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM56 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM56 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM56 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM56 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM56 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM56 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM56 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM56 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM56 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM56 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM56 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM56 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM57 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM57 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM57 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM57 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM57 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM57 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM57 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM57 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM57 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM57 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM57 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM57 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM57 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM58 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM58 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM58 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM58 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM58 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM58 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM58 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM58 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM58 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM58 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM58 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM58 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM58 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM59 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM59 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM59 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM59 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM59 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM59 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM59 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM59 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM59 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM59 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM59 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM59 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM59 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM60 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM60 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM60 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM60 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM60 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM60 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM60 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM60 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM60 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM60 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM60 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM60 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM60 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM61 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM61 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM61 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM61 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM61 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM61 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM61 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM61 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM61 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM61 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM61 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM61 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM61 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM62 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM62 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM62 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM62 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM62 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM62 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM62 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM62 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM62 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM62 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM62 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM62 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM62 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM63 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM63 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM63 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM63 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM63 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM63 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM63 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM63 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM63 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM63 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM63 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM63 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM63 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM64 | 00 | 0.83 | 0.90 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.79 | 0.95 |
| FM64 | 01 | 1.00 | 1.20 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.80 | 0.80 | 0.77 | 0.89 | 1.24 |
| FM64 | 02 | 1.19 | 1.32 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.80 | 0.80 | 0.77 | 0.99 | 1.64 |
| FM64 | 03 | 1.46 | 1.45 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.77 | 1.12 | 1.72 |
| FM64 | 04 | 1.59 | 1.56 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.80 | 0.80 | 0.77 | 1.24 | 1.76 |
| FM64 | 05 | 1.75 | 2.15 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.80 | 0.80 | 0.77 | 1.32 | 2.10 |
| FM64 | 06 | 1.94 | 2.25 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.77 | 1.51 | 2.39 |
| FM64 | 07 | 2.07 | 2.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.80 | 0.80 | 0.77 | 1.57 | 2.64 |
| FM64 | 08 | 2.40 | 2.96 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.80 | 0.80 | 0.77 | 1.62 | 3.12 |
| FM64 | 09 | 2.67 | 3.18 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.80 | 0.80 | 0.77 | 1.67 | 3.20 |
| FM64 | 10 | 2.77 | 3.39 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.80 | 0.80 | 0.77 | 1.77 | 3.43 |
| FM64 | 11 | 2.87 | 3.53 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.77 | 1.90 | 3.57 |
| FM64 | 12 | 2.97 | 3.67 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.80 | 0.80 | 0.77 | 2.03 | 3.70 |
| FM65 | 00 | 0.99 | 0.90 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.79 | 0.89 |
| FM65 | 01 | 1.16 | 1.20 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.89 | 1.19 |
| FM65 | 02 | 1.35 | 1.32 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.74 | 0.74 | 0.71 | 0.99 | 1.58 |
| FM65 | 03 | 1.62 | 1.45 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.74 | 0.74 | 0.71 | 1.12 | 1.66 |
| FM65 | 04 | 1.75 | 1.56 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.74 | 0.74 | 0.71 | 1.25 | 1.70 |
| FM65 | 05 | 1.91 | 2.15 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.74 | 0.74 | 0.71 | 1.32 | 2.04 |
| FM65 | 06 | 2.10 | 2.25 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.74 | 0.74 | 0.71 | 1.51 | 2.34 |
| FM65 | 07 | 2.23 | 2.67 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.74 | 0.74 | 0.71 | 1.57 | 2.58 |
| FM65 | 08 | 2.56 | 2.96 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.74 | 0.74 | 0.71 | 1.63 | 3.07 |
| FM65 | 09 | 2.83 | 3.18 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.74 | 0.74 | 0.71 | 1.68 | 3.15 |
| FM65 | 10 | 2.93 | 3.39 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.74 | 0.74 | 0.71 | 1.78 | 3.38 |
| FM65 | 11 | 3.03 | 3.53 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.74 | 0.74 | 0.71 | 1.90 | 3.51 |
| FM65 | 12 | 3.13 | 3.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.74 | 0.74 | 0.71 | 2.03 | 3.65 |
| FM66 | 00 | 1.09 | 0.93 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.63 | 0.87 |
| FM66 | 01 | 1.26 | 1.23 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.74 | 0.74 | 0.70 | 0.73 | 1.17 |
| FM66 | 02 | 1.45 | 1.35 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.74 | 0.70 | 0.83 | 1.56 |
| FM66 | 03 | 1.72 | 1.48 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.74 | 0.74 | 0.70 | 0.96 | 1.64 |
| FM66 | 04 | 1.85 | 1.59 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.74 | 0.74 | 0.70 | 1.08 | 1.69 |
| FM66 | 05 | 2.01 | 2.19 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.74 | 0.74 | 0.70 | 1.16 | 2.02 |
| FM66 | 06 | 2.20 | 2.28 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.74 | 0.74 | 0.70 | 1.35 | 2.32 |
| FM66 | 07 | 2.33 | 2.71 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.74 | 0.74 | 0.70 | 1.41 | 2.56 |
| FM66 | 08 | 2.66 | 2.99 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.74 | 0.74 | 0.70 | 1.46 | 3.05 |
| FM66 | 09 | 2.93 | 3.21 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.74 | 0.74 | 0.70 | 1.51 | 3.13 |
| FM66 | 10 | 3.03 | 3.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 0.74 | 0.74 | 0.70 | 1.61 | 3.36 |
| FM66 | 11 | 3.13 | 3.57 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.74 | 0.74 | 0.70 | 1.74 | 3.50 |
| FM66 | 12 | 3.23 | 3.71 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.74 | 0.74 | 0.70 | 1.87 | 3.63 |
| FM67 | 00 | 1.13 | 0.97 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.63 | 0.92 |
| FM67 | 01 | 1.30 | 1.26 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.73 | 0.73 | 0.69 | 0.73 | 1.22 |
| FM67 | 02 | 1.49 | 1.39 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.73 | 0.73 | 0.69 | 0.83 | 1.61 |
| FM67 | 03 | 1.76 | 1.51 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.73 | 0.73 | 0.69 | 0.96 | 1.70 |
| FM67 | 04 | 1.89 | 1.63 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.73 | 0.73 | 0.69 | 1.09 | 1.74 |
| FM67 | 05 | 2.05 | 2.22 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.73 | 0.73 | 0.69 | 1.16 | 2.07 |
| FM67 | 06 | 2.24 | 2.32 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.73 | 0.73 | 0.69 | 1.35 | 2.37 |
| FM67 | 07 | 2.37 | 2.74 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.73 | 0.73 | 0.69 | 1.41 | 2.61 |
| FM67 | 08 | 2.70 | 3.02 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.73 | 0.73 | 0.69 | 1.47 | 3.10 |
| FM67 | 09 | 2.97 | 3.25 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.73 | 0.73 | 0.69 | 1.52 | 3.18 |
| FM67 | 10 | 3.07 | 3.46 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.73 | 0.73 | 0.69 | 1.62 | 3.41 |
| FM67 | 11 | 3.17 | 3.60 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.73 | 0.73 | 0.69 | 1.74 | 3.55 |
| FM67 | 12 | 3.27 | 3.74 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.73 | 0.73 | 0.69 | 1.87 | 3.68 |
| FM68 | 00 | 1.18 | 1.02 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.60 | 0.95 |
| FM68 | 01 | 1.35 | 1.32 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.72 | 0.72 | 0.68 | 0.70 | 1.25 |
| FM68 | 02 | 1.54 | 1.44 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.72 | 0.72 | 0.68 | 0.80 | 1.64 |
| FM68 | 03 | 1.81 | 1.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.72 | 0.72 | 0.68 | 0.93 | 1.72 |
| FM68 | 04 | 1.94 | 1.68 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.72 | 0.72 | 0.68 | 1.06 | 1.76 |
| FM68 | 05 | 2.10 | 2.27 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.72 | 0.72 | 0.68 | 1.13 | 2.10 |
| FM68 | 06 | 2.29 | 2.37 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.72 | 0.72 | 0.68 | 1.32 | 2.40 |
| FM68 | 07 | 2.42 | 2.79 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.72 | 0.72 | 0.68 | 1.38 | 2.64 |
| FM68 | 08 | 2.75 | 3.08 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.72 | 0.72 | 0.68 | 1.43 | 3.13 |
| FM68 | 09 | 3.02 | 3.30 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.72 | 0.72 | 0.68 | 1.49 | 3.21 |
| FM68 | 10 | 3.12 | 3.51 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 0.72 | 0.72 | 0.68 | 1.59 | 3.44 |
| FM68 | 11 | 3.22 | 3.65 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.72 | 0.72 | 0.68 | 1.71 | 3.57 |
| FM68 | 12 | 3.32 | 3.79 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.72 | 0.72 | 0.68 | 1.84 | 3.71 |
| FM69 | 00 | 1.23 | 1.04 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.59 | 0.95 |
| FM69 | 01 | 1.40 | 1.34 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.72 | 0.72 | 0.67 | 0.69 | 1.25 |
| FM69 | 02 | 1.59 | 1.47 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.72 | 0.72 | 0.67 | 0.80 | 1.64 |
| FM69 | 03 | 1.86 | 1.59 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.72 | 0.72 | 0.67 | 0.92 | 1.72 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM69 | 04 | 1.99 | 1.71 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.72 | 0.72 | 0.67 | 1.05 | 1.76 |
| FM69 | 05 | 2.15 | 2.30 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.72 | 0.72 | 0.67 | 1.13 | 2.10 |
| FM69 | 06 | 2.34 | 2.40 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.72 | 0.72 | 0.67 | 1.31 | 2.40 |
| FM69 | 07 | 2.47 | 2.82 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.72 | 0.72 | 0.67 | 1.38 | 2.64 |
| FM69 | 08 | 2.80 | 3.10 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.72 | 0.72 | 0.67 | 1.43 | 3.13 |
| FM69 | 09 | 3.07 | 3.32 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.72 | 0.72 | 0.67 | 1.48 | 3.21 |
| FM69 | 10 | 3.17 | 3.54 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.72 | 0.72 | 0.67 | 1.58 | 3.44 |
| FM69 | 11 | 3.27 | 3.68 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.72 | 0.72 | 0.67 | 1.71 | 3.58 |
| FM69 | 12 | 3.37 | 3.82 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.72 | 0.72 | 0.67 | 1.83 | 3.71 |
| FM70 | 00 | 1.27 | 1.09 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.60 | 0.99 |
| FM70 | 01 | 1.44 | 1.39 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.70 | 1.28 |
| FM70 | 02 | 1.62 | 1.51 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.80 | 1.68 |
| FM70 | 03 | 1.90 | 1.64 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.93 | 1.76 |
| FM70 | 04 | 2.02 | 1.75 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 1.80 |
| FM70 | 05 | 2.18 | 2.34 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.13 | 2.13 |
| FM70 | 06 | 2.37 | 2.44 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.32 | 2.43 |
| FM70 | 07 | 2.50 | 2.87 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.38 | 2.68 |
| FM70 | 08 | 2.83 | 3.15 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.43 | 3.16 |
| FM70 | 09 | 3.10 | 3.37 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.49 | 3.24 |
| FM70 | 10 | 3.20 | 3.58 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.59 | 3.47 |
| FM70 | 11 | 3.30 | 3.72 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.71 | 3.61 |
| FM70 | 12 | 3.40 | 3.87 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.84 | 3.74 |
| FM71 | 00 | 1.31 | 1.11 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.57 | 1.01 |
| FM71 | 01 | 1.48 | 1.40 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.31 |
| FM71 | 02 | 1.67 | 1.53 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.77 | 1.70 |
| FM71 | 03 | 1.94 | 1.66 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.90 | 1.78 |
| FM71 | 04 | 2.07 | 1.77 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.71 | 0.71 | 0.66 | 1.02 | 1.82 |
| FM71 | 05 | 2.23 | 2.36 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.10 | 2.16 |
| FM71 | 06 | 2.42 | 2.46 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.71 | 0.71 | 0.66 | 1.29 | 2.46 |
| FM71 | 07 | 2.55 | 2.88 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.71 | 0.71 | 0.66 | 1.35 | 2.70 |
| FM71 | 08 | 2.88 | 3.17 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.71 | 0.71 | 0.66 | 1.40 | 3.19 |
| FM71 | 09 | 3.15 | 3.39 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.27 |
| FM71 | 10 | 3.25 | 3.60 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.71 | 0.71 | 0.66 | 1.56 | 3.50 |
| FM71 | 11 | 3.35 | 3.74 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.71 | 0.71 | 0.66 | 1.68 | 3.63 |
| FM71 | 12 | 3.45 | 3.88 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.71 | 0.71 | 0.66 | 1.81 | 3.77 |
| FM72 | 00 | 1.34 | 1.14 | 0.66 | 0.66 | 0.66 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.55 | 1.01 |
| FM72 | 01 | 1.51 | 1.43 | 0.66 | 0.66 | 0.66 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.65 | 1.31 |
| FM72 | 02 | 1.70 | 1.56 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.75 | 1.70 |
| FM72 | 03 | 1.97 | 1.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 1.78 |
| FM72 | 04 | 2.10 | 1.80 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 1.00 | 1.83 |
| FM72 | 05 | 2.26 | 2.39 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.16 |
| FM72 | 06 | 2.45 | 2.49 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.27 | 2.46 |
| FM72 | 07 | 2.58 | 2.91 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.33 | 2.70 |
| FM72 | 08 | 2.91 | 3.19 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.38 | 3.19 |
| FM72 | 09 | 3.18 | 3.42 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.71 | 0.71 | 0.66 | 1.43 | 3.27 |
| FM72 | 10 | 3.28 | 3.63 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.53 | 3.50 |
| FM72 | 11 | 3.38 | 3.77 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.66 | 3.64 |
| FM72 | 12 | 3.48 | 3.91 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.71 | 0.71 | 0.66 | 1.79 | 3.77 |
| FM73 | 00 | 1.39 | 1.15 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.52 | 1.05 |
| FM73 | 01 | 1.56 | 1.45 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.62 | 1.34 |
| FM73 | 02 | 1.75 | 1.57 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.73 | 1.74 |
| FM73 | 03 | 2.02 | 1.70 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.71 | 0.71 | 0.66 | 0.85 | 1.82 |
| FM73 | 04 | 2.15 | 1.81 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 1.86 |
| FM73 | 05 | 2.31 | 2.40 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.19 |
| FM73 | 06 | 2.50 | 2.50 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.24 | 2.49 |
| FM73 | 07 | 2.63 | 2.92 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.31 | 2.74 |
| FM73 | 08 | 2.96 | 3.21 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.36 | 3.22 |
| FM73 | 09 | 3.23 | 3.43 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.41 | 3.30 |
| FM73 | 10 | 3.33 | 3.64 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.71 | 0.71 | 0.66 | 1.51 | 3.53 |
| FM73 | 11 | 3.43 | 3.78 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.71 | 0.71 | 0.66 | 1.64 | 3.67 |
| FM73 | 12 | 3.53 | 3.92 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.71 | 0.71 | 0.66 | 1.76 | 3.80 |
| FM74 | 00 | 1.42 | 1.22 | 0.62 | 0.62 | 0.62 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.52 | 1.12 |
| FM74 | 01 | 1.59 | 1.52 | 0.62 | 0.62 | 0.62 | 0.62 | 0.62 | 0.71 | 0.71 | 0.66 | 0.62 | 1.42 |
| FM74 | 02 | 1.78 | 1.65 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.72 | 1.81 |
| FM74 | 03 | 2.05 | 1.77 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.85 | 1.89 |
| FM74 | 04 | 2.18 | 1.89 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.71 | 0.71 | 0.66 | 0.98 | 1.93 |
| FM74 | 05 | 2.34 | 2.48 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 2.27 |
| FM74 | 06 | 2.53 | 2.58 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.24 | 2.56 |
| FM74 | 07 | 2.66 | 3.00 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.71 | 0.71 | 0.66 | 1.31 | 2.81 |
| FM74 | 08 | 2.99 | 3.28 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.71 | 0.71 | 0.66 | 1.36 | 3.29 |
| FM74 | 09 | 3.26 | 3.51 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.41 | 3.38 |
| FM74 | 10 | 3.36 | 3.72 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.51 | 3.61 |
| FM74 | 11 | 3.46 | 3.86 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.64 | 3.74 |
| FM74 | 12 | 3.56 | 4.00 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.71 | 0.71 | 0.66 | 1.76 | 3.88 |
| FM75 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM75 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM75 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM75 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM75 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM75 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM75 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM75 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM75 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM75 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM75 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM75 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM75 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM76 | 00 | 1.59 | 1.27 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.38 | 1.16 |
| FM76 | 01 | 1.76 | 1.57 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.48 | 1.46 |
| FM76 | 02 | 1.95 | 1.70 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.58 | 1.85 |
| FM76 | 03 | 2.22 | 1.82 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.71 | 1.93 |
| FM76 | 04 | 2.35 | 1.93 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.84 | 1.97 |
| FM76 | 05 | 2.51 | 2.53 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.91 | 2.31 |
| FM76 | 06 | 2.70 | 2.62 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.10 | 2.61 |
| FM76 | 07 | 2.83 | 3.05 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.17 | 2.85 |
| FM76 | 08 | 3.16 | 3.33 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.22 | 3.34 |
| FM76 | 09 | 3.43 | 3.55 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.27 | 3.42 |
| FM76 | 10 | 3.53 | 3.77 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.37 | 3.65 |
| FM76 | 11 | 3.63 | 3.91 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.50 | 3.78 |
| FM76 | 12 | 3.73 | 4.05 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.62 | 3.92 |
| FM77 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM77 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM77 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM77 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM77 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM77 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM77 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM77 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM77 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM77 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM77 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM77 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |
| FM77 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM78 | 00 | 1.63 | 1.32 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.36 | 1.20 |
| FM78 | 01 | 1.80 | 1.62 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.71 | 0.71 | 0.66 | 0.46 | 1.49 |
| FM78 | 02 | 1.99 | 1.74 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.56 | 1.88 |
| FM78 | 03 | 2.26 | 1.87 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.69 | 1.97 |
| FM78 | 04 | 2.39 | 1.98 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.82 | 2.01 |
| FM78 | 05 | 2.55 | 2.58 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.89 | 2.34 |
| FM78 | 06 | 2.74 | 2.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.71 | 0.71 | 0.66 | 1.08 | 2.64 |
| FM78 | 07 | 2.87 | 3.10 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.71 | 0.71 | 0.66 | 1.14 | 2.88 |
| FM78 | 08 | 3.20 | 3.38 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.71 | 0.71 | 0.66 | 1.20 | 3.37 |
| FM78 | 09 | 3.47 | 3.60 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.45 |
| FM78 | 10 | 3.57 | 3.82 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.71 | 0.71 | 0.66 | 1.35 | 3.68 |
| FM78 | 11 | 3.67 | 3.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.71 | 0.71 | 0.66 | 1.47 | 3.82 |
| FM78 | 12 | 3.77 | 4.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.71 | 0.71 | 0.66 | 1.60 | 3.95 |
| FM79 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM79 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM79 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM79 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM79 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM79 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM79 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM79 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM79 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM79 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM79 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM79 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM79 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM80 | 00 | 1.70 | 1.41 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.34 | 1.22 |
| FM80 | 01 | 1.87 | 1.70 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.71 | 0.71 | 0.66 | 0.44 | 1.51 |
| FM80 | 02 | 2.06 | 1.83 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.71 | 0.71 | 0.66 | 0.55 | 1.91 |
| FM80 | 03 | 2.33 | 1.96 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.71 | 0.71 | 0.66 | 0.67 | 1.99 |
| FM80 | 04 | 2.46 | 2.07 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.80 | 2.03 |
| FM80 | 05 | 2.62 | 2.66 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.87 | 2.37 |
| FM80 | 06 | 2.81 | 2.76 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.06 | 2.66 |
| FM80 | 07 | 2.94 | 3.18 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.71 | 0.71 | 0.66 | 1.13 | 2.91 |
| FM80 | 08 | 3.27 | 3.46 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.71 | 0.71 | 0.66 | 1.18 | 3.39 |
| FM80 | 09 | 3.54 | 3.69 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.71 | 0.71 | 0.66 | 1.23 | 3.47 |
| FM80 | 10 | 3.64 | 3.90 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.71 | 0.71 | 0.66 | 1.33 | 3.70 |
| FM80 | 11 | 3.74 | 4.04 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.71 | 0.71 | 0.66 | 1.46 | 3.84 |
| FM80 | 12 | 3.84 | 4.18 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.71 | 0.71 | 0.66 | 1.58 | 3.97 |
| FM81 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.59 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM81 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.59 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM81 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM81 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM81 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM81 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM81 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM81 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM81 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM81 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM81 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM81 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM81 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM82 | 00 | 1.76 | 1.44 | 0.59 | 0.59 | 0.59 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.33 | 1.24 |
| FM82 | 01 | 1.93 | 1.74 | 0.59 | 0.59 | 0.59 | 0.59 | 0.59 | 0.71 | 0.71 | 0.66 | 0.43 | 1.54 |
| FM82 | 02 | 2.12 | 1.86 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.53 | 1.93 |
| FM82 | 03 | 2.39 | 1.99 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.71 | 0.71 | 0.66 | 0.66 | 2.01 |
| FM82 | 04 | 2.52 | 2.10 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.05 |
| FM82 | 05 | 2.68 | 2.69 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.86 | 2.39 |
| FM82 | 06 | 2.87 | 2.79 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.71 | 0.71 | 0.66 | 1.05 | 2.69 |
| FM82 | 07 | 3.00 | 3.22 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 1.12 | 2.93 |
| FM82 | 08 | 3.33 | 3.50 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.71 | 0.71 | 0.66 | 1.17 | 3.42 |
| FM82 | 09 | 3.60 | 3.72 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.71 | 0.71 | 0.66 | 1.22 | 3.50 |
| FM82 | 10 | 3.70 | 3.93 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.71 | 0.71 | 0.66 | 1.32 | 3.73 |
| FM82 | 11 | 3.80 | 4.07 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.45 | 3.87 |
| FM82 | 12 | 3.90 | 4.22 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.57 | 4.00 |
| FM83 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM83 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM83 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM83 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM83 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM83 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM83 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM83 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM83 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM83 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM83 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM83 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |
| FM83 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM84 | 00 | 1.89 | 1.48 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.33 | 1.27 |
| FM84 | 01 | 2.06 | 1.78 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.71 | 0.71 | 0.66 | 0.43 | 1.56 |
| FM84 | 02 | 2.25 | 1.90 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.53 | 1.95 |
| FM84 | 03 | 2.52 | 2.03 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.71 | 0.71 | 0.66 | 0.66 | 2.04 |
| FM84 | 04 | 2.65 | 2.14 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 0.78 | 2.08 |
| FM84 | 05 | 2.81 | 2.73 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.71 | 0.71 | 0.66 | 0.86 | 2.41 |
| FM84 | 06 | 3.00 | 2.83 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.05 | 2.71 |
| FM84 | 07 | 3.13 | 3.25 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.11 | 2.95 |
| FM84 | 08 | 3.46 | 3.54 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.16 | 3.44 |
| FM84 | 09 | 3.73 | 3.76 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.71 | 0.71 | 0.66 | 1.21 | 3.52 |
| FM84 | 10 | 3.83 | 3.97 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.71 | 0.71 | 0.66 | 1.31 | 3.75 |
| FM84 | 11 | 3.93 | 4.11 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.71 | 0.71 | 0.66 | 1.44 | 3.89 |
| FM84 | 12 | 4.03 | 4.25 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.71 | 0.71 | 0.66 | 1.57 | 4.02 |
| FM85 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.56 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM85 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.56 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM85 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM85 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM85 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM85 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM85 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM85 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM85 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM85 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM85 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM85 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM85 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM86 | 00 | 1.89 | 1.51 | 0.56 | 0.56 | 0.56 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.30 | 1.28 |
| FM86 | 01 | 2.06 | 1.81 | 0.56 | 0.56 | 0.56 | 0.56 | 0.56 | 0.71 | 0.71 | 0.66 | 0.40 | 1.58 |
| FM86 | 02 | 2.25 | 1.94 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.71 | 0.71 | 0.66 | 0.50 | 1.97 |
| FM86 | 03 | 2.52 | 2.06 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.71 | 0.71 | 0.66 | 0.63 | 2.05 |
| FM86 | 04 | 2.65 | 2.18 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.71 | 0.71 | 0.66 | 0.75 | 2.09 |
| FM86 | 05 | 2.81 | 2.77 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.71 | 0.71 | 0.66 | 0.83 | 2.43 |
| FM86 | 06 | 3.00 | 2.87 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.02 | 2.73 |
| FM86 | 07 | 3.13 | 3.29 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.71 | 0.71 | 0.66 | 1.08 | 2.97 |
| FM86 | 08 | 3.46 | 3.57 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.71 | 0.71 | 0.66 | 1.13 | 3.46 |
| FM86 | 09 | 3.73 | 3.79 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.71 | 0.71 | 0.66 | 1.19 | 3.54 |
| FM86 | 10 | 3.83 | 4.01 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.71 | 0.71 | 0.66 | 1.29 | 3.77 |
| FM86 | 11 | 3.93 | 4.15 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.71 | 0.71 | 0.66 | 1.41 | 3.91 |
| FM86 | 12 | 4.03 | 4.29 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.71 | 0.71 | 0.66 | 1.54 | 4.04 |
| FM87 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM87 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM87 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.66 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM87 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM87 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM87 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM87 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM87 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM87 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM87 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM87 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM87 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |
| FM87 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM88 | 00 | 1.94 | 1.55 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.30 | 1.31 |
| FM88 | 01 | 2.11 | 1.85 | 0.54 | 0.54 | 0.54 | 0.54 | 0.54 | 0.71 | 0.71 | 0.66 | 0.40 | 1.60 |
| FM88 | 02 | 2.30 | 1.97 | 0.66 | 0.66 | 0.66 | 0.66 | 0.66 | 0.71 | 0.71 | 0.66 | 0.50 | 2.00 |
| FM88 | 03 | 2.57 | 2.10 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.63 | 2.08 |
| FM88 | 04 | 2.70 | 2.21 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.71 | 0.71 | 0.66 | 0.75 | 2.12 |
| FM88 | 05 | 2.86 | 2.80 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.71 | 0.71 | 0.66 | 0.83 | 2.46 |
| FM88 | 06 | 3.05 | 2.90 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.71 | 0.71 | 0.66 | 1.02 | 2.75 |
| FM88 | 07 | 3.18 | 3.32 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.71 | 0.71 | 0.66 | 1.08 | 3.00 |
| FM88 | 08 | 3.51 | 3.61 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.71 | 0.71 | 0.66 | 1.13 | 3.48 |
| FM88 | 09 | 3.78 | 3.83 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.71 | 0.71 | 0.66 | 1.19 | 3.56 |
| FM88 | 10 | 3.88 | 4.04 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.71 | 0.71 | 0.66 | 1.29 | 3.79 |
| FM88 | 11 | 3.98 | 4.18 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.71 | 0.71 | 0.66 | 1.41 | 3.93 |
| FM88 | 12 | 4.08 | 4.32 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.71 | 0.71 | 0.66 | 1.54 | 4.06 |
| FM89 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM89 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM89 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM89 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM89 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM89 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM89 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM89 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM89 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM89 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM89 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM89 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM89 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM90 | 00 | 1.99 | 1.58 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.27 | 1.33 |
| FM90 | 01 | 2.16 | 1.88 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.71 | 0.71 | 0.66 | 0.37 | 1.63 |
| FM90 | 02 | 2.34 | 2.00 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.71 | 0.71 | 0.66 | 0.48 | 2.02 |
| FM90 | 03 | 2.62 | 2.13 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.60 | 2.10 |
| FM90 | 04 | 2.75 | 2.24 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.71 | 0.71 | 0.66 | 0.73 | 2.14 |
| FM90 | 05 | 2.90 | 2.84 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.71 | 0.71 | 0.66 | 0.80 | 2.48 |
| FM90 | 06 | 3.10 | 2.93 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.71 | 0.71 | 0.66 | 0.99 | 2.78 |
| FM90 | 07 | 3.23 | 3.36 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.71 | 0.71 | 0.66 | 1.06 | 3.02 |
| FM90 | 08 | 3.56 | 3.64 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.71 | 0.71 | 0.66 | 1.11 | 3.50 |
| FM90 | 09 | 3.82 | 3.86 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.71 | 0.71 | 0.66 | 1.16 | 3.59 |
| FM90 | 10 | 3.92 | 4.08 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.71 | 0.71 | 0.66 | 1.26 | 3.82 |
| FM90 | 11 | 4.03 | 4.22 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.71 | 0.71 | 0.66 | 1.39 | 3.95 |
| FM90 | 12 | 4.12 | 4.36 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.71 | 0.71 | 0.66 | 1.51 | 4.09 |
| FM91 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM91 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM91 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM91 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM91 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM91 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM91 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM91 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM91 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM91 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM91 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM91 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM91 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM92 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM92 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM92 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM92 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM92 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM92 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM92 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM92 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM92 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM92 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM92 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM92 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM92 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM93 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM93 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM93 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM93 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM93 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM93 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM93 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM93 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM93 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM93 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM93 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM93 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM93 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM94 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM94 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM94 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM94 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM94 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM94 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM94 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM94 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM94 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM94 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM94 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM94 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM94 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM95 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM95 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM95 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM95 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM95 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM95 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM95 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM95 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM95 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM95 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM95 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM95 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM95 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM96 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM96 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM96 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM96 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM96 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM96 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM96 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM96 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM96 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM96 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM96 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM96 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM96 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM97 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM97 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM97 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM97 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM97 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM97 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM97 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM97 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM97 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM97 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM97 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM97 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM97 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM98 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM98 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM98 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM98 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM98 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM98 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM98 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM98 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM98 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM98 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM98 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM98 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM98 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FM99 | 00 | 2.04 | 1.62 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.26 | 1.36 |
| FM99 | 01 | 2.21 | 1.92 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.71 | 0.71 | 0.66 | 0.36 | 1.66 |
| FM99 | 02 | 2.40 | 2.04 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.71 | 0.71 | 0.66 | 0.46 | 2.05 |
| FM99 | 03 | 2.67 | 2.17 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.66 | 0.59 | 2.13 |
| FM99 | 04 | 2.80 | 2.28 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.71 | 0.71 | 0.66 | 0.72 | 2.17 |
| FM99 | 05 | 2.96 | 2.87 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.71 | 0.71 | 0.66 | 0.79 | 2.51 |
| FM99 | 06 | 3.15 | 2.97 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.71 | 0.71 | 0.66 | 0.98 | 2.81 |
| FM99 | 07 | 3.28 | 3.39 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.71 | 0.71 | 0.66 | 1.05 | 3.05 |
| FM99 | 08 | 3.61 | 3.68 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.71 | 0.71 | 0.66 | 1.10 | 3.54 |
| FM99 | 09 | 3.88 | 3.90 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.71 | 0.71 | 0.66 | 1.15 | 3.62 |
| FM99 | 10 | 3.98 | 4.11 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.71 | 0.71 | 0.66 | 1.25 | 3.85 |
| FM99 | 11 | 4.08 | 4.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.71 | 0.71 | 0.66 | 1.38 | 3.98 |
| FM99 | 12 | 4.18 | 4.39 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.71 | 0.71 | 0.66 | 1.50 | 4.12 |
| FS14 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS14 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS14 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS14 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS14 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS14 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS14 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS14 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS14 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS14 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS14 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 2.31 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS14 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 2.41 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS14 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 2.51 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS15 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS15 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS15 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS15 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS15 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS15 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS15 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS15 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS15 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS15 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS15 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 2.31 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS15 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 2.41 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS15 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 2.51 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS16 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS16 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS16 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS16 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS16 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS16 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS16 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS16 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS16 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS16 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS16 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 2.31 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS16 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 2.41 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS16 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 2.51 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS17 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS17 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS17 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS17 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS17 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS17 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS17 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS17 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS17 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS17 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS17 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 2.31 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS17 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 2.41 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS17 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 2.51 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS18 | 00 | 2.62 | 2.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.44 | 1.44 | 1.97 | 1.44 | 2.10 |
| FS18 | 01 | 2.78 | 2.83 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.44 | 1.44 | 1.97 | 1.55 | 2.44 |
| FS18 | 02 | 2.97 | 2.99 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.44 | 1.44 | 1.97 | 1.65 | 2.77 |
| FS18 | 03 | 3.24 | 3.08 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.44 | 1.44 | 1.97 | 1.78 | 2.91 |
| FS18 | 04 | 3.37 | 3.22 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.44 | 1.44 | 1.97 | 1.90 | 2.95 |
| FS18 | 05 | 3.53 | 3.83 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.44 | 1.44 | 1.97 | 1.98 | 3.29 |
| FS18 | 06 | 3.72 | 3.86 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.44 | 1.44 | 1.97 | 2.17 | 3.59 |
| FS18 | 07 | 3.85 | 4.31 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.44 | 1.44 | 1.97 | 2.23 | 3.83 |
| FS18 | 08 | 4.18 | 4.59 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.44 | 1.44 | 1.97 | 2.28 | 4.32 |
| FS18 | 09 | 4.45 | 4.81 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.44 | 1.44 | 1.97 | 2.33 | 4.40 |
| FS18 | 10 | 4.55 | 5.07 | 2.31 | 2.31 | 2.31 | 2.31 | 2.31 | 1.44 | 1.44 | 1.97 | 2.43 | 4.63 |
| FS18 | 11 | 4.65 | 5.17 | 2.41 | 2.41 | 2.41 | 2.41 | 2.41 | 1.44 | 1.44 | 1.97 | 2.56 | 4.76 |
| FS18 | 12 | 4.75 | 5.35 | 2.51 | 2.51 | 2.51 | 2.51 | 2.51 | 1.44 | 1.44 | 1.97 | 2.69 | 4.84 |
| FS19 | 00 | 1.93 | 1.90 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.44 | 1.90 |
| FS19 | 01 | 2.10 | 2.20 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.42 | 1.42 | 1.93 | 1.54 | 2.19 |
| FS19 | 02 | 2.29 | 2.33 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.42 | 1.42 | 1.93 | 1.64 | 2.59 |
| FS19 | 03 | 2.56 | 2.45 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.42 | 1.42 | 1.93 | 1.77 | 2.67 |
| FS19 | 04 | 2.69 | 2.57 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.42 | 1.42 | 1.93 | 1.90 | 2.71 |
| FS19 | 05 | 2.85 | 3.16 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.42 | 1.42 | 1.93 | 1.97 | 3.05 |
| FS19 | 06 | 3.04 | 3.26 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.42 | 1.42 | 1.93 | 2.16 | 3.34 |
| FS19 | 07 | 3.17 | 3.68 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 1.42 | 1.42 | 1.93 | 2.22 | 3.59 |
| FS19 | 08 | 3.50 | 3.96 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.42 | 1.42 | 1.93 | 2.27 | 4.07 |
| FS19 | 09 | 3.77 | 4.18 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.42 | 1.42 | 1.93 | 2.33 | 4.15 |
| FS19 | 10 | 3.87 | 4.40 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.42 | 1.42 | 1.93 | 2.43 | 4.38 |
| FS19 | 11 | 3.97 | 4.54 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.42 | 1.42 | 1.93 | 2.55 | 4.52 |
| FS19 | 12 | 4.07 | 4.68 | 2.18 | 2.18 | 2.18 | 2.18 | 2.18 | 1.42 | 1.42 | 1.93 | 2.68 | 4.65 |
| FS20 | 00 | 1.93 | 1.73 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.44 | 1.90 |
| FS20 | 01 | 2.10 | 2.03 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.41 | 1.41 | 1.90 | 1.54 | 2.19 |
| FS20 | 02 | 2.29 | 2.16 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.41 | 1.41 | 1.90 | 1.64 | 2.59 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS20 | 03 | 2.56 | 2.28 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.41 | 1.41 | 1.90 | 1.77 | 2.67 |
| FS20 | 04 | 2.69 | 2.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.41 | 1.41 | 1.90 | 1.90 | 2.71 |
| FS20 | 05 | 2.85 | 2.99 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.41 | 1.41 | 1.90 | 1.97 | 3.05 |
| FS20 | 06 | 3.04 | 3.09 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.41 | 1.41 | 1.90 | 2.16 | 3.34 |
| FS20 | 07 | 3.17 | 3.51 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.41 | 1.41 | 1.90 | 2.22 | 3.59 |
| FS20 | 08 | 3.50 | 3.79 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.41 | 1.41 | 1.90 | 2.27 | 4.07 |
| FS20 | 09 | 3.77 | 4.01 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.41 | 1.41 | 1.90 | 2.33 | 4.15 |
| FS20 | 10 | 3.87 | 4.23 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.41 | 1.41 | 1.90 | 2.43 | 4.38 |
| FS20 | 11 | 3.97 | 4.37 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.41 | 1.41 | 1.90 | 2.55 | 4.52 |
| FS20 | 12 | 4.07 | 4.51 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.41 | 1.41 | 1.90 | 2.68 | 4.65 |
| FS21 | 00 | 1.61 | 1.59 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.28 | 1.75 |
| FS21 | 01 | 1.77 | 1.89 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.40 | 1.40 | 1.88 | 1.39 | 2.05 |
| FS21 | 02 | 1.96 | 2.01 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.40 | 1.40 | 1.88 | 1.49 | 2.44 |
| FS21 | 03 | 2.23 | 2.14 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.40 | 1.40 | 1.88 | 1.61 | 2.52 |
| FS21 | 04 | 2.36 | 2.25 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.40 | 1.40 | 1.88 | 1.74 | 2.56 |
| FS21 | 05 | 2.52 | 2.84 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.40 | 1.40 | 1.88 | 1.82 | 2.90 |
| FS21 | 06 | 2.71 | 2.94 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.40 | 1.40 | 1.88 | 2.01 | 3.19 |
| FS21 | 07 | 2.84 | 3.36 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.40 | 1.40 | 1.88 | 2.07 | 3.44 |
| FS21 | 08 | 3.17 | 3.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.40 | 1.40 | 1.88 | 2.12 | 3.92 |
| FS21 | 09 | 3.44 | 3.87 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.40 | 1.40 | 1.88 | 2.17 | 4.01 |
| FS21 | 10 | 3.54 | 4.08 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.40 | 1.40 | 1.88 | 2.27 | 4.24 |
| FS21 | 11 | 3.64 | 4.22 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.40 | 1.40 | 1.88 | 2.40 | 4.37 |
| FS21 | 12 | 3.74 | 4.36 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.40 | 1.40 | 1.88 | 2.53 | 4.51 |
| FS22 | 00 | 1.61 | 1.47 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.28 | 1.75 |
| FS22 | 01 | 1.77 | 1.76 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.39 | 1.39 | 1.85 | 1.39 | 2.05 |
| FS22 | 02 | 1.96 | 1.89 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.39 | 1.39 | 1.85 | 1.49 | 2.44 |
| FS22 | 03 | 2.23 | 2.02 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.39 | 1.39 | 1.85 | 1.61 | 2.52 |
| FS22 | 04 | 2.36 | 2.13 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.39 | 1.39 | 1.85 | 1.74 | 2.56 |
| FS22 | 05 | 2.52 | 2.72 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.39 | 1.39 | 1.85 | 1.82 | 2.90 |
| FS22 | 06 | 2.71 | 2.82 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.39 | 1.39 | 1.85 | 2.01 | 3.19 |
| FS22 | 07 | 2.84 | 3.24 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.39 | 1.39 | 1.85 | 2.07 | 3.44 |
| FS22 | 08 | 3.17 | 3.53 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.39 | 1.39 | 1.85 | 2.12 | 3.92 |
| FS22 | 09 | 3.44 | 3.75 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.39 | 1.39 | 1.85 | 2.17 | 4.01 |
| FS22 | 10 | 3.54 | 3.96 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 1.39 | 1.39 | 1.85 | 2.27 | 4.24 |
| FS22 | 11 | 3.64 | 4.10 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.39 | 1.39 | 1.85 | 2.40 | 4.37 |
| FS22 | 12 | 3.74 | 4.24 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.39 | 1.39 | 1.85 | 2.53 | 4.51 |
| FS23 | 00 | 1.42 | 1.37 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.28 | 1.55 |
| FS23 | 01 | 1.59 | 1.66 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.38 | 1.38 | 1.83 | 1.38 | 1.85 |
| FS23 | 02 | 1.78 | 1.79 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.38 | 1.38 | 1.83 | 1.48 | 2.24 |
| FS23 | 03 | 2.05 | 1.92 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.38 | 1.38 | 1.83 | 1.61 | 2.32 |
| FS23 | 04 | 2.18 | 2.03 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.38 | 1.38 | 1.83 | 1.73 | 2.36 |
| FS23 | 05 | 2.34 | 2.62 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.38 | 1.38 | 1.83 | 1.81 | 2.70 |
| FS23 | 06 | 2.53 | 2.72 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.38 | 1.38 | 1.83 | 2.00 | 3.00 |
| FS23 | 07 | 2.66 | 3.14 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.38 | 1.38 | 1.83 | 2.06 | 3.24 |
| FS23 | 08 | 2.99 | 3.42 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 1.38 | 1.38 | 1.83 | 2.11 | 3.73 |
| FS23 | 09 | 3.26 | 3.65 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.38 | 1.38 | 1.83 | 2.16 | 3.81 |
| FS23 | 10 | 3.36 | 3.86 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.38 | 1.38 | 1.83 | 2.26 | 4.04 |
| FS23 | 11 | 3.46 | 4.00 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.38 | 1.38 | 1.83 | 2.39 | 4.17 |
| FS23 | 12 | 3.56 | 4.14 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1.38 | 1.38 | 1.83 | 2.52 | 4.31 |
| FS24 | 00 | 1.42 | 1.28 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.28 | 1.55 |
| FS24 | 01 | 1.59 | 1.58 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.37 | 1.37 | 1.80 | 1.38 | 1.85 |
| FS24 | 02 | 1.78 | 1.70 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.37 | 1.37 | 1.80 | 1.48 | 2.24 |
| FS24 | 03 | 2.05 | 1.83 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.37 | 1.37 | 1.80 | 1.61 | 2.32 |
| FS24 | 04 | 2.18 | 1.94 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.37 | 1.37 | 1.80 | 1.73 | 2.36 |
| FS24 | 05 | 2.34 | 2.53 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.37 | 1.37 | 1.80 | 1.81 | 2.70 |
| FS24 | 06 | 2.53 | 2.63 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.80 | 2.00 | 3.00 |
| FS24 | 07 | 2.66 | 3.06 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.37 | 1.37 | 1.80 | 2.06 | 3.24 |
| FS24 | 08 | 2.99 | 3.34 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.37 | 1.37 | 1.80 | 2.11 | 3.73 |
| FS24 | 09 | 3.26 | 3.56 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.37 | 1.37 | 1.80 | 2.16 | 3.81 |
| FS24 | 10 | 3.36 | 3.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.37 | 1.37 | 1.80 | 2.26 | 4.04 |
| FS24 | 11 | 3.46 | 3.92 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.37 | 1.37 | 1.80 | 2.39 | 4.17 |
| FS24 | 12 | 3.56 | 4.06 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.37 | 1.37 | 1.80 | 2.52 | 4.31 |
| FS25 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS25 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS25 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS25 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS25 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS25 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS25 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS25 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS25 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS25 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS25 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS25 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS25 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS26 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS26 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS26 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS26 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS26 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS26 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS26 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS26 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS26 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS26 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS26 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS26 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS26 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS27 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS27 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS27 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS27 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS27 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS27 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS27 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS27 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS27 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS27 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS27 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS27 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS27 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS28 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS28 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS28 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS28 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS28 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS28 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS28 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS28 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS28 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS28 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS28 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS28 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS28 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS29 | 00 | 1.27 | 1.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.21 | 1.43 |
| FS29 | 01 | 1.44 | 1.33 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.36 | 1.36 | 1.74 | 1.31 | 1.73 |
| FS29 | 02 | 1.63 | 1.46 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.36 | 1.36 | 1.74 | 1.41 | 2.12 |
| FS29 | 03 | 1.90 | 1.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.36 | 1.36 | 1.74 | 1.54 | 2.20 |
| FS29 | 04 | 2.03 | 1.70 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.36 | 1.36 | 1.74 | 1.66 | 2.24 |
| FS29 | 05 | 2.19 | 2.29 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.36 | 1.36 | 1.74 | 1.74 | 2.58 |
| FS29 | 06 | 2.38 | 2.39 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.36 | 1.36 | 1.74 | 1.93 | 2.88 |
| FS29 | 07 | 2.51 | 2.81 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 1.36 | 1.36 | 1.74 | 1.99 | 3.12 |
| FS29 | 08 | 2.84 | 3.09 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 1.36 | 1.36 | 1.74 | 2.04 | 3.61 |
| FS29 | 09 | 3.11 | 3.32 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.36 | 1.36 | 1.74 | 2.09 | 3.69 |
| FS29 | 10 | 3.21 | 3.53 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.36 | 1.36 | 1.74 | 2.20 | 3.92 |
| FS29 | 11 | 3.31 | 3.67 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.36 | 1.36 | 1.74 | 2.32 | 4.05 |
| FS29 | 12 | 3.41 | 3.81 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.36 | 1.36 | 1.74 | 2.45 | 4.19 |
| FS30 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS30 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS30 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS30 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS30 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS30 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS30 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS30 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS30 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS30 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS30 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS30 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS30 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS31 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS31 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS31 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS31 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS31 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS31 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS31 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS31 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS31 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS31 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS31 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS31 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS31 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS32 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS32 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS32 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS32 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS32 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS32 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS32 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS32 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS32 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS32 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS32 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS32 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS32 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS33 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS33 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS33 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS33 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS33 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS33 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS33 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS33 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS33 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS33 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS33 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS33 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS33 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS34 | 00 | 1.18 | 1.00 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.17 | 1.27 |
| FS34 | 01 | 1.35 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.63 | 1.28 | 1.57 |
| FS34 | 02 | 1.54 | 1.43 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.30 | 1.30 | 1.63 | 1.38 | 1.96 |
| FS34 | 03 | 1.81 | 1.55 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.30 | 1.30 | 1.63 | 1.50 | 2.04 |
| FS34 | 04 | 1.94 | 1.66 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.30 | 1.30 | 1.63 | 1.63 | 2.08 |
| FS34 | 05 | 2.10 | 2.26 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.30 | 1.30 | 1.63 | 1.71 | 2.42 |
| FS34 | 06 | 2.29 | 2.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.30 | 1.30 | 1.63 | 1.90 | 2.72 |
| FS34 | 07 | 2.42 | 2.78 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.30 | 1.30 | 1.63 | 1.96 | 2.96 |
| FS34 | 08 | 2.75 | 3.06 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.30 | 1.30 | 1.63 | 2.01 | 3.45 |
| FS34 | 09 | 3.02 | 3.28 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.30 | 1.30 | 1.63 | 2.06 | 3.53 |
| FS34 | 10 | 3.12 | 3.50 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.30 | 1.30 | 1.63 | 2.16 | 3.76 |
| FS34 | 11 | 3.22 | 3.64 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.30 | 1.30 | 1.63 | 2.29 | 3.89 |
| FS34 | 12 | 3.32 | 3.78 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.30 | 1.30 | 1.63 | 2.42 | 4.03 |
| FS35 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS35 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS35 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS35 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS35 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS35 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS35 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS35 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS35 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS35 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS35 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS35 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS35 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS36 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS36 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS36 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS36 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS36 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS36 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS36 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS36 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS36 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS36 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS36 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS36 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS36 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS37 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS37 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS37 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS37 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS37 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS37 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS37 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS37 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS37 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS37 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS37 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS37 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS37 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS38 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS38 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS38 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS38 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS38 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS38 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS38 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS38 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS38 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS38 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS38 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS38 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS38 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS39 | 00 | 1.13 | 0.99 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.09 | 1.15 |
| FS39 | 01 | 1.30 | 1.28 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.25 | 1.25 | 1.52 | 1.19 | 1.45 |
| FS39 | 02 | 1.49 | 1.41 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.25 | 1.25 | 1.52 | 1.29 | 1.84 |
| FS39 | 03 | 1.76 | 1.54 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.25 | 1.25 | 1.52 | 1.41 | 1.92 |
| FS39 | 04 | 1.89 | 1.65 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.25 | 1.25 | 1.52 | 1.54 | 1.96 |
| FS39 | 05 | 2.05 | 2.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.25 | 1.25 | 1.52 | 1.62 | 2.30 |
| FS39 | 06 | 2.24 | 2.34 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.25 | 1.25 | 1.52 | 1.81 | 2.60 |
| FS39 | 07 | 2.37 | 2.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.25 | 1.25 | 1.52 | 1.87 | 2.84 |
| FS39 | 08 | 2.70 | 3.04 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.25 | 1.25 | 1.52 | 1.92 | 3.33 |
| FS39 | 09 | 2.97 | 3.27 | 1.94 | 1.94 | 1.94 | 1.94 | 1.94 | 1.25 | 1.25 | 1.52 | 1.97 | 3.41 |
| FS39 | 10 | 3.07 | 3.48 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.25 | 1.25 | 1.52 | 2.07 | 3.64 |
| FS39 | 11 | 3.17 | 3.62 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.25 | 1.25 | 1.52 | 2.20 | 3.77 |
| FS39 | 12 | 3.27 | 3.76 | 2.23 | 2.23 | 2.23 | 2.23 | 2.23 | 1.25 | 1.25 | 1.52 | 2.33 | 3.91 |
| FS40 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS40 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS40 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS40 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS40 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS40 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS40 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS40 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS40 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS40 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS40 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS40 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS40 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS41 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS41 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS41 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS41 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS41 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS41 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS41 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS41 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS41 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS41 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS41 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS41 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS41 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS42 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS42 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS42 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS42 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS42 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS42 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS42 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS42 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS42 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS42 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS42 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS42 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS42 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS43 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS43 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS43 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS43 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS43 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS43 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS43 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS43 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS43 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS43 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS43 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |
| FS43 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS43 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS44 | 00 | 1.07 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.06 | 1.06 |
| FS44 | 01 | 1.24 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.21 | 1.21 | 1.43 | 1.17 | 1.36 |
| FS44 | 02 | 1.43 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.21 | 1.21 | 1.43 | 1.27 | 1.75 |
| FS44 | 03 | 1.70 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.21 | 1.21 | 1.43 | 1.39 | 1.83 |
| FS44 | 04 | 1.83 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.21 | 1.21 | 1.43 | 1.52 | 1.87 |
| FS44 | 05 | 1.99 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.21 | 1.21 | 1.43 | 1.60 | 2.21 |
| FS44 | 06 | 2.18 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.21 | 1.21 | 1.43 | 1.79 | 2.51 |
| FS44 | 07 | 2.31 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.21 | 1.21 | 1.43 | 1.85 | 2.75 |
| FS44 | 08 | 2.64 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.21 | 1.21 | 1.43 | 1.90 | 3.24 |
| FS44 | 09 | 2.91 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.21 | 1.21 | 1.43 | 1.95 | 3.32 |
| FS44 | 10 | 3.01 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.21 | 1.21 | 1.43 | 2.05 | 3.55 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS44 | 11 | 3.11 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.21 | 1.21 | 1.43 | 2.18 | 3.68 |
| FS44 | 12 | 3.21 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.21 | 1.21 | 1.43 | 2.31 | 3.82 |
| FS45 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS45 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS45 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS45 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS45 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS45 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS45 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS45 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS45 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS45 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS45 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS45 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS45 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS46 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS46 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS46 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS46 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS46 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS46 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS46 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS46 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS46 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS46 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS46 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS46 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS46 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS47 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS47 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS47 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS47 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS47 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS47 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS47 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS47 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS47 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS47 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS47 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS47 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS47 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS48 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS48 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS48 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS48 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS48 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS48 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS48 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS48 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS48 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS48 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS48 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS48 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS48 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS49 | 00 | 1.01 | 0.99 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.01 | 1.07 |
| FS49 | 01 | 1.17 | 1.28 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.16 | 1.16 | 1.34 | 1.11 | 1.37 |
| FS49 | 02 | 1.36 | 1.41 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.16 | 1.16 | 1.34 | 1.21 | 1.76 |
| FS49 | 03 | 1.63 | 1.53 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.16 | 1.16 | 1.34 | 1.34 | 1.84 |
| FS49 | 04 | 1.76 | 1.65 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.16 | 1.16 | 1.34 | 1.47 | 1.88 |
| FS49 | 05 | 1.92 | 2.24 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.16 | 1.16 | 1.34 | 1.54 | 2.22 |
| FS49 | 06 | 2.11 | 2.34 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.16 | 1.16 | 1.34 | 1.73 | 2.52 |
| FS49 | 07 | 2.24 | 2.76 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.16 | 1.16 | 1.34 | 1.80 | 2.76 |
| FS49 | 08 | 2.57 | 3.04 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.16 | 1.16 | 1.34 | 1.85 | 3.25 |
| FS49 | 09 | 2.84 | 3.27 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.16 | 1.16 | 1.34 | 1.90 | 3.33 |
| FS49 | 10 | 2.94 | 3.48 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.16 | 1.16 | 1.34 | 2.00 | 3.56 |
| FS49 | 11 | 3.04 | 3.62 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.16 | 1.16 | 1.34 | 2.13 | 3.69 |
| FS49 | 12 | 3.14 | 3.76 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.16 | 1.16 | 1.34 | 2.25 | 3.83 |
| FS50 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS50 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS50 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS50 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS50 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS50 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS50 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS50 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS50 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS50 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS50 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS50 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS50 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS51 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS51 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS51 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS51 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS51 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS51 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS51 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS51 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS51 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS51 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS51 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS51 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS51 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS52 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS52 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS52 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS52 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS52 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS52 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS52 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS52 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS52 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS52 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS52 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS52 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS52 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS53 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS53 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS53 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS53 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS53 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS53 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS53 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS53 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS53 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS53 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS53 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS53 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS53 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS54 | 00 | 0.96 | 0.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 0.95 | 1.03 |
| FS54 | 01 | 1.13 | 1.20 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.12 | 1.12 | 1.25 | 1.05 | 1.32 |
| FS54 | 02 | 1.32 | 1.32 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.12 | 1.12 | 1.25 | 1.15 | 1.72 |
| FS54 | 03 | 1.59 | 1.45 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.28 | 1.80 |
| FS54 | 04 | 1.72 | 1.56 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.12 | 1.12 | 1.25 | 1.41 | 1.84 |
| FS54 | 05 | 1.88 | 2.16 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.12 | 1.12 | 1.25 | 1.48 | 2.18 |
| FS54 | 06 | 2.07 | 2.25 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.12 | 1.12 | 1.25 | 1.67 | 2.47 |
| FS54 | 07 | 2.20 | 2.68 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.25 | 1.74 | 2.72 |
| FS54 | 08 | 2.53 | 2.96 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.12 | 1.12 | 1.25 | 1.79 | 3.20 |
| FS54 | 09 | 2.80 | 3.18 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.12 | 1.12 | 1.25 | 1.84 | 3.28 |
| FS54 | 10 | 2.90 | 3.39 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.12 | 1.12 | 1.25 | 1.94 | 3.51 |
| FS54 | 11 | 3.00 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.25 | 2.06 | 3.65 |
| FS54 | 12 | 3.10 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.25 | 2.19 | 3.78 |
| FS55 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS55 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS55 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS55 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS55 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS55 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS55 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS55 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS55 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS55 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS55 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS55 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS55 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS56 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS56 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS56 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS56 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS56 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS56 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS56 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS56 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS56 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS56 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS56 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS56 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS56 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS57 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS57 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS57 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS57 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS57 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS57 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS57 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS57 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS57 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS57 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS57 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS57 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS57 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS58 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS58 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS58 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS58 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS58 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS58 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS58 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS58 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS58 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS58 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS58 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS58 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS58 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS59 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS59 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS59 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS59 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS59 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS59 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS59 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS59 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS59 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS59 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS59 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS59 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS59 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS60 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS60 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS60 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS60 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS60 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS60 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS60 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS60 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS60 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS60 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS60 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS60 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS60 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS61 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS61 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS61 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS61 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS61 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS61 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS61 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS61 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS61 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS61 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS61 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS61 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS61 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS62 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS62 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS62 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS62 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS62 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS62 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS62 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS62 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS62 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS62 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS62 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS62 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS62 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS63 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS63 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS63 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS63 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS63 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS63 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS63 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS63 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS63 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS63 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS63 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS63 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS63 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS64 | 00 | 1.00 | 1.04 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.85 | 1.14 |
| FS64 | 01 | 1.17 | 1.33 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 1.07 | 1.07 | 1.15 | 0.95 | 1.44 |
| FS64 | 02 | 1.36 | 1.46 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.07 | 1.07 | 1.15 | 1.06 | 1.83 |
| FS64 | 03 | 1.63 | 1.59 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 1.07 | 1.15 | 1.18 | 1.91 |
| FS64 | 04 | 1.76 | 1.70 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.15 | 1.31 | 1.95 |
| FS64 | 05 | 1.92 | 2.29 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.07 | 1.07 | 1.15 | 1.39 | 2.29 |
| FS64 | 06 | 2.11 | 2.39 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.07 | 1.07 | 1.15 | 1.58 | 2.59 |
| FS64 | 07 | 2.24 | 2.81 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.07 | 1.07 | 1.15 | 1.64 | 2.83 |
| FS64 | 08 | 2.57 | 3.10 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.07 | 1.07 | 1.15 | 1.69 | 3.31 |
| FS64 | 09 | 2.84 | 3.32 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.07 | 1.07 | 1.15 | 1.74 | 3.40 |
| FS64 | 10 | 2.94 | 3.53 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.07 | 1.07 | 1.15 | 1.84 | 3.63 |
| FS64 | 11 | 3.04 | 3.67 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.07 | 1.07 | 1.15 | 1.97 | 3.76 |
| FS64 | 12 | 3.14 | 3.81 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.07 | 1.07 | 1.15 | 2.09 | 3.90 |
| FS65 | 00 | 1.19 | 1.04 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.86 | 1.12 |
| FS65 | 01 | 1.36 | 1.33 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.99 | 0.99 | 1.05 | 0.96 | 1.42 |
| FS65 | 02 | 1.55 | 1.46 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.99 | 0.99 | 1.05 | 1.06 | 1.81 |
| FS65 | 03 | 1.82 | 1.59 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.99 | 0.99 | 1.05 | 1.19 | 1.89 |
| FS65 | 04 | 1.95 | 1.70 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.99 | 0.99 | 1.05 | 1.31 | 1.93 |
| FS65 | 05 | 2.11 | 2.29 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.99 | 0.99 | 1.05 | 1.39 | 2.27 |
| FS65 | 06 | 2.30 | 2.39 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.99 | 0.99 | 1.05 | 1.58 | 2.57 |
| FS65 | 07 | 2.43 | 2.81 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.99 | 0.99 | 1.05 | 1.64 | 2.81 |
| FS65 | 08 | 2.76 | 3.09 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.99 | 0.99 | 1.05 | 1.69 | 3.30 |
| FS65 | 09 | 3.03 | 3.32 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.99 | 0.99 | 1.05 | 1.74 | 3.38 |
| FS65 | 10 | 3.13 | 3.53 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.99 | 0.99 | 1.05 | 1.84 | 3.61 |
| FS65 | 11 | 3.23 | 3.67 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.99 | 0.99 | 1.05 | 1.97 | 3.74 |
| FS65 | 12 | 3.33 | 3.81 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 0.99 | 0.99 | 1.05 | 2.10 | 3.88 |
| FS66 | 00 | 1.25 | 1.10 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.82 | 1.07 |
| FS66 | 01 | 1.42 | 1.40 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.98 | 0.98 | 1.04 | 0.92 | 1.37 |
| FS66 | 02 | 1.61 | 1.53 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.98 | 0.98 | 1.04 | 1.02 | 1.76 |
| FS66 | 03 | 1.88 | 1.65 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.98 | 0.98 | 1.04 | 1.15 | 1.84 |
| FS66 | 04 | 2.01 | 1.77 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.98 | 0.98 | 1.04 | 1.28 | 1.88 |
| FS66 | 05 | 2.17 | 2.36 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.98 | 0.98 | 1.04 | 1.35 | 2.22 |
| FS66 | 06 | 2.36 | 2.46 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.98 | 0.98 | 1.04 | 1.54 | 2.52 |
| FS66 | 07 | 2.49 | 2.88 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.98 | 0.98 | 1.04 | 1.60 | 2.76 |
| FS66 | 08 | 2.82 | 3.16 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.98 | 0.98 | 1.04 | 1.66 | 3.25 |
| FS66 | 09 | 3.09 | 3.38 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.98 | 0.98 | 1.04 | 1.71 | 3.33 |
| FS66 | 10 | 3.19 | 3.60 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.98 | 0.98 | 1.04 | 1.81 | 3.56 |
| FS66 | 11 | 3.29 | 3.74 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.98 | 0.98 | 1.04 | 1.93 | 3.69 |
| FS66 | 12 | 3.39 | 3.88 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 0.98 | 0.98 | 1.04 | 2.06 | 3.83 |
| FS67 | 00 | 1.37 | 1.18 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.81 | 1.12 |
| FS67 | 01 | 1.54 | 1.47 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.98 | 0.98 | 1.03 | 0.92 | 1.41 |
| FS67 | 02 | 1.73 | 1.60 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.98 | 0.98 | 1.03 | 1.02 | 1.81 |
| FS67 | 03 | 2.00 | 1.73 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.98 | 0.98 | 1.03 | 1.14 | 1.89 |
| FS67 | 04 | 2.13 | 1.84 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.98 | 0.98 | 1.03 | 1.27 | 1.93 |
| FS67 | 05 | 2.29 | 2.43 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.98 | 0.98 | 1.03 | 1.35 | 2.27 |
| FS67 | 06 | 2.48 | 2.53 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.98 | 0.98 | 1.03 | 1.54 | 2.56 |
| FS67 | 07 | 2.61 | 2.95 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.98 | 0.98 | 1.03 | 1.60 | 2.81 |
| FS67 | 08 | 2.94 | 3.23 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.98 | 0.98 | 1.03 | 1.65 | 3.29 |
| FS67 | 09 | 3.21 | 3.46 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.98 | 0.98 | 1.03 | 1.70 | 3.37 |
| FS67 | 10 | 3.31 | 3.67 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.98 | 0.98 | 1.03 | 1.80 | 3.60 |
| FS67 | 11 | 3.41 | 3.81 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.98 | 0.98 | 1.03 | 1.93 | 3.74 |
| FS67 | 12 | 3.51 | 3.95 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.98 | 0.98 | 1.03 | 2.06 | 3.87 |
| FS68 | 00 | 1.38 | 1.20 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.79 | 1.13 |
| FS68 | 01 | 1.55 | 1.50 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.97 | 0.97 | 1.01 | 0.89 | 1.42 |
| FS68 | 02 | 1.74 | 1.62 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.97 | 0.97 | 1.01 | 0.99 | 1.81 |
| FS68 | 03 | 2.01 | 1.75 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.97 | 0.97 | 1.01 | 1.12 | 1.90 |
| FS68 | 04 | 2.14 | 1.86 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.97 | 0.97 | 1.01 | 1.24 | 1.94 |
| FS68 | 05 | 2.30 | 2.46 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.97 | 0.97 | 1.01 | 1.32 | 2.27 |
| FS68 | 06 | 2.49 | 2.55 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.97 | 0.97 | 1.01 | 1.51 | 2.57 |
| FS68 | 07 | 2.62 | 2.98 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.97 | 0.97 | 1.01 | 1.57 | 2.81 |
| FS68 | 08 | 2.95 | 3.26 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.97 | 0.97 | 1.01 | 1.62 | 3.30 |
| FS68 | 09 | 3.22 | 3.48 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.97 | 0.97 | 1.01 | 1.67 | 3.38 |
| FS68 | 10 | 3.32 | 3.70 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.97 | 0.97 | 1.01 | 1.78 | 3.61 |
| FS68 | 11 | 3.42 | 3.84 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.97 | 0.97 | 1.01 | 1.90 | 3.75 |
| FS68 | 12 | 3.52 | 3.98 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.97 | 0.97 | 1.01 | 2.03 | 3.88 |
| FS69 | 00 | 1.41 | 1.23 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.78 | 1.13 |
| FS69 | 01 | 1.58 | 1.52 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.96 | 0.96 | 1.00 | 0.89 | 1.42 |
| FS69 | 02 | 1.77 | 1.65 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.96 | 0.96 | 1.00 | 0.99 | 1.81 |
| FS69 | 03 | 2.04 | 1.78 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.96 | 0.96 | 1.00 | 1.11 | 1.90 |
| FS69 | 04 | 2.17 | 1.89 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.96 | 0.96 | 1.00 | 1.24 | 1.94 |
| FS69 | 05 | 2.33 | 2.48 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.96 | 0.96 | 1.00 | 1.32 | 2.27 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS69 | 06 | 2.52 | 2.58 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.96 | 0.96 | 1.00 | 1.51 | 2.57 |
| FS69 | 07 | 2.65 | 3.00 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.96 | 0.96 | 1.00 | 1.57 | 2.81 |
| FS69 | 08 | 2.98 | 3.28 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 1.00 | 1.62 | 3.30 |
| FS69 | 09 | 3.25 | 3.51 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.96 | 0.96 | 1.00 | 1.67 | 3.38 |
| FS69 | 10 | 3.35 | 3.72 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.96 | 0.96 | 1.00 | 1.77 | 3.61 |
| FS69 | 11 | 3.45 | 3.86 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.96 | 0.96 | 1.00 | 1.90 | 3.75 |
| FS69 | 12 | 3.55 | 4.00 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 0.96 | 0.96 | 1.00 | 2.02 | 3.88 |
| FS70 | 00 | 1.45 | 1.24 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.77 | 1.14 |
| FS70 | 01 | 1.62 | 1.54 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.87 | 1.44 |
| FS70 | 02 | 1.81 | 1.66 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 0.98 | 1.83 |
| FS70 | 03 | 2.08 | 1.79 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.10 | 1.91 |
| FS70 | 04 | 2.21 | 1.90 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.23 | 1.95 |
| FS70 | 05 | 2.37 | 2.49 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.30 | 2.29 |
| FS70 | 06 | 2.56 | 2.59 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.49 | 2.58 |
| FS70 | 07 | 2.69 | 3.01 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.56 | 2.83 |
| FS70 | 08 | 3.02 | 3.30 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.61 | 3.31 |
| FS70 | 09 | 3.29 | 3.52 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.66 | 3.39 |
| FS70 | 10 | 3.39 | 3.73 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.76 | 3.62 |
| FS70 | 11 | 3.49 | 3.87 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.89 | 3.76 |
| FS70 | 12 | 3.59 | 4.01 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 0.95 | 0.95 | 0.98 | 2.01 | 3.89 |
| FS71 | 00 | 1.47 | 1.28 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.76 | 1.17 |
| FS71 | 01 | 1.64 | 1.57 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.86 | 1.47 |
| FS71 | 02 | 1.83 | 1.70 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.96 | 1.86 |
| FS71 | 03 | 2.10 | 1.83 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.08 | 1.94 |
| FS71 | 04 | 2.23 | 1.94 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.21 | 1.98 |
| FS71 | 05 | 2.39 | 2.53 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.29 | 2.32 |
| FS71 | 06 | 2.58 | 2.63 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.62 |
| FS71 | 07 | 2.71 | 3.05 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.54 | 2.86 |
| FS71 | 08 | 3.04 | 3.33 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.59 | 3.34 |
| FS71 | 09 | 3.31 | 3.56 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.64 | 3.43 |
| FS71 | 10 | 3.41 | 3.77 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.74 | 3.66 |
| FS71 | 11 | 3.51 | 3.91 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.87 | 3.79 |
| FS71 | 12 | 3.61 | 4.05 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 2.00 | 3.93 |
| FS72 | 00 | 1.51 | 1.35 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.73 | 1.21 |
| FS72 | 01 | 1.68 | 1.64 | 0.78 | 0.78 | 0.78 | 0.78 | 0.78 | 0.95 | 0.95 | 0.98 | 0.83 | 1.51 |
| FS72 | 02 | 1.87 | 1.77 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.93 | 1.90 |
| FS72 | 03 | 2.14 | 1.90 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 1.06 | 1.98 |
| FS72 | 04 | 2.27 | 2.01 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 1.18 | 2.02 |
| FS72 | 05 | 2.43 | 2.60 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.26 | 2.36 |
| FS72 | 06 | 2.62 | 2.70 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.45 | 2.65 |
| FS72 | 07 | 2.75 | 3.12 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.95 | 0.95 | 0.98 | 1.51 | 2.90 |
| FS72 | 08 | 3.08 | 3.40 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.95 | 0.95 | 0.98 | 1.56 | 3.38 |
| FS72 | 09 | 3.35 | 3.63 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.61 | 3.46 |
| FS72 | 10 | 3.45 | 3.84 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.95 | 0.95 | 0.98 | 1.72 | 3.69 |
| FS72 | 11 | 3.55 | 3.98 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.95 | 0.95 | 0.98 | 1.84 | 3.83 |
| FS72 | 12 | 3.65 | 4.12 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.95 | 0.95 | 0.98 | 1.97 | 3.96 |
| FS73 | 00 | 1.54 | 1.35 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.74 | 1.24 |
| FS73 | 01 | 1.71 | 1.64 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.84 | 1.53 |
| FS73 | 02 | 1.90 | 1.77 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.94 | 1.93 |
| FS73 | 03 | 2.17 | 1.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.06 | 2.01 |
| FS73 | 04 | 2.30 | 2.01 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.19 | 2.05 |
| FS73 | 05 | 2.46 | 2.60 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.27 | 2.39 |
| FS73 | 06 | 2.65 | 2.70 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.46 | 2.68 |
| FS73 | 07 | 2.78 | 3.12 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.52 | 2.93 |
| FS73 | 08 | 3.11 | 3.40 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.57 | 3.41 |
| FS73 | 09 | 3.38 | 3.63 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.62 | 3.49 |
| FS73 | 10 | 3.48 | 3.84 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.72 | 3.72 |
| FS73 | 11 | 3.58 | 3.98 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.85 | 3.86 |
| FS73 | 12 | 3.68 | 4.12 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.98 | 3.99 |
| FS74 | 00 | 1.57 | 1.35 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.70 | 1.24 |
| FS74 | 01 | 1.74 | 1.65 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.95 | 0.95 | 0.98 | 0.80 | 1.54 |
| FS74 | 02 | 1.93 | 1.77 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.95 | 0.95 | 0.98 | 0.90 | 1.93 |
| FS74 | 03 | 2.20 | 1.90 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 1.02 | 2.01 |
| FS74 | 04 | 2.33 | 2.01 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.95 | 0.95 | 0.98 | 1.15 | 2.05 |
| FS74 | 05 | 2.49 | 2.60 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.95 | 0.95 | 0.98 | 1.23 | 2.39 |
| FS74 | 06 | 2.68 | 2.70 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.42 | 2.69 |
| FS74 | 07 | 2.81 | 3.12 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 0.95 | 0.98 | 1.48 | 2.93 |
| FS74 | 08 | 3.14 | 3.41 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.95 | 0.95 | 0.98 | 1.53 | 3.42 |
| FS74 | 09 | 3.41 | 3.63 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.95 | 0.95 | 0.98 | 1.58 | 3.50 |
| FS74 | 10 | 3.51 | 3.84 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.95 | 0.95 | 0.98 | 1.68 | 3.73 |
| FS74 | 11 | 3.61 | 3.98 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.95 | 0.95 | 0.98 | 1.81 | 3.86 |
| FS74 | 12 | 3.71 | 4.12 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.95 | 0.95 | 0.98 | 1.94 | 4.00 |
| FS75 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS75 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS75 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS75 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS75 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS75 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS75 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS75 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS75 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS75 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS75 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS75 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS75 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS76 | 00 | 1.70 | 1.43 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.53 | 1.30 |
| FS76 | 01 | 1.87 | 1.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.63 | 1.60 |
| FS76 | 02 | 2.06 | 1.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.73 | 1.99 |
| FS76 | 03 | 2.33 | 1.98 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.86 | 2.07 |
| FS76 | 04 | 2.46 | 2.09 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.98 | 2.11 |
| FS76 | 05 | 2.62 | 2.69 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.06 | 2.45 |
| FS76 | 06 | 2.81 | 2.78 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.25 | 2.74 |
| FS76 | 07 | 2.94 | 3.21 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.31 | 2.99 |
| FS76 | 08 | 3.27 | 3.49 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.36 | 3.47 |
| FS76 | 09 | 3.54 | 3.71 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.41 | 3.56 |
| FS76 | 10 | 3.64 | 3.93 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.51 | 3.78 |
| FS76 | 11 | 3.74 | 4.07 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.64 | 3.92 |
| FS76 | 12 | 3.84 | 4.21 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.77 | 4.06 |
| FS77 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS77 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS77 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS77 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS77 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS77 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS77 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS77 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS77 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS77 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS77 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS77 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |
| FS77 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS78 | 00 | 1.78 | 1.46 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.49 | 1.31 |
| FS78 | 01 | 1.95 | 1.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.95 | 0.95 | 0.98 | 0.59 | 1.61 |
| FS78 | 02 | 2.14 | 1.89 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.95 | 0.95 | 0.98 | 0.70 | 2.00 |
| FS78 | 03 | 2.41 | 2.01 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.82 | 2.08 |
| FS78 | 04 | 2.54 | 2.13 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.95 | 0.95 | 0.98 | 0.95 | 2.12 |
| FS78 | 05 | 2.70 | 2.72 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.95 | 0.95 | 0.98 | 1.02 | 2.46 |
| FS78 | 06 | 2.89 | 2.82 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.21 | 2.76 |
| FS78 | 07 | 3.02 | 3.24 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.95 | 0.95 | 0.98 | 1.28 | 3.00 |
| FS78 | 08 | 3.35 | 3.52 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.95 | 0.95 | 0.98 | 1.33 | 3.49 |
| FS78 | 09 | 3.62 | 3.75 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.95 | 0.95 | 0.98 | 1.38 | 3.57 |
| FS78 | 10 | 3.71 | 3.96 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.95 | 0.95 | 0.98 | 1.48 | 3.80 |
| FS78 | 11 | 3.82 | 4.10 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 0.95 | 0.95 | 0.98 | 1.61 | 3.93 |
| FS78 | 12 | 3.92 | 4.24 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 0.95 | 0.95 | 0.98 | 1.73 | 4.07 |
| FS79 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS79 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS79 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS79 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS79 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS79 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS79 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS79 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS79 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS79 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS79 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS79 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS79 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS80 | 00 | 1.82 | 1.47 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.50 | 1.36 |
| FS80 | 01 | 1.99 | 1.76 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.60 | 1.66 |
| FS80 | 02 | 2.17 | 1.89 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.70 | 2.05 |
| FS80 | 03 | 2.45 | 2.01 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.83 | 2.13 |
| FS80 | 04 | 2.58 | 2.13 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.96 | 2.17 |
| FS80 | 05 | 2.73 | 2.72 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 1.03 | 2.51 |
| FS80 | 06 | 2.93 | 2.82 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.22 | 2.81 |
| FS80 | 07 | 3.05 | 3.24 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.29 | 3.05 |
| FS80 | 08 | 3.39 | 3.52 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.34 | 3.54 |
| FS80 | 09 | 3.65 | 3.75 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.39 | 3.62 |
| FS80 | 10 | 3.75 | 3.96 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.49 | 3.85 |
| FS80 | 11 | 3.86 | 4.10 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.61 | 3.98 |
| FS80 | 12 | 3.95 | 4.24 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.74 | 4.12 |
| FS81 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS81 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS81 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS81 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS81 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS81 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS81 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS81 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS81 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS81 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS81 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS81 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |
| FS81 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS82 | 00 | 1.88 | 1.53 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.42 | 1.36 |
| FS82 | 01 | 2.05 | 1.83 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.95 | 0.95 | 0.98 | 0.52 | 1.66 |
| FS82 | 02 | 2.24 | 1.95 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.95 | 0.95 | 0.98 | 0.62 | 2.05 |
| FS82 | 03 | 2.51 | 2.08 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.75 | 2.13 |
| FS82 | 04 | 2.64 | 2.19 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.95 | 0.95 | 0.98 | 0.88 | 2.17 |
| FS82 | 05 | 2.80 | 2.78 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.95 | 0.95 | 0.98 | 0.95 | 2.51 |
| FS82 | 06 | 2.99 | 2.88 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.95 | 0.95 | 0.98 | 1.14 | 2.81 |
| FS82 | 07 | 3.12 | 3.31 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.21 | 3.05 |
| FS82 | 08 | 3.45 | 3.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.95 | 0.95 | 0.98 | 1.26 | 3.54 |
| FS82 | 09 | 3.72 | 3.81 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.95 | 0.95 | 0.98 | 1.31 | 3.62 |
| FS82 | 10 | 3.82 | 4.02 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.95 | 0.95 | 0.98 | 1.41 | 3.85 |
| FS82 | 11 | 3.92 | 4.16 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.95 | 0.95 | 0.98 | 1.54 | 3.98 |
| FS82 | 12 | 4.02 | 4.31 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.95 | 0.95 | 0.98 | 1.66 | 4.12 |
| FS83 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS83 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS83 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS83 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS83 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS83 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS83 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS83 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS83 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS83 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS83 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS83 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS83 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS84 | 00 | 1.93 | 1.58 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.41 | 1.37 |
| FS84 | 01 | 2.10 | 1.87 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.51 | 1.67 |
| FS84 | 02 | 2.29 | 2.00 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.61 | 2.06 |
| FS84 | 03 | 2.56 | 2.13 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.74 | 2.14 |
| FS84 | 04 | 2.69 | 2.24 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.87 | 2.18 |
| FS84 | 05 | 2.85 | 2.83 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.94 | 2.52 |
| FS84 | 06 | 3.04 | 2.93 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.13 | 2.82 |
| FS84 | 07 | 3.17 | 3.35 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.19 | 3.06 |
| FS84 | 08 | 3.50 | 3.63 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.25 | 3.55 |
| FS84 | 09 | 3.77 | 3.86 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.30 | 3.63 |
| FS84 | 10 | 3.87 | 4.07 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.40 | 3.86 |
| FS84 | 11 | 3.97 | 4.21 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.52 | 3.99 |
| FS84 | 12 | 4.07 | 4.35 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.65 | 4.13 |
| FS85 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS85 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS85 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS85 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS85 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS85 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS85 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS85 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS85 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS85 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS85 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS85 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS85 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS86 | 00 | 1.97 | 1.59 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.39 | 1.38 |
| FS86 | 01 | 2.14 | 1.88 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.95 | 0.98 | 0.50 | 1.68 |
| FS86 | 02 | 2.33 | 2.01 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.95 | 0.95 | 0.98 | 0.60 | 2.07 |
| FS86 | 03 | 2.60 | 2.14 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.72 | 2.15 |
| FS86 | 04 | 2.73 | 2.25 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.95 | 0.95 | 0.98 | 0.85 | 2.19 |
| FS86 | 05 | 2.89 | 2.84 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.95 | 0.95 | 0.98 | 0.93 | 2.53 |
| FS86 | 06 | 3.08 | 2.94 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.95 | 0.95 | 0.98 | 1.12 | 2.83 |
| FS86 | 07 | 3.21 | 3.36 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.95 | 0.95 | 0.98 | 1.18 | 3.07 |
| FS86 | 08 | 3.54 | 3.65 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.95 | 0.95 | 0.98 | 1.23 | 3.56 |
| FS86 | 09 | 3.81 | 3.87 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.95 | 0.95 | 0.98 | 1.28 | 3.64 |
| FS86 | 10 | 3.91 | 4.08 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.95 | 0.95 | 0.98 | 1.38 | 3.87 |
| FS86 | 11 | 4.01 | 4.22 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.95 | 0.95 | 0.98 | 1.51 | 4.01 |
| FS86 | 12 | 4.11 | 4.36 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.95 | 0.95 | 0.98 | 1.64 | 4.14 |
| FS87 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS87 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS87 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS87 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS87 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS87 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS87 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS87 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS87 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS87 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS87 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS87 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS87 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS88 | 00 | 2.03 | 1.66 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.38 | 1.42 |
| FS88 | 01 | 2.20 | 1.95 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.95 | 0.95 | 0.98 | 0.48 | 1.72 |
| FS88 | 02 | 2.39 | 2.08 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.95 | 0.95 | 0.98 | 0.58 | 2.11 |
| FS88 | 03 | 2.66 | 2.21 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.71 | 2.19 |
| FS88 | 04 | 2.79 | 2.32 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.83 | 2.23 |
| FS88 | 05 | 2.95 | 2.91 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.91 | 2.57 |
| FS88 | 06 | 3.14 | 3.01 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.95 | 0.95 | 0.98 | 1.10 | 2.87 |
| FS88 | 07 | 3.27 | 3.43 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.95 | 0.95 | 0.98 | 1.16 | 3.11 |
| FS88 | 08 | 3.60 | 3.71 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.95 | 0.95 | 0.98 | 1.21 | 3.60 |
| FS88 | 09 | 3.87 | 3.94 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.95 | 0.95 | 0.98 | 1.26 | 3.68 |
| FS88 | 10 | 3.97 | 4.15 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.95 | 0.95 | 0.98 | 1.36 | 3.91 |
| FS88 | 11 | 4.07 | 4.29 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.95 | 0.95 | 0.98 | 1.49 | 4.04 |
| FS88 | 12 | 4.17 | 4.43 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.95 | 0.95 | 0.98 | 1.62 | 4.18 |
| FS89 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS89 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS89 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS89 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS89 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS89 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS89 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS89 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS89 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS89 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS89 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS89 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS89 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS90 | 00 | 2.08 | 1.67 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.37 | 1.44 |
| FS90 | 01 | 2.25 | 1.96 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.95 | 0.95 | 0.98 | 0.47 | 1.74 |
| FS90 | 02 | 2.44 | 2.09 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.95 | 0.95 | 0.98 | 0.57 | 2.13 |
| FS90 | 03 | 2.71 | 2.22 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.95 | 0.95 | 0.98 | 0.70 | 2.21 |
| FS90 | 04 | 2.84 | 2.33 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.95 | 0.98 | 0.83 | 2.25 |
| FS90 | 05 | 3.00 | 2.92 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.95 | 0.95 | 0.98 | 0.90 | 2.59 |
| FS90 | 06 | 3.19 | 3.02 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 1.09 | 2.89 |
| FS90 | 07 | 3.32 | 3.44 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.95 | 0.95 | 0.98 | 1.16 | 3.13 |
| FS90 | 08 | 3.65 | 3.73 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.95 | 0.95 | 0.98 | 1.21 | 3.62 |
| FS90 | 09 | 3.92 | 3.95 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.95 | 0.95 | 0.98 | 1.26 | 3.70 |
| FS90 | 10 | 4.02 | 4.16 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 0.95 | 0.95 | 0.98 | 1.36 | 3.93 |
| FS90 | 11 | 4.12 | 4.30 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.95 | 0.95 | 0.98 | 1.49 | 4.06 |
| FS90 | 12 | 4.22 | 4.44 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.95 | 0.95 | 0.98 | 1.61 | 4.20 |
| FS91 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS91 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS91 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS91 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS91 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS91 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS91 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS91 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS91 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS91 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS91 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS91 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS91 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS92 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS92 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS92 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS92 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS92 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS92 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS92 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS92 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS92 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS92 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS92 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS92 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS92 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS93 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS93 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS93 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS93 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS93 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS93 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS93 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS93 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS93 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS93 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS93 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS93 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS93 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS94 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS94 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS94 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS94 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS94 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS94 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS94 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS94 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS94 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS94 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS94 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS94 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS94 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS95 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS95 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS95 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS95 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS95 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS95 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS95 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS95 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS95 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS95 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS95 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS95 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS95 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS96 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS96 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS96 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS96 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS96 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS96 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS96 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS96 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS96 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS96 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS96 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS96 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS96 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS97 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS97 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS97 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS97 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS97 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS97 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS97 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS97 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS97 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS97 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS97 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS97 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS97 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS98 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS98 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS98 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS98 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS98 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS98 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS98 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS98 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS98 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS98 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS98 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS98 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS98 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| FS99 | 00 | 2.11 | 1.69 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.37 | 1.46 |
| FS99 | 01 | 2.28 | 1.99 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.95 | 0.95 | 0.98 | 0.48 | 1.76 |
| FS99 | 02 | 2.47 | 2.11 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.95 | 0.98 | 0.58 | 2.15 |
| FS99 | 03 | 2.74 | 2.24 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.98 | 0.70 | 2.23 |
| FS99 | 04 | 2.87 | 2.35 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.95 | 0.95 | 0.98 | 0.83 | 2.27 |
| FS99 | 05 | 3.03 | 2.95 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.95 | 0.95 | 0.98 | 0.91 | 2.61 |
| FS99 | 06 | 3.22 | 3.04 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.95 | 0.95 | 0.98 | 1.10 | 2.91 |
| FS99 | 07 | 3.35 | 3.47 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.95 | 0.95 | 0.98 | 1.16 | 3.15 |
| FS99 | 08 | 3.68 | 3.75 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.95 | 0.95 | 0.98 | 1.21 | 3.64 |
| FS99 | 09 | 3.95 | 3.97 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.95 | 0.95 | 0.98 | 1.26 | 3.72 |
| FS99 | 10 | 4.05 | 4.19 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.95 | 0.95 | 0.98 | 1.36 | 3.95 |
| FS99 | 11 | 4.15 | 4.33 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.95 | 0.95 | 0.98 | 1.49 | 4.08 |
| FS99 | 12 | 4.25 | 4.47 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.95 | 0.95 | 0.98 | 1.62 | 4.22 |
| MM14 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM14 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM14 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM14 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM14 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM14 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.99 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM14 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM14 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 2.09 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM14 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM14 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 2.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM14 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 2.45 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM14 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 2.55 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM14 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 2.65 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM15 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM15 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM15 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM15 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM15 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM15 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.99 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM15 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM15 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 2.09 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM15 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM15 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 2.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM15 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 2.45 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM15 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 2.55 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM15 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 2.65 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM16 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM16 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM16 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM16 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM16 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM16 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.99 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM16 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM16 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 2.09 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM16 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM16 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 2.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM16 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 2.45 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM16 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 2.55 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM16 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 2.65 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM17 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM17 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM17 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM17 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM17 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM17 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.99 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM17 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM17 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 2.09 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM17 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM17 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 2.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM17 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 2.45 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM17 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 2.55 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM17 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 2.65 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM18 | 00 | 2.44 | 2.19 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.35 | 1.62 |
| MM18 | 01 | 2.61 | 2.38 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.20 | 1.20 | 1.38 | 1.45 | 1.91 |
| MM18 | 02 | 2.80 | 2.50 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.20 | 1.20 | 1.38 | 1.55 | 2.31 |
| MM18 | 03 | 3.07 | 2.63 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.20 | 1.20 | 1.38 | 1.68 | 2.39 |
| MM18 | 04 | 3.20 | 2.85 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.20 | 1.20 | 1.38 | 1.81 | 2.50 |
| MM18 | 05 | 3.36 | 3.33 | 1.99 | 1.99 | 1.99 | 1.99 | 1.99 | 1.20 | 1.20 | 1.38 | 1.88 | 2.77 |
| MM18 | 06 | 3.55 | 3.43 | 2.05 | 2.05 | 2.05 | 2.05 | 2.05 | 1.20 | 1.20 | 1.38 | 2.07 | 3.07 |
| MM18 | 07 | 3.68 | 3.86 | 2.09 | 2.09 | 2.09 | 2.09 | 2.09 | 1.20 | 1.20 | 1.38 | 2.14 | 3.31 |
| MM18 | 08 | 4.01 | 4.14 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.20 | 1.20 | 1.38 | 2.19 | 3.80 |
| MM18 | 09 | 4.28 | 4.36 | 2.36 | 2.36 | 2.36 | 2.36 | 2.36 | 1.20 | 1.20 | 1.38 | 2.24 | 3.88 |
| MM18 | 10 | 4.38 | 4.57 | 2.45 | 2.45 | 2.45 | 2.45 | 2.45 | 1.20 | 1.20 | 1.38 | 2.34 | 4.11 |
| MM18 | 11 | 4.48 | 4.71 | 2.55 | 2.55 | 2.55 | 2.55 | 2.55 | 1.20 | 1.20 | 1.38 | 2.47 | 4.24 |
| MM18 | 12 | 4.58 | 4.86 | 2.65 | 2.65 | 2.65 | 2.65 | 2.65 | 1.20 | 1.20 | 1.38 | 2.60 | 4.38 |
| MM19 | 00 | 1.77 | 1.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.35 | 1.50 |
| MM19 | 01 | 1.93 | 1.77 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.18 | 1.18 | 1.35 | 1.45 | 1.79 |
| MM19 | 02 | 2.12 | 1.89 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.18 | 1.18 | 1.35 | 1.55 | 2.19 |
| MM19 | 03 | 2.39 | 2.02 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.18 | 1.18 | 1.35 | 1.68 | 2.27 |
| MM19 | 04 | 2.52 | 2.13 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.18 | 1.18 | 1.35 | 1.81 | 2.31 |
| MM19 | 05 | 2.68 | 2.72 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.18 | 1.18 | 1.35 | 1.88 | 2.65 |
| MM19 | 06 | 2.87 | 2.82 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 1.18 | 1.18 | 1.35 | 2.07 | 2.94 |
| MM19 | 07 | 3.00 | 3.25 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.18 | 1.18 | 1.35 | 2.14 | 3.19 |
| MM19 | 08 | 3.33 | 3.53 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.18 | 1.18 | 1.35 | 2.19 | 3.67 |
| MM19 | 09 | 3.60 | 3.75 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.18 | 1.18 | 1.35 | 2.24 | 3.75 |
| MM19 | 10 | 3.70 | 3.96 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.18 | 1.18 | 1.35 | 2.34 | 3.98 |
| MM19 | 11 | 3.80 | 4.10 | 2.12 | 2.12 | 2.12 | 2.12 | 2.12 | 1.18 | 1.18 | 1.35 | 2.47 | 4.12 |
| MM19 | 12 | 3.90 | 4.25 | 2.22 | 2.22 | 2.22 | 2.22 | 2.22 | 1.18 | 1.18 | 1.35 | 2.59 | 4.25 |
| MM20 | 00 | 1.77 | 1.39 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.35 | 1.50 |
| MM20 | 01 | 1.93 | 1.69 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.17 | 1.17 | 1.33 | 1.45 | 1.79 |
| MM20 | 02 | 2.12 | 1.81 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.17 | 1.17 | 1.33 | 1.55 | 2.19 |
| MM20 | 03 | 2.39 | 1.94 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.17 | 1.17 | 1.33 | 1.68 | 2.27 |
| MM20 | 04 | 2.52 | 2.05 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.17 | 1.17 | 1.33 | 1.81 | 2.31 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM20 | 05 | 2.68 | 2.64 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.17 | 1.17 | 1.33 | 1.88 | 2.65 |
| MM20 | 06 | 2.87 | 2.74 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.17 | 1.17 | 1.33 | 2.07 | 2.94 |
| MM20 | 07 | 3.00 | 3.17 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.17 | 1.17 | 1.33 | 2.14 | 3.19 |
| MM20 | 08 | 3.33 | 3.45 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.17 | 1.17 | 1.33 | 2.19 | 3.67 |
| MM20 | 09 | 3.60 | 3.67 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 1.17 | 1.17 | 1.33 | 2.24 | 3.75 |
| MM20 | 10 | 3.70 | 3.88 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.17 | 1.17 | 1.33 | 2.34 | 3.98 |
| MM20 | 11 | 3.80 | 4.02 | 2.03 | 2.03 | 2.03 | 2.03 | 2.03 | 1.17 | 1.17 | 1.33 | 2.47 | 4.12 |
| MM20 | 12 | 3.90 | 4.17 | 2.13 | 2.13 | 2.13 | 2.13 | 2.13 | 1.17 | 1.17 | 1.33 | 2.59 | 4.25 |
| MM21 | 00 | 1.49 | 1.32 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.21 | 1.43 |
| MM21 | 01 | 1.66 | 1.62 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.16 | 1.16 | 1.32 | 1.31 | 1.72 |
| MM21 | 02 | 1.85 | 1.74 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.16 | 1.16 | 1.32 | 1.41 | 2.12 |
| MM21 | 03 | 2.12 | 1.87 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.16 | 1.16 | 1.32 | 1.54 | 2.20 |
| MM21 | 04 | 2.25 | 1.98 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.16 | 1.16 | 1.32 | 1.66 | 2.24 |
| MM21 | 05 | 2.41 | 2.57 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.16 | 1.16 | 1.32 | 1.74 | 2.58 |
| MM21 | 06 | 2.60 | 2.67 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.16 | 1.16 | 1.32 | 1.93 | 2.87 |
| MM21 | 07 | 2.73 | 3.09 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 1.16 | 1.16 | 1.32 | 1.99 | 3.12 |
| MM21 | 08 | 3.06 | 3.38 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 1.16 | 1.16 | 1.32 | 2.04 | 3.60 |
| MM21 | 09 | 3.33 | 3.60 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.16 | 1.16 | 1.32 | 2.09 | 3.68 |
| MM21 | 10 | 3.43 | 3.81 | 1.96 | 1.96 | 1.96 | 1.96 | 1.96 | 1.16 | 1.16 | 1.32 | 2.19 | 3.91 |
| MM21 | 11 | 3.53 | 3.95 | 2.06 | 2.06 | 2.06 | 2.06 | 2.06 | 1.16 | 1.16 | 1.32 | 2.32 | 4.05 |
| MM21 | 12 | 3.63 | 4.09 | 2.16 | 2.16 | 2.16 | 2.16 | 2.16 | 1.16 | 1.16 | 1.32 | 2.45 | 4.18 |
| MM22 | 00 | 1.49 | 1.26 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.21 | 1.43 |
| MM22 | 01 | 1.66 | 1.55 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.30 | 1.31 | 1.72 |
| MM22 | 02 | 1.85 | 1.68 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.15 | 1.15 | 1.30 | 1.41 | 2.12 |
| MM22 | 03 | 2.12 | 1.81 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.15 | 1.15 | 1.30 | 1.54 | 2.20 |
| MM22 | 04 | 2.25 | 1.92 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.15 | 1.15 | 1.30 | 1.66 | 2.24 |
| MM22 | 05 | 2.41 | 2.51 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.15 | 1.15 | 1.30 | 1.74 | 2.58 |
| MM22 | 06 | 2.60 | 2.61 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.15 | 1.15 | 1.30 | 1.93 | 2.87 |
| MM22 | 07 | 2.73 | 3.03 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.15 | 1.15 | 1.30 | 1.99 | 3.12 |
| MM22 | 08 | 3.06 | 3.31 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.15 | 1.15 | 1.30 | 2.04 | 3.60 |
| MM22 | 09 | 3.33 | 3.54 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.15 | 1.15 | 1.30 | 2.09 | 3.68 |
| MM22 | 10 | 3.43 | 3.75 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 1.15 | 1.15 | 1.30 | 2.19 | 3.91 |
| MM22 | 11 | 3.53 | 3.89 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.15 | 1.15 | 1.30 | 2.32 | 4.05 |
| MM22 | 12 | 3.63 | 4.03 | 2.08 | 2.08 | 2.08 | 2.08 | 2.08 | 1.15 | 1.15 | 1.30 | 2.45 | 4.18 |
| MM23 | 00 | 1.32 | 1.20 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.20 | 1.30 |
| MM23 | 01 | 1.49 | 1.50 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 1.14 | 1.14 | 1.28 | 1.30 | 1.60 |
| MM23 | 02 | 1.68 | 1.62 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.14 | 1.14 | 1.28 | 1.40 | 1.99 |
| MM23 | 03 | 1.95 | 1.75 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.14 | 1.14 | 1.28 | 1.53 | 2.07 |
| MM23 | 04 | 2.08 | 1.86 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.14 | 1.14 | 1.28 | 1.66 | 2.11 |
| MM23 | 05 | 2.24 | 2.46 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.14 | 1.14 | 1.28 | 1.73 | 2.45 |
| MM23 | 06 | 2.43 | 2.55 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.14 | 1.14 | 1.28 | 1.92 | 2.75 |
| MM23 | 07 | 2.56 | 2.98 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.14 | 1.14 | 1.28 | 1.98 | 2.99 |
| MM23 | 08 | 2.89 | 3.26 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 1.14 | 1.14 | 1.28 | 2.04 | 3.48 |
| MM23 | 09 | 3.16 | 3.48 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 1.14 | 1.14 | 1.28 | 2.09 | 3.56 |
| MM23 | 10 | 3.26 | 3.70 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.14 | 1.14 | 1.28 | 2.19 | 3.79 |
| MM23 | 11 | 3.36 | 3.84 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.14 | 1.14 | 1.28 | 2.31 | 3.92 |
| MM23 | 12 | 3.46 | 3.98 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.14 | 1.14 | 1.28 | 2.44 | 4.06 |
| MM24 | 00 | 1.32 | 1.15 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.20 | 1.30 |
| MM24 | 01 | 1.49 | 1.45 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.13 | 1.13 | 1.26 | 1.30 | 1.60 |
| MM24 | 02 | 1.68 | 1.58 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.13 | 1.13 | 1.26 | 1.40 | 1.99 |
| MM24 | 03 | 1.95 | 1.70 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.13 | 1.13 | 1.26 | 1.53 | 2.07 |
| MM24 | 04 | 2.08 | 1.82 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.13 | 1.13 | 1.26 | 1.66 | 2.11 |
| MM24 | 05 | 2.24 | 2.41 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.13 | 1.13 | 1.26 | 1.73 | 2.45 |
| MM24 | 06 | 2.43 | 2.51 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.13 | 1.13 | 1.26 | 1.92 | 2.75 |
| MM24 | 07 | 2.56 | 2.93 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.13 | 1.13 | 1.26 | 1.98 | 2.99 |
| MM24 | 08 | 2.89 | 3.21 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.13 | 1.13 | 1.26 | 2.04 | 3.48 |
| MM24 | 09 | 3.16 | 3.44 | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.13 | 1.13 | 1.26 | 2.09 | 3.56 |
| MM24 | 10 | 3.26 | 3.65 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.13 | 1.13 | 1.26 | 2.19 | 3.79 |
| MM24 | 11 | 3.36 | 3.79 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.13 | 1.13 | 1.26 | 2.31 | 3.92 |
| MM24 | 12 | 3.46 | 3.93 | 1.95 | 1.95 | 1.95 | 1.95 | 1.95 | 1.13 | 1.13 | 1.26 | 2.44 | 4.06 |
| MM25 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM25 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM25 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM25 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM25 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM25 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM25 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM25 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM25 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM25 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM25 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM25 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM25 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.96 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM26 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM26 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM26 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM26 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM26 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM26 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM26 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM26 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM26 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM26 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM26 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM26 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM26 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.96 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM27 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM27 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM27 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM27 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM27 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM27 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM27 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM27 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM27 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM27 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM27 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM27 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM27 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.96 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM28 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM28 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM28 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM28 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM28 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM28 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM28 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM28 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM28 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM28 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM28 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM28 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM28 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.96 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM29 | 00 | 1.18 | 1.04 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.13 | 1.23 |
| MM29 | 01 | 1.34 | 1.34 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.12 | 1.12 | 1.22 | 1.24 | 1.52 |
| MM29 | 02 | 1.53 | 1.47 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 1.12 | 1.12 | 1.22 | 1.34 | 1.92 |
| MM29 | 03 | 1.80 | 1.59 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.12 | 1.12 | 1.22 | 1.46 | 2.00 |
| MM29 | 04 | 1.93 | 1.71 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.12 | 1.12 | 1.22 | 1.59 | 2.04 |
| MM29 | 05 | 2.09 | 2.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.12 | 1.12 | 1.22 | 1.67 | 2.37 |
| MM29 | 06 | 2.28 | 2.40 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.12 | 1.12 | 1.22 | 1.86 | 2.67 |
| MM29 | 07 | 2.41 | 2.82 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.12 | 1.12 | 1.22 | 1.92 | 2.92 |
| MM29 | 08 | 2.74 | 3.10 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.12 | 1.12 | 1.22 | 1.97 | 3.40 |
| MM29 | 09 | 3.01 | 3.33 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.12 | 1.12 | 1.22 | 2.02 | 3.48 |
| MM29 | 10 | 3.11 | 3.54 | 1.76 | 1.76 | 1.76 | 1.76 | 1.76 | 1.12 | 1.12 | 1.22 | 2.12 | 3.71 |
| MM29 | 11 | 3.21 | 3.68 | 1.86 | 1.86 | 1.86 | 1.86 | 1.86 | 1.12 | 1.12 | 1.22 | 2.25 | 3.85 |
| MM29 | 12 | 3.31 | 3.82 | 1.96 | 1.96 | 1.96 | 1.96 | 1.96 | 1.12 | 1.12 | 1.22 | 2.38 | 3.98 |
| MM30 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM30 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM30 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM30 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM30 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM30 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM30 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM30 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM30 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM30 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM30 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM30 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM30 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM31 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM31 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM31 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM31 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM31 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM31 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM31 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM31 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM31 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM31 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM31 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM31 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM31 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM32 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM32 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM32 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM32 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM32 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM32 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM32 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM32 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM32 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM32 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM32 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM32 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM32 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM33 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM33 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM33 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM33 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM33 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM33 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM33 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM33 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM33 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM33 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM33 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM33 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM33 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM34 | 00 | 1.10 | 0.95 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.10 | 1.14 |
| MM34 | 01 | 1.27 | 1.25 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 1.08 | 1.08 | 1.14 | 1.20 | 1.43 |
| MM34 | 02 | 1.46 | 1.38 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.08 | 1.08 | 1.14 | 1.31 | 1.83 |
| MM34 | 03 | 1.73 | 1.50 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.08 | 1.08 | 1.14 | 1.43 | 1.91 |
| MM34 | 04 | 1.86 | 1.61 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.08 | 1.08 | 1.14 | 1.56 | 1.95 |
| MM34 | 05 | 2.02 | 2.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.08 | 1.08 | 1.14 | 1.63 | 2.28 |
| MM34 | 06 | 2.21 | 2.31 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.14 | 1.82 | 2.58 |
| MM34 | 07 | 2.34 | 2.73 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.08 | 1.08 | 1.14 | 1.89 | 2.83 |
| MM34 | 08 | 2.67 | 3.01 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.14 | 1.94 | 3.31 |
| MM34 | 09 | 2.94 | 3.23 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.14 | 1.99 | 3.39 |
| MM34 | 10 | 3.04 | 3.45 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.08 | 1.08 | 1.14 | 2.09 | 3.62 |
| MM34 | 11 | 3.14 | 3.59 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.08 | 1.08 | 1.14 | 2.22 | 3.76 |
| MM34 | 12 | 3.24 | 3.73 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.08 | 1.08 | 1.14 | 2.34 | 3.89 |
| MM35 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM35 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM35 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM35 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM35 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM35 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM35 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM35 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM35 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM35 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM35 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM35 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 2.17 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM35 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM36 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM36 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM36 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM36 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM36 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM36 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM36 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM36 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM36 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM36 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM36 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM36 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 2.17 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM36 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM37 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM37 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM37 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM37 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM37 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM37 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM37 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM37 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM37 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM37 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM37 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM37 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 2.17 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM37 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM38 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM38 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM38 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM38 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM38 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM38 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM38 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM38 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM38 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM38 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM38 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM38 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 2.17 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM38 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM39 | 00 | 1.06 | 0.98 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.02 | 1.06 |
| MM39 | 01 | 1.23 | 1.27 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.07 | 1.12 | 1.36 |
| MM39 | 02 | 1.42 | 1.40 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.04 | 1.04 | 1.07 | 1.22 | 1.75 |
| MM39 | 03 | 1.69 | 1.53 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.04 | 1.04 | 1.07 | 1.35 | 1.83 |
| MM39 | 04 | 1.82 | 1.64 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.04 | 1.04 | 1.07 | 1.48 | 1.87 |
| MM39 | 05 | 1.98 | 2.23 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.04 | 1.04 | 1.07 | 1.55 | 2.21 |
| MM39 | 06 | 2.17 | 2.33 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.04 | 1.04 | 1.07 | 1.74 | 2.51 |
| MM39 | 07 | 2.30 | 2.75 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.04 | 1.04 | 1.07 | 1.80 | 2.75 |
| MM39 | 08 | 2.63 | 3.03 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.04 | 1.04 | 1.07 | 1.85 | 3.24 |
| MM39 | 09 | 2.90 | 3.26 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.04 | 1.04 | 1.07 | 1.91 | 3.32 |
| MM39 | 10 | 3.00 | 3.47 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.07 | 2.01 | 3.55 |
| MM39 | 11 | 3.10 | 3.61 | 2.17 | 2.17 | 2.17 | 2.17 | 2.17 | 1.04 | 1.04 | 1.07 | 2.13 | 3.69 |
| MM39 | 12 | 3.20 | 3.75 | 2.27 | 2.27 | 2.27 | 2.27 | 2.27 | 1.04 | 1.04 | 1.07 | 2.26 | 3.82 |
| MM40 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM40 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM40 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM40 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM40 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM40 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM40 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM40 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM40 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM40 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM40 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM40 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM40 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM41 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM41 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM41 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM41 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM41 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM41 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM41 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM41 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM41 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM41 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM41 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM41 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM41 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM42 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM42 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM42 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM42 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM42 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM42 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM42 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM42 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM42 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM42 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM42 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM42 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM42 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM43 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM43 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM43 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM43 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM43 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM43 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM43 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM43 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM43 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM43 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM43 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM43 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM43 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |
| MM44 | 00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| MM44 | 01 | 1.17 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.10 | 1.30 |
| MM44 | 02 | 1.36 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.00 | 1.00 | 1.00 | 1.20 | 1.69 |
| MM44 | 03 | 1.63 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.00 | 1.00 | 1.00 | 1.33 | 1.77 |
| MM44 | 04 | 1.76 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.00 | 1.00 | 1.00 | 1.46 | 1.81 |
| MM44 | 05 | 1.92 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.00 | 1.00 | 1.00 | 1.53 | 2.15 |
| MM44 | 06 | 2.11 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.00 | 1.00 | 1.00 | 1.72 | 2.45 |
| MM44 | 07 | 2.24 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.00 | 1.00 | 1.00 | 1.78 | 2.69 |
| MM44 | 08 | 2.57 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.00 | 1.00 | 1.00 | 1.84 | 3.18 |
| MM44 | 09 | 2.84 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 1.00 | 1.00 | 1.00 | 1.89 | 3.26 |
| MM44 | 10 | 2.94 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.00 | 1.99 | 3.49 |
| MM44 | 11 | 3.04 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 1.00 | 1.00 | 1.00 | 2.11 | 3.62 |
| MM44 | 12 | 3.14 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 1.00 | 1.00 | 1.00 | 2.24 | 3.76 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM45 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM45 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM45 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM45 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM45 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM45 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM45 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM45 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM45 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM45 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM45 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM45 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM45 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM46 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM46 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM46 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM46 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM46 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM46 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM46 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM46 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM46 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM46 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM46 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM46 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM46 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM47 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM47 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM47 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM47 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM47 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM47 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM47 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM47 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM47 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM47 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM47 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM47 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM47 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM48 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM48 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM48 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM48 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM48 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM48 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM48 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM48 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM48 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM48 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM48 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM48 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM48 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM49 | 00 | 0.94 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 0.95 | 1.02 |
| MM49 | 01 | 1.11 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.96 | 0.96 | 0.94 | 1.05 | 1.32 |
| MM49 | 02 | 1.30 | 1.42 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.96 | 0.96 | 0.94 | 1.15 | 1.71 |
| MM49 | 03 | 1.57 | 1.55 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.96 | 0.96 | 0.94 | 1.28 | 1.79 |
| MM49 | 04 | 1.70 | 1.66 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.96 | 0.96 | 0.94 | 1.41 | 1.83 |
| MM49 | 05 | 1.86 | 2.25 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.96 | 0.96 | 0.94 | 1.48 | 2.17 |
| MM49 | 06 | 2.05 | 2.35 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 0.94 | 1.67 | 2.47 |
| MM49 | 07 | 2.18 | 2.77 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.96 | 0.96 | 0.94 | 1.74 | 2.71 |
| MM49 | 08 | 2.51 | 3.06 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.96 | 0.96 | 0.94 | 1.79 | 3.20 |
| MM49 | 09 | 2.78 | 3.28 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.96 | 0.96 | 0.94 | 1.84 | 3.28 |
| MM49 | 10 | 2.88 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.96 | 0.96 | 0.94 | 1.94 | 3.51 |
| MM49 | 11 | 2.98 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.96 | 0.96 | 0.94 | 2.06 | 3.64 |
| MM49 | 12 | 3.08 | 3.77 | 1.93 | 1.93 | 1.93 | 1.93 | 1.93 | 0.96 | 0.96 | 0.94 | 2.19 | 3.78 |
| MM50 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM50 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM50 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM50 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM50 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM50 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM50 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM50 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM50 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM50 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM50 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM50 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM50 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM51 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM51 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM51 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM51 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM51 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM51 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM51 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM51 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM51 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM51 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM51 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM51 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM51 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM52 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM52 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM52 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM52 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM52 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM52 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM52 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM52 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM52 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM52 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM52 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM52 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM52 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM53 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM53 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM53 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM53 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM53 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM53 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM53 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM53 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM53 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM53 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM53 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM53 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM53 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM54 | 00 | 0.90 | 0.86 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.89 | 0.98 |
| MM54 | 01 | 1.06 | 1.15 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.92 | 0.92 | 0.88 | 0.99 | 1.28 |
| MM54 | 02 | 1.25 | 1.28 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.92 | 0.92 | 0.88 | 1.10 | 1.67 |
| MM54 | 03 | 1.52 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.92 | 0.92 | 0.88 | 1.22 | 1.75 |
| MM54 | 04 | 1.65 | 1.52 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.92 | 0.92 | 0.88 | 1.35 | 1.79 |
| MM54 | 05 | 1.81 | 2.11 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 0.92 | 0.88 | 1.42 | 2.13 |
| MM54 | 06 | 2.00 | 2.21 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.92 | 0.92 | 0.88 | 1.61 | 2.43 |
| MM54 | 07 | 2.13 | 2.63 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.92 | 0.92 | 0.88 | 1.68 | 2.67 |
| MM54 | 08 | 2.46 | 2.91 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 0.92 | 0.92 | 0.88 | 1.73 | 3.16 |
| MM54 | 09 | 2.73 | 3.14 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.92 | 0.92 | 0.88 | 1.78 | 3.24 |
| MM54 | 10 | 2.83 | 3.35 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.92 | 0.92 | 0.88 | 1.88 | 3.47 |
| MM54 | 11 | 2.93 | 3.49 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.92 | 0.92 | 0.88 | 2.01 | 3.60 |
| MM54 | 12 | 3.03 | 3.63 | 1.83 | 1.83 | 1.83 | 1.83 | 1.83 | 0.92 | 0.92 | 0.88 | 2.13 | 3.74 |
| MM55 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM55 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM55 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM55 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM55 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM55 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM55 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM55 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM55 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM55 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM55 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM55 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM55 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM56 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM56 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM56 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM56 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM56 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM56 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM56 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM56 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM56 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM56 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM56 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM56 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM56 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM57 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM57 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM57 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM57 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM57 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM57 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM57 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM57 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM57 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM57 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM57 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM57 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM57 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM58 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM58 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM58 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM58 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM58 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM58 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM58 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM58 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM58 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM58 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM58 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM58 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM58 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM59 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM59 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM59 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM59 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM59 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM59 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM59 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM59 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM59 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM59 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM59 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM59 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM59 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM60 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM60 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM60 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM60 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM60 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM60 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM60 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM60 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM60 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM60 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM60 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM60 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM60 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM61 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM61 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM61 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM61 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM61 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM61 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM61 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM61 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM61 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM61 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM61 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM61 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM61 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM62 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM62 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM62 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM62 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM62 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM62 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM62 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM62 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM62 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM62 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM62 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM62 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM62 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM63 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM63 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM63 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM63 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM63 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM63 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM63 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM63 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM63 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM63 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM63 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM63 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM63 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM64 | 00 | 0.94 | 0.95 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.80 | 1.03 |
| MM64 | 01 | 1.10 | 1.24 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.89 | 0.89 | 0.80 | 0.90 | 1.33 |
| MM64 | 02 | 1.29 | 1.37 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.89 | 0.89 | 0.80 | 1.00 | 1.72 |
| MM64 | 03 | 1.56 | 1.50 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 0.80 | 1.13 | 1.80 |
| MM64 | 04 | 1.69 | 1.61 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.89 | 0.89 | 0.80 | 1.26 | 1.84 |
| MM64 | 05 | 1.85 | 2.20 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.89 | 0.89 | 0.80 | 1.33 | 2.18 |
| MM64 | 06 | 2.04 | 2.30 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.89 | 0.89 | 0.80 | 1.52 | 2.48 |
| MM64 | 07 | 2.17 | 2.72 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.89 | 0.89 | 0.80 | 1.59 | 2.72 |
| MM64 | 08 | 2.50 | 3.00 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.89 | 0.89 | 0.80 | 1.64 | 3.21 |
| MM64 | 09 | 2.77 | 3.23 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.89 | 0.89 | 0.80 | 1.69 | 3.29 |
| MM64 | 10 | 2.87 | 3.44 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.89 | 0.89 | 0.80 | 1.79 | 3.52 |
| MM64 | 11 | 2.97 | 3.58 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.89 | 0.89 | 0.80 | 1.92 | 3.65 |
| MM64 | 12 | 3.07 | 3.72 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.89 | 0.89 | 0.80 | 2.04 | 3.79 |
| MM65 | 00 | 1.11 | 1.01 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.81 | 1.03 |
| MM65 | 01 | 1.28 | 1.31 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.74 | 0.91 | 1.32 |
| MM65 | 02 | 1.47 | 1.43 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.82 | 0.82 | 0.74 | 1.01 | 1.72 |
| MM65 | 03 | 1.74 | 1.56 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.82 | 0.82 | 0.74 | 1.13 | 1.80 |
| MM65 | 04 | 1.87 | 1.67 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.82 | 0.82 | 0.74 | 1.26 | 1.84 |
| MM65 | 05 | 2.03 | 2.26 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.82 | 0.82 | 0.74 | 1.34 | 2.17 |
| MM65 | 06 | 2.22 | 2.36 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.82 | 0.82 | 0.74 | 1.53 | 2.47 |
| MM65 | 07 | 2.35 | 2.78 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.82 | 0.82 | 0.74 | 1.59 | 2.72 |
| MM65 | 08 | 2.68 | 3.07 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.82 | 0.82 | 0.74 | 1.64 | 3.20 |
| MM65 | 09 | 2.95 | 3.29 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.82 | 0.82 | 0.74 | 1.69 | 3.28 |
| MM65 | 10 | 3.05 | 3.50 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.82 | 0.82 | 0.74 | 1.79 | 3.51 |
| MM65 | 11 | 3.15 | 3.64 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.82 | 0.82 | 0.74 | 1.92 | 3.65 |
| MM65 | 12 | 3.25 | 3.78 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 0.82 | 0.82 | 0.74 | 2.05 | 3.78 |
| MM66 | 00 | 1.21 | 1.07 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.87 | 0.98 |
| MM66 | 01 | 1.38 | 1.36 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.82 | 0.82 | 0.73 | 0.97 | 1.27 |
| MM66 | 02 | 1.57 | 1.49 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.82 | 0.82 | 0.73 | 1.07 | 1.67 |
| MM66 | 03 | 1.84 | 1.62 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.82 | 0.82 | 0.73 | 1.20 | 1.75 |
| MM66 | 04 | 1.97 | 1.73 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.82 | 0.82 | 0.73 | 1.33 | 1.79 |
| MM66 | 05 | 2.13 | 2.32 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.82 | 0.82 | 0.73 | 1.40 | 2.13 |
| MM66 | 06 | 2.32 | 2.42 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.82 | 0.82 | 0.73 | 1.59 | 2.42 |
| MM66 | 07 | 2.45 | 2.84 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.82 | 0.82 | 0.73 | 1.65 | 2.67 |
| MM66 | 08 | 2.78 | 3.12 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.82 | 0.82 | 0.73 | 1.71 | 3.15 |
| MM66 | 09 | 3.05 | 3.35 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.82 | 0.82 | 0.73 | 1.76 | 3.23 |
| MM66 | 10 | 3.15 | 3.56 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.82 | 0.82 | 0.73 | 1.86 | 3.46 |
| MM66 | 11 | 3.25 | 3.70 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.82 | 0.82 | 0.73 | 1.98 | 3.60 |
| MM66 | 12 | 3.35 | 3.84 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.82 | 0.82 | 0.73 | 2.11 | 3.73 |
| MM67 | 00 | 1.26 | 1.09 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.83 | 0.98 |
| MM67 | 01 | 1.43 | 1.39 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.81 | 0.81 | 0.72 | 0.93 | 1.28 |
| MM67 | 02 | 1.62 | 1.52 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.81 | 0.81 | 0.72 | 1.03 | 1.67 |
| MM67 | 03 | 1.89 | 1.64 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.81 | 0.81 | 0.72 | 1.16 | 1.75 |
| MM67 | 04 | 2.02 | 1.76 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.81 | 0.81 | 0.72 | 1.29 | 1.79 |
| MM67 | 05 | 2.18 | 2.35 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.81 | 0.81 | 0.72 | 1.36 | 2.13 |
| MM67 | 06 | 2.37 | 2.45 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.81 | 0.81 | 0.72 | 1.55 | 2.43 |
| MM67 | 07 | 2.50 | 2.87 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.81 | 0.81 | 0.72 | 1.62 | 2.67 |
| MM67 | 08 | 2.83 | 3.15 | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 0.81 | 0.81 | 0.72 | 1.67 | 3.16 |
| MM67 | 09 | 3.10 | 3.38 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 0.81 | 0.81 | 0.72 | 1.72 | 3.24 |
| MM67 | 10 | 3.20 | 3.59 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.81 | 0.81 | 0.72 | 1.82 | 3.47 |
| MM67 | 11 | 3.30 | 3.73 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 0.81 | 0.81 | 0.72 | 1.94 | 3.60 |
| MM67 | 12 | 3.40 | 3.87 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 0.81 | 0.81 | 0.72 | 2.07 | 3.74 |
| MM68 | 00 | 1.28 | 1.13 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.80 | 1.02 |
| MM68 | 01 | 1.45 | 1.43 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.80 | 0.80 | 0.71 | 0.91 | 1.32 |
| MM68 | 02 | 1.64 | 1.56 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.80 | 0.80 | 0.71 | 1.01 | 1.71 |
| MM68 | 03 | 1.91 | 1.68 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.80 | 0.80 | 0.71 | 1.13 | 1.79 |
| MM68 | 04 | 2.04 | 1.80 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.80 | 0.80 | 0.71 | 1.26 | 1.83 |
| MM68 | 05 | 2.20 | 2.39 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.80 | 0.80 | 0.71 | 1.34 | 2.17 |
| MM68 | 06 | 2.39 | 2.49 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.80 | 0.80 | 0.71 | 1.53 | 2.47 |
| MM68 | 07 | 2.52 | 2.91 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.80 | 0.80 | 0.71 | 1.59 | 2.71 |
| MM68 | 08 | 2.85 | 3.19 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.80 | 0.80 | 0.71 | 1.64 | 3.20 |
| MM68 | 09 | 3.12 | 3.42 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.80 | 0.80 | 0.71 | 1.69 | 3.28 |
| MM68 | 10 | 3.22 | 3.63 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.80 | 0.80 | 0.71 | 1.79 | 3.51 |
| MM68 | 11 | 3.32 | 3.77 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.80 | 0.80 | 0.71 | 1.92 | 3.64 |
| MM68 | 12 | 3.42 | 3.91 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 0.80 | 0.80 | 0.71 | 2.04 | 3.78 |
| MM69 | 00 | 1.31 | 1.15 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.82 | 1.01 |
| MM69 | 01 | 1.48 | 1.44 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.80 | 0.80 | 0.70 | 0.92 | 1.31 |
| MM69 | 02 | 1.67 | 1.57 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.80 | 0.80 | 0.70 | 1.03 | 1.70 |
| MM69 | 03 | 1.94 | 1.70 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.80 | 0.80 | 0.70 | 1.15 | 1.78 |
| MM69 | 04 | 2.07 | 1.81 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.80 | 0.80 | 0.70 | 1.28 | 1.83 |
| MM69 | 05 | 2.23 | 2.40 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.80 | 0.80 | 0.70 | 1.35 | 2.16 |
| MM69 | 06 | 2.42 | 2.50 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.80 | 0.80 | 0.70 | 1.54 | 2.46 |
| MM69 | 07 | 2.55 | 2.92 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.80 | 0.80 | 0.70 | 1.61 | 2.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM69 | 08 | 2.88 | 3.21 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.80 | 0.80 | 0.70 | 1.66 | 3.19 |
| MM69 | 09 | 3.15 | 3.43 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.80 | 0.80 | 0.70 | 1.71 | 3.27 |
| MM69 | 10 | 3.25 | 3.64 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.80 | 0.80 | 0.70 | 1.81 | 3.50 |
| MM69 | 11 | 3.35 | 3.78 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.80 | 0.80 | 0.70 | 1.94 | 3.64 |
| MM69 | 12 | 3.45 | 3.92 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.80 | 0.80 | 0.70 | 2.06 | 3.77 |
| MM70 | 00 | 1.36 | 1.20 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.80 | 1.02 |
| MM70 | 01 | 1.53 | 1.49 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.79 | 0.79 | 0.69 | 0.90 | 1.32 |
| MM70 | 02 | 1.72 | 1.62 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.79 | 0.79 | 0.69 | 1.00 | 1.71 |
| MM70 | 03 | 1.99 | 1.75 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.79 | 0.79 | 0.69 | 1.12 | 1.79 |
| MM70 | 04 | 2.12 | 1.86 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.79 | 0.79 | 0.69 | 1.25 | 1.83 |
| MM70 | 05 | 2.28 | 2.45 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.79 | 0.79 | 0.69 | 1.33 | 2.17 |
| MM70 | 06 | 2.47 | 2.55 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.52 | 2.46 |
| MM70 | 07 | 2.60 | 2.97 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.58 | 2.71 |
| MM70 | 08 | 2.93 | 3.25 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.63 | 3.19 |
| MM70 | 09 | 3.20 | 3.48 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.79 | 0.79 | 0.69 | 1.68 | 3.27 |
| MM70 | 10 | 3.30 | 3.69 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 0.79 | 0.79 | 0.69 | 1.78 | 3.50 |
| MM70 | 11 | 3.40 | 3.83 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.91 | 3.64 |
| MM70 | 12 | 3.50 | 3.97 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 2.04 | 3.77 |
| MM71 | 00 | 1.41 | 1.22 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.76 | 1.05 |
| MM71 | 01 | 1.57 | 1.52 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.86 | 1.35 |
| MM71 | 02 | 1.76 | 1.65 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.96 | 1.74 |
| MM71 | 03 | 2.03 | 1.77 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 1.09 | 1.82 |
| MM71 | 04 | 2.16 | 1.89 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.22 | 1.86 |
| MM71 | 05 | 2.32 | 2.48 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.29 | 2.20 |
| MM71 | 06 | 2.51 | 2.58 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.48 | 2.50 |
| MM71 | 07 | 2.64 | 3.00 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.55 | 2.74 |
| MM71 | 08 | 2.97 | 3.28 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.60 | 3.23 |
| MM71 | 09 | 3.24 | 3.51 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.65 | 3.31 |
| MM71 | 10 | 3.34 | 3.72 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.75 | 3.54 |
| MM71 | 11 | 3.44 | 3.86 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.88 | 3.68 |
| MM71 | 12 | 3.54 | 4.00 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 2.00 | 3.81 |
| MM72 | 00 | 1.41 | 1.25 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.76 | 1.09 |
| MM72 | 01 | 1.57 | 1.55 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM72 | 02 | 1.76 | 1.68 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM72 | 03 | 2.03 | 1.80 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.09 | 1.86 |
| MM72 | 04 | 2.16 | 1.91 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.22 | 1.90 |
| MM72 | 05 | 2.32 | 2.51 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM72 | 06 | 2.51 | 2.60 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM72 | 07 | 2.64 | 3.03 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM72 | 08 | 2.97 | 3.31 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.60 | 3.26 |
| MM72 | 09 | 3.24 | 3.53 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.65 | 3.34 |
| MM72 | 10 | 3.34 | 3.75 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.75 | 3.57 |
| MM72 | 11 | 3.44 | 3.89 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM72 | 12 | 3.54 | 4.03 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM73 | 00 | 1.43 | 1.27 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.75 | 1.08 |
| MM73 | 01 | 1.60 | 1.57 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.79 | 0.79 | 0.69 | 0.86 | 1.38 |
| MM73 | 02 | 1.79 | 1.70 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.79 | 0.79 | 0.69 | 0.96 | 1.77 |
| MM73 | 03 | 2.06 | 1.82 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 1.08 | 1.85 |
| MM73 | 04 | 2.19 | 1.94 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 1.21 | 1.89 |
| MM73 | 05 | 2.35 | 2.53 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 1.29 | 2.23 |
| MM73 | 06 | 2.54 | 2.63 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 1.48 | 2.53 |
| MM73 | 07 | 2.67 | 3.05 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.79 | 0.79 | 0.69 | 1.54 | 2.77 |
| MM73 | 08 | 3.00 | 3.33 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.79 | 0.79 | 0.69 | 1.59 | 3.26 |
| MM73 | 09 | 3.27 | 3.55 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.79 | 0.79 | 0.69 | 1.64 | 3.34 |
| MM73 | 10 | 3.37 | 3.77 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.79 | 0.79 | 0.69 | 1.74 | 3.57 |
| MM73 | 11 | 3.47 | 3.91 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.79 | 0.79 | 0.69 | 1.87 | 3.71 |
| MM73 | 12 | 3.57 | 4.05 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 0.79 | 0.79 | 0.69 | 2.00 | 3.84 |
| MM74 | 00 | 1.48 | 1.30 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.71 | 1.14 |
| MM74 | 01 | 1.65 | 1.59 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.81 | 1.44 |
| MM74 | 02 | 1.84 | 1.72 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.91 | 1.83 |
| MM74 | 03 | 2.11 | 1.85 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 1.04 | 1.91 |
| MM74 | 04 | 2.24 | 1.96 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.16 | 1.95 |
| MM74 | 05 | 2.40 | 2.55 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.24 | 2.29 |
| MM74 | 06 | 2.59 | 2.65 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.43 | 2.59 |
| MM74 | 07 | 2.72 | 3.07 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.49 | 2.83 |
| MM74 | 08 | 3.05 | 3.35 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.54 | 3.32 |
| MM74 | 09 | 3.32 | 3.58 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.59 | 3.40 |
| MM74 | 10 | 3.41 | 3.79 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.70 | 3.63 |
| MM74 | 11 | 3.52 | 3.93 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.82 | 3.76 |
| MM74 | 12 | 3.62 | 4.07 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.95 | 3.90 |
| MM75 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM75 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM75 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM75 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM75 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM75 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM75 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM75 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM75 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM75 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM75 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM75 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |
| MM75 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM76 | 00 | 1.91 | 1.54 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.58 | 1.35 |
| MM76 | 01 | 2.07 | 1.83 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.68 | 1.64 |
| MM76 | 02 | 2.26 | 1.96 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.78 | 2.03 |
| MM76 | 03 | 2.53 | 2.09 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.91 | 2.12 |
| MM76 | 04 | 2.66 | 2.20 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.03 | 2.16 |
| MM76 | 05 | 2.82 | 2.79 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.11 | 2.49 |
| MM76 | 06 | 3.01 | 2.89 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.30 | 2.79 |
| MM76 | 07 | 3.14 | 3.31 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.36 | 3.03 |
| MM76 | 08 | 3.47 | 3.59 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.41 | 3.52 |
| MM76 | 09 | 3.74 | 3.82 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.46 | 3.60 |
| MM76 | 10 | 3.84 | 4.03 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.57 | 3.83 |
| MM76 | 11 | 3.94 | 4.17 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.69 | 3.97 |
| MM76 | 12 | 4.04 | 4.31 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.82 | 4.10 |
| MM77 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM77 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM77 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM77 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM77 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM77 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM77 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM77 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM77 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM77 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM77 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM77 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM77 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM78 | 00 | 2.02 | 1.59 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.40 |
| MM78 | 01 | 2.19 | 1.88 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.67 | 1.69 |
| MM78 | 02 | 2.38 | 2.01 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.77 | 2.09 |
| MM78 | 03 | 2.65 | 2.14 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.89 | 2.17 |
| MM78 | 04 | 2.78 | 2.25 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 1.02 | 2.21 |
| MM78 | 05 | 2.94 | 2.84 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 1.10 | 2.55 |
| MM78 | 06 | 3.13 | 2.94 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.29 | 2.84 |
| MM78 | 07 | 3.26 | 3.36 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.35 | 3.09 |
| MM78 | 08 | 3.59 | 3.64 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.40 | 3.57 |
| MM78 | 09 | 3.86 | 3.87 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.45 | 3.65 |
| MM78 | 10 | 3.96 | 4.08 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.55 | 3.88 |
| MM78 | 11 | 4.06 | 4.22 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.68 | 4.02 |
| MM78 | 12 | 4.16 | 4.36 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.81 | 4.15 |
| MM79 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM79 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM79 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM79 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM79 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM79 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM79 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM79 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM79 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM79 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM79 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM79 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM79 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM80 | 00 | 2.12 | 1.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.55 | 1.45 |
| MM80 | 01 | 2.29 | 1.98 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.65 | 1.75 |
| MM80 | 02 | 2.48 | 2.11 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.76 | 2.14 |
| MM80 | 03 | 2.75 | 2.23 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.88 | 2.22 |
| MM80 | 04 | 2.88 | 2.35 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 1.01 | 2.26 |
| MM80 | 05 | 3.04 | 2.94 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.09 | 2.60 |
| MM80 | 06 | 3.23 | 3.04 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.28 | 2.90 |
| MM80 | 07 | 3.36 | 3.46 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.34 | 3.14 |
| MM80 | 08 | 3.69 | 3.74 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.39 | 3.63 |
| MM80 | 09 | 3.96 | 3.97 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.44 | 3.71 |
| MM80 | 10 | 4.06 | 4.18 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.54 | 3.94 |
| MM80 | 11 | 4.16 | 4.32 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.67 | 4.07 |
| MM80 | 12 | 4.26 | 4.46 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.79 | 4.21 |
| MM81 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM81 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM81 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM81 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM81 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM81 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM81 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM81 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM81 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM81 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM81 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM81 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM81 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM82 | 00 | 2.17 | 1.76 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.53 | 1.52 |
| MM82 | 01 | 2.34 | 2.06 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.69 | 0.63 | 1.82 |
| MM82 | 02 | 2.53 | 2.19 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.79 | 0.79 | 0.69 | 0.73 | 2.21 |
| MM82 | 03 | 2.80 | 2.31 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.86 | 2.29 |
| MM82 | 04 | 2.93 | 2.42 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.79 | 0.79 | 0.69 | 0.99 | 2.33 |
| MM82 | 05 | 3.09 | 3.02 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.06 | 2.67 |
| MM82 | 06 | 3.28 | 3.12 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 2.97 |
| MM82 | 07 | 3.41 | 3.54 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.79 | 0.79 | 0.69 | 1.32 | 3.21 |
| MM82 | 08 | 3.74 | 3.82 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.79 | 0.79 | 0.69 | 1.37 | 3.70 |
| MM82 | 09 | 4.01 | 4.04 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.79 | 0.79 | 0.69 | 1.42 | 3.78 |
| MM82 | 10 | 4.11 | 4.26 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.79 | 0.79 | 0.69 | 1.52 | 4.01 |
| MM82 | 11 | 4.21 | 4.40 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.79 | 0.79 | 0.69 | 1.64 | 4.14 |
| MM82 | 12 | 4.31 | 4.54 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 0.79 | 0.79 | 0.69 | 1.77 | 4.28 |
| MM83 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM83 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM83 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM83 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM83 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM83 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM83 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM83 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM83 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM83 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM83 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM83 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM83 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM84 | 00 | 2.25 | 1.83 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.49 | 1.57 |
| MM84 | 01 | 2.42 | 2.12 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.79 | 0.79 | 0.69 | 0.59 | 1.87 |
| MM84 | 02 | 2.61 | 2.25 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.79 | 0.79 | 0.69 | 0.70 | 2.26 |
| MM84 | 03 | 2.88 | 2.37 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.79 | 0.79 | 0.69 | 0.82 | 2.34 |
| MM84 | 04 | 3.01 | 2.49 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.95 | 2.38 |
| MM84 | 05 | 3.17 | 3.08 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.79 | 0.79 | 0.69 | 1.02 | 2.72 |
| MM84 | 06 | 3.36 | 3.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 1.21 | 3.02 |
| MM84 | 07 | 3.49 | 3.60 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.79 | 0.79 | 0.69 | 1.28 | 3.26 |
| MM84 | 08 | 3.82 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.33 | 3.75 |
| MM84 | 09 | 4.09 | 4.11 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.38 | 3.83 |
| MM84 | 10 | 4.19 | 4.32 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.79 | 0.79 | 0.69 | 1.48 | 4.06 |
| MM84 | 11 | 4.29 | 4.46 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.79 | 0.79 | 0.69 | 1.61 | 4.19 |
| MM84 | 12 | 4.39 | 4.60 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.79 | 0.79 | 0.69 | 1.73 | 4.33 |
| MM85 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM85 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM85 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM85 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM85 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM85 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM85 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM85 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM85 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM85 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM85 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM85 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |
| MM85 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM86 | 00 | 2.38 | 1.89 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.49 | 1.64 |
| MM86 | 01 | 2.55 | 2.19 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.59 | 1.94 |
| MM86 | 02 | 2.74 | 2.31 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.69 | 2.33 |
| MM86 | 03 | 3.01 | 2.44 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.82 | 2.41 |
| MM86 | 04 | 3.14 | 2.55 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.45 |
| MM86 | 05 | 3.30 | 3.14 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.02 | 2.79 |
| MM86 | 06 | 3.49 | 3.24 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.21 | 3.08 |
| MM86 | 07 | 3.62 | 3.67 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.33 |
| MM86 | 08 | 3.95 | 3.95 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.81 |
| MM86 | 09 | 4.22 | 4.17 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.90 |
| MM86 | 10 | 4.32 | 4.38 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM86 | 11 | 4.42 | 4.52 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.26 |
| MM86 | 12 | 4.52 | 4.67 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.73 | 4.40 |
| MM87 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |
| MM87 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM87 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM87 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM87 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM87 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM87 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM87 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM87 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM87 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM87 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM87 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM87 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM88 | 00 | 2.45 | 1.99 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.48 | 1.65 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM88 | 01 | 2.62 | 2.28 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.79 | 0.79 | 0.69 | 0.58 | 1.95 |
| MM88 | 02 | 2.81 | 2.41 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.68 | 2.34 |
| MM88 | 03 | 3.08 | 2.53 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.79 | 0.79 | 0.69 | 0.81 | 2.42 |
| MM88 | 04 | 3.21 | 2.65 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.94 | 2.46 |
| MM88 | 05 | 3.37 | 3.24 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.79 | 0.79 | 0.69 | 1.01 | 2.80 |
| MM88 | 06 | 3.56 | 3.34 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.79 | 0.79 | 0.69 | 1.20 | 3.09 |
| MM88 | 07 | 3.69 | 3.76 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.79 | 0.79 | 0.69 | 1.27 | 3.34 |
| MM88 | 08 | 4.02 | 4.04 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.79 | 0.79 | 0.69 | 1.32 | 3.82 |
| MM88 | 09 | 4.29 | 4.27 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.79 | 0.79 | 0.69 | 1.37 | 3.91 |
| MM88 | 10 | 4.39 | 4.48 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.79 | 0.79 | 0.69 | 1.47 | 4.13 |
| MM88 | 11 | 4.49 | 4.62 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.79 | 0.79 | 0.69 | 1.60 | 4.27 |
| MM88 | 12 | 4.59 | 4.76 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.79 | 0.79 | 0.69 | 1.72 | 4.41 |
| MM89 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM89 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM89 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM89 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM89 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM89 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM89 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM89 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM89 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM89 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM89 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM89 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM89 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM90 | 00 | 2.53 | 2.03 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.46 | 1.70 |
| MM90 | 01 | 2.70 | 2.33 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.79 | 0.79 | 0.69 | 0.56 | 1.99 |
| MM90 | 02 | 2.89 | 2.46 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.79 | 0.79 | 0.69 | 0.66 | 2.39 |
| MM90 | 03 | 3.16 | 2.58 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.79 | 0.79 | 0.69 | 0.79 | 2.47 |
| MM90 | 04 | 3.29 | 2.70 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.79 | 0.79 | 0.69 | 0.92 | 2.51 |
| MM90 | 05 | 3.45 | 3.29 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.79 | 0.79 | 0.69 | 0.99 | 2.85 |
| MM90 | 06 | 3.64 | 3.39 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.79 | 0.79 | 0.69 | 1.18 | 3.14 |
| MM90 | 07 | 3.77 | 3.81 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.69 | 1.25 | 3.39 |
| MM90 | 08 | 4.10 | 4.09 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.79 | 0.79 | 0.69 | 1.30 | 3.87 |
| MM90 | 09 | 4.37 | 4.31 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.79 | 0.79 | 0.69 | 1.35 | 3.95 |
| MM90 | 10 | 4.47 | 4.53 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.79 | 0.79 | 0.69 | 1.45 | 4.18 |
| MM90 | 11 | 4.57 | 4.67 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.79 | 0.79 | 0.69 | 1.57 | 4.32 |
| MM90 | 12 | 4.67 | 4.81 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.79 | 0.79 | 0.69 | 1.70 | 4.45 |
| MM91 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM91 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM91 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM91 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM91 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM91 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM91 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM91 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM91 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM91 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM91 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM91 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM91 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM92 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM92 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM92 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM92 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM92 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM92 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM92 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM92 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM92 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM92 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM92 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM92 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM92 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM93 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM93 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM93 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM93 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM93 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM93 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM93 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM93 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM93 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM93 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM93 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM93 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM93 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM94 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM94 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM94 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM94 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM94 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM94 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM94 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM94 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM94 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM94 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM94 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM94 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM94 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM95 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM95 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM95 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM95 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM95 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM95 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM95 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM95 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM95 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM95 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM95 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM95 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM95 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM96 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM96 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM96 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM96 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM96 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM96 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM96 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM96 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM96 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM96 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM96 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM96 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM96 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM97 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM97 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM97 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM97 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM97 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM97 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM97 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM97 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM97 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM97 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM97 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM97 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM97 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM98 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM98 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM98 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM98 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM98 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM98 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM98 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM98 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM98 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM98 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM98 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM98 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM98 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MM99 | 00 | 2.55 | 2.11 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.46 | 2.09 |
| MM99 | 01 | 2.71 | 2.40 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.79 | 0.79 | 0.69 | 0.56 | 2.39 |
| MM99 | 02 | 2.90 | 2.53 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.69 | 0.66 | 2.78 |
| MM99 | 03 | 3.17 | 2.66 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.79 | 0.79 | 0.69 | 0.78 | 2.86 |
| MM99 | 04 | 3.30 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.69 | 0.91 | 2.90 |
| MM99 | 05 | 3.46 | 3.36 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.79 | 0.79 | 0.69 | 0.99 | 3.24 |
| MM99 | 06 | 3.65 | 3.46 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.79 | 0.79 | 0.69 | 1.18 | 3.54 |
| MM99 | 07 | 3.78 | 3.88 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.79 | 0.79 | 0.69 | 1.24 | 3.78 |
| MM99 | 08 | 4.11 | 4.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.79 | 0.79 | 0.69 | 1.29 | 4.27 |
| MM99 | 09 | 4.38 | 4.39 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.69 | 1.34 | 4.35 |
| MM99 | 10 | 4.48 | 4.60 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.79 | 0.79 | 0.69 | 1.44 | 4.58 |
| MM99 | 11 | 4.58 | 4.74 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.79 | 0.79 | 0.69 | 1.57 | 4.71 |
| MM99 | 12 | 4.68 | 4.88 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 0.79 | 0.79 | 0.69 | 1.70 | 4.85 |
| MS14 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS14 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS14 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS14 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS14 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS14 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS14 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS14 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS14 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS14 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS14 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 2.20 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS14 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 2.30 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS14 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS15 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS15 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS15 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS15 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS15 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS15 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS15 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS15 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS15 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS15 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS15 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 2.20 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS15 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 2.30 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS15 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS16 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS16 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS16 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS16 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS16 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS16 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS16 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS16 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS16 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS16 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS16 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 2.20 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS16 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 2.30 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS16 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS17 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS17 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS17 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS17 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS17 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS17 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS17 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS17 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS17 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS17 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS17 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 2.20 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS17 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 2.30 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS17 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS18 | 00 | 3.23 | 2.87 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.78 | 2.83 |
| MS18 | 01 | 3.40 | 3.16 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.15 | 1.15 | 1.58 | 1.89 | 3.14 |
| MS18 | 02 | 3.59 | 3.20 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.15 | 1.15 | 1.58 | 1.98 | 3.53 |
| MS18 | 03 | 3.86 | 3.49 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.15 | 1.15 | 1.58 | 2.12 | 3.61 |
| MS18 | 04 | 3.99 | 3.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.15 | 1.15 | 1.58 | 2.24 | 3.70 |
| MS18 | 05 | 4.15 | 4.19 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.15 | 1.15 | 1.58 | 2.32 | 3.99 |
| MS18 | 06 | 4.34 | 4.18 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.15 | 1.15 | 1.58 | 2.51 | 4.29 |
| MS18 | 07 | 4.47 | 4.71 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.15 | 1.15 | 1.58 | 2.57 | 4.53 |
| MS18 | 08 | 4.80 | 5.01 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.15 | 1.15 | 1.58 | 2.62 | 5.02 |
| MS18 | 09 | 5.07 | 5.22 | 2.11 | 2.11 | 2.11 | 2.11 | 2.11 | 1.15 | 1.15 | 1.58 | 2.67 | 5.10 |
| MS18 | 10 | 5.17 | 5.44 | 2.20 | 2.20 | 2.20 | 2.20 | 2.20 | 1.15 | 1.15 | 1.58 | 2.77 | 5.33 |
| MS18 | 11 | 5.27 | 5.57 | 2.30 | 2.30 | 2.30 | 2.30 | 2.30 | 1.15 | 1.15 | 1.58 | 2.90 | 5.46 |
| MS18 | 12 | 5.37 | 5.71 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 1.15 | 1.15 | 1.58 | 3.03 | 5.60 |
| MS19 | 00 | 2.37 | 2.16 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.78 | 2.50 |
| MS19 | 01 | 2.54 | 2.45 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.13 | 1.13 | 1.54 | 1.88 | 2.80 |
| MS19 | 02 | 2.73 | 2.58 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.13 | 1.13 | 1.54 | 1.99 | 3.19 |
| MS19 | 03 | 3.00 | 2.71 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.13 | 1.13 | 1.54 | 2.11 | 3.27 |
| MS19 | 04 | 3.13 | 2.82 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.13 | 1.13 | 1.54 | 2.24 | 3.31 |
| MS19 | 05 | 3.29 | 3.41 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.13 | 1.13 | 1.54 | 2.31 | 3.65 |
| MS19 | 06 | 3.48 | 3.51 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.13 | 1.13 | 1.54 | 2.50 | 3.95 |
| MS19 | 07 | 3.61 | 3.93 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.13 | 1.13 | 1.54 | 2.57 | 4.19 |
| MS19 | 08 | 3.94 | 4.21 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.13 | 1.13 | 1.54 | 2.62 | 4.68 |
| MS19 | 09 | 4.21 | 4.44 | 1.88 | 1.88 | 1.88 | 1.88 | 1.88 | 1.13 | 1.13 | 1.54 | 2.67 | 4.76 |
| MS19 | 10 | 4.31 | 4.65 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.13 | 1.13 | 1.54 | 2.77 | 4.99 |
| MS19 | 11 | 4.41 | 4.79 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.13 | 1.13 | 1.54 | 2.90 | 5.12 |
| MS19 | 12 | 4.51 | 4.93 | 2.17 | 2.17 | 2.17 | 2.17 | 2.17 | 1.13 | 1.13 | 1.54 | 3.02 | 5.26 |
| MS20 | 00 | 2.37 | 1.96 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.78 | 2.50 |
| MS20 | 01 | 2.54 | 2.26 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.13 | 1.13 | 1.52 | 1.88 | 2.80 |
| MS20 | 02 | 2.73 | 2.39 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.13 | 1.13 | 1.52 | 1.99 | 3.19 |
| MS20 | 03 | 3.00 | 2.51 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.13 | 1.13 | 1.52 | 2.11 | 3.27 |
| MS20 | 04 | 3.13 | 2.63 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.13 | 1.13 | 1.52 | 2.24 | 3.31 |
| MS20 | 05 | 3.29 | 3.22 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.13 | 1.13 | 1.52 | 2.31 | 3.65 |
| MS20 | 06 | 3.48 | 3.32 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 1.13 | 1.13 | 1.52 | 2.50 | 3.95 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS20 | 07 | 3.61 | 3.74 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 1.13 | 1.13 | 1.52 | 2.57 | 4.19 |
| MS20 | 08 | 3.94 | 4.02 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 1.13 | 1.13 | 1.52 | 2.62 | 4.68 |
| MS20 | 09 | 4.21 | 4.24 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.13 | 1.13 | 1.52 | 2.67 | 4.76 |
| MS20 | 10 | 4.31 | 4.46 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.13 | 1.13 | 1.52 | 2.77 | 4.99 |
| MS20 | 11 | 4.41 | 4.60 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.13 | 1.13 | 1.52 | 2.90 | 5.12 |
| MS20 | 12 | 4.51 | 4.74 | 1.99 | 1.99 | 1.99 | 1.99 | 1.99 | 1.13 | 1.13 | 1.52 | 3.02 | 5.26 |
| MS21 | 00 | 1.98 | 1.80 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.59 | 2.27 |
| MS21 | 01 | 2.15 | 2.10 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.12 | 1.12 | 1.50 | 1.69 | 2.57 |
| MS21 | 02 | 2.34 | 2.22 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.12 | 1.12 | 1.50 | 1.79 | 2.96 |
| MS21 | 03 | 2.61 | 2.35 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.12 | 1.12 | 1.50 | 1.92 | 3.04 |
| MS21 | 04 | 2.74 | 2.46 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.12 | 1.12 | 1.50 | 2.05 | 3.08 |
| MS21 | 05 | 2.90 | 3.05 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.12 | 1.12 | 1.50 | 2.12 | 3.42 |
| MS21 | 06 | 3.09 | 3.15 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.12 | 1.12 | 1.50 | 2.31 | 3.72 |
| MS21 | 07 | 3.22 | 3.58 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.12 | 1.12 | 1.50 | 2.38 | 3.96 |
| MS21 | 08 | 3.55 | 3.86 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.12 | 1.12 | 1.50 | 2.43 | 4.45 |
| MS21 | 09 | 3.82 | 4.08 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 1.12 | 1.12 | 1.50 | 2.48 | 4.53 |
| MS21 | 10 | 3.92 | 4.29 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 1.12 | 1.12 | 1.50 | 2.58 | 4.76 |
| MS21 | 11 | 4.02 | 4.43 | 1.91 | 1.91 | 1.91 | 1.91 | 1.91 | 1.12 | 1.12 | 1.50 | 2.71 | 4.89 |
| MS21 | 12 | 4.12 | 4.58 | 2.01 | 2.01 | 2.01 | 2.01 | 2.01 | 1.12 | 1.12 | 1.50 | 2.83 | 5.03 |
| MS22 | 00 | 1.98 | 1.66 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.59 | 2.27 |
| MS22 | 01 | 2.15 | 1.96 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.11 | 1.11 | 1.48 | 1.69 | 2.57 |
| MS22 | 02 | 2.34 | 2.09 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 1.11 | 1.11 | 1.48 | 1.79 | 2.96 |
| MS22 | 03 | 2.61 | 2.21 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.11 | 1.11 | 1.48 | 1.92 | 3.04 |
| MS22 | 04 | 2.74 | 2.33 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.11 | 1.11 | 1.48 | 2.05 | 3.08 |
| MS22 | 05 | 2.90 | 2.92 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.11 | 1.11 | 1.48 | 2.12 | 3.42 |
| MS22 | 06 | 3.09 | 3.02 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.11 | 1.11 | 1.48 | 2.31 | 3.72 |
| MS22 | 07 | 3.22 | 3.44 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.11 | 1.11 | 1.48 | 2.38 | 3.96 |
| MS22 | 08 | 3.55 | 3.72 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 1.11 | 1.11 | 1.48 | 2.43 | 4.45 |
| MS22 | 09 | 3.82 | 3.95 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.11 | 1.11 | 1.48 | 2.48 | 4.53 |
| MS22 | 10 | 3.92 | 4.16 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 1.11 | 1.11 | 1.48 | 2.58 | 4.76 |
| MS22 | 11 | 4.02 | 4.30 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.11 | 1.11 | 1.48 | 2.71 | 4.89 |
| MS22 | 12 | 4.12 | 4.44 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.11 | 1.11 | 1.48 | 2.83 | 5.03 |
| MS23 | 00 | 1.75 | 1.55 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.58 | 1.98 |
| MS23 | 01 | 1.92 | 1.84 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 1.10 | 1.10 | 1.46 | 1.68 | 2.27 |
| MS23 | 02 | 2.11 | 1.97 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.10 | 1.10 | 1.46 | 1.78 | 2.67 |
| MS23 | 03 | 2.38 | 2.10 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.10 | 1.10 | 1.46 | 1.91 | 2.75 |
| MS23 | 04 | 2.51 | 2.21 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.10 | 1.10 | 1.46 | 2.04 | 2.79 |
| MS23 | 05 | 2.67 | 2.80 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.10 | 1.10 | 1.46 | 2.11 | 3.13 |
| MS23 | 06 | 2.86 | 2.90 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.10 | 1.10 | 1.46 | 2.30 | 3.42 |
| MS23 | 07 | 2.99 | 3.32 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.10 | 1.10 | 1.46 | 2.37 | 3.67 |
| MS23 | 08 | 3.32 | 3.60 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.10 | 1.10 | 1.46 | 2.42 | 4.15 |
| MS23 | 09 | 3.59 | 3.83 | 1.56 | 1.56 | 1.56 | 1.56 | 1.56 | 1.10 | 1.10 | 1.46 | 2.47 | 4.23 |
| MS23 | 10 | 3.69 | 4.04 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.10 | 1.10 | 1.46 | 2.57 | 4.46 |
| MS23 | 11 | 3.79 | 4.18 | 1.75 | 1.75 | 1.75 | 1.75 | 1.75 | 1.10 | 1.10 | 1.46 | 2.70 | 4.60 |
| MS23 | 12 | 3.89 | 4.32 | 1.85 | 1.85 | 1.85 | 1.85 | 1.85 | 1.10 | 1.10 | 1.46 | 2.82 | 4.73 |
| MS24 | 00 | 1.75 | 1.45 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.58 | 1.98 |
| MS24 | 01 | 1.92 | 1.75 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.09 | 1.09 | 1.44 | 1.68 | 2.27 |
| MS24 | 02 | 2.11 | 1.87 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.09 | 1.09 | 1.44 | 1.78 | 2.67 |
| MS24 | 03 | 2.38 | 2.00 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.09 | 1.09 | 1.44 | 1.91 | 2.75 |
| MS24 | 04 | 2.51 | 2.11 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.09 | 1.09 | 1.44 | 2.04 | 2.79 |
| MS24 | 05 | 2.67 | 2.70 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.09 | 1.09 | 1.44 | 2.11 | 3.13 |
| MS24 | 06 | 2.86 | 2.80 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.09 | 1.09 | 1.44 | 2.30 | 3.42 |
| MS24 | 07 | 2.99 | 3.23 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.09 | 1.09 | 1.44 | 2.37 | 3.67 |
| MS24 | 08 | 3.32 | 3.51 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.09 | 1.09 | 1.44 | 2.42 | 4.15 |
| MS24 | 09 | 3.59 | 3.73 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.09 | 1.09 | 1.44 | 2.47 | 4.23 |
| MS24 | 10 | 3.69 | 3.94 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.09 | 1.09 | 1.44 | 2.57 | 4.46 |
| MS24 | 11 | 3.79 | 4.09 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 1.09 | 1.09 | 1.44 | 2.70 | 4.60 |
| MS24 | 12 | 3.89 | 4.23 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.09 | 1.09 | 1.44 | 2.82 | 4.73 |
| MS25 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS25 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS25 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS25 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS25 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS25 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS25 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS25 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS25 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS25 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS25 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS25 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS25 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS26 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS26 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS26 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS26 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS26 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS26 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS26 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS26 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS26 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS26 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS26 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS26 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS26 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS27 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS27 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS27 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS27 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS27 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS27 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS27 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS27 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS27 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS27 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS27 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS27 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS27 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS28 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS28 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS28 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS28 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS28 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS28 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS28 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS28 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS28 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS28 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS28 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS28 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS28 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS29 | 00 | 1.56 | 1.18 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.50 | 1.78 |
| MS29 | 01 | 1.73 | 1.47 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.08 | 1.08 | 1.39 | 1.60 | 2.08 |
| MS29 | 02 | 1.92 | 1.60 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.08 | 1.08 | 1.39 | 1.70 | 2.47 |
| MS29 | 03 | 2.19 | 1.73 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.08 | 1.08 | 1.39 | 1.83 | 2.55 |
| MS29 | 04 | 2.32 | 1.84 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.08 | 1.08 | 1.39 | 1.95 | 2.59 |
| MS29 | 05 | 2.48 | 2.43 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.08 | 1.08 | 1.39 | 2.03 | 2.93 |
| MS29 | 06 | 2.67 | 2.53 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.08 | 1.08 | 1.39 | 2.22 | 3.23 |
| MS29 | 07 | 2.80 | 2.95 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.08 | 1.08 | 1.39 | 2.28 | 3.47 |
| MS29 | 08 | 3.13 | 3.24 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 1.08 | 1.08 | 1.39 | 2.33 | 3.96 |
| MS29 | 09 | 3.40 | 3.46 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 1.08 | 1.08 | 1.39 | 2.38 | 4.04 |
| MS29 | 10 | 3.50 | 3.67 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 1.08 | 1.08 | 1.39 | 2.48 | 4.27 |
| MS29 | 11 | 3.60 | 3.81 | 1.90 | 1.90 | 1.90 | 1.90 | 1.90 | 1.08 | 1.08 | 1.39 | 2.61 | 4.40 |
| MS29 | 12 | 3.70 | 3.95 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.08 | 1.08 | 1.39 | 2.74 | 4.54 |
| MS30 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS30 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS30 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS30 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS30 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS30 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS30 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS30 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS30 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS30 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS30 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS30 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS30 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS31 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS31 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS31 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS31 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS31 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS31 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS31 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS31 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS31 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS31 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS31 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS31 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS31 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS32 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS32 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS32 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS32 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS32 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS32 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS32 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS32 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS32 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS32 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS32 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS32 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS32 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS33 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS33 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS33 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS33 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS33 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS33 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS33 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS33 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS33 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS33 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS33 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS33 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS33 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS34 | 00 | 1.45 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.45 | 1.54 |
| MS34 | 01 | 1.62 | 1.43 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.04 | 1.04 | 1.30 | 1.56 | 1.84 |
| MS34 | 02 | 1.81 | 1.56 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 1.04 | 1.04 | 1.30 | 1.66 | 2.23 |
| MS34 | 03 | 2.08 | 1.69 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.04 | 1.04 | 1.30 | 1.78 | 2.31 |
| MS34 | 04 | 2.21 | 1.80 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 1.04 | 1.04 | 1.30 | 1.91 | 2.35 |
| MS34 | 05 | 2.37 | 2.39 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.04 | 1.04 | 1.30 | 1.99 | 2.69 |
| MS34 | 06 | 2.56 | 2.49 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 1.04 | 1.04 | 1.30 | 2.18 | 2.98 |
| MS34 | 07 | 2.69 | 2.91 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.04 | 1.04 | 1.30 | 2.24 | 3.23 |
| MS34 | 08 | 3.02 | 3.19 | 1.65 | 1.65 | 1.65 | 1.65 | 1.65 | 1.04 | 1.04 | 1.30 | 2.29 | 3.71 |
| MS34 | 09 | 3.29 | 3.42 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 1.04 | 1.04 | 1.30 | 2.34 | 3.80 |
| MS34 | 10 | 3.39 | 3.63 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.04 | 1.04 | 1.30 | 2.44 | 4.02 |
| MS34 | 11 | 3.49 | 3.77 | 1.97 | 1.97 | 1.97 | 1.97 | 1.97 | 1.04 | 1.04 | 1.30 | 2.57 | 4.16 |
| MS34 | 12 | 3.59 | 3.91 | 2.07 | 2.07 | 2.07 | 2.07 | 2.07 | 1.04 | 1.04 | 1.30 | 2.70 | 4.30 |
| MS35 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS35 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS35 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS35 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS35 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS35 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS35 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS35 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS35 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS35 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS35 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS35 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS35 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS36 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS36 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS36 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS36 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS36 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS36 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS36 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS36 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS36 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS36 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS36 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS36 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS36 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS37 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS37 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS37 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS37 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS37 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS37 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS37 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS37 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS37 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS37 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS37 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS37 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS37 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS38 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS38 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS38 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS38 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS38 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS38 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS38 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS38 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS38 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS38 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS38 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS38 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS38 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS39 | 00 | 1.40 | 1.12 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.34 | 1.36 |
| MS39 | 01 | 1.57 | 1.41 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.00 | 1.00 | 1.22 | 1.45 | 1.66 |
| MS39 | 02 | 1.76 | 1.54 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.00 | 1.00 | 1.22 | 1.55 | 2.05 |
| MS39 | 03 | 2.03 | 1.67 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.00 | 1.00 | 1.22 | 1.67 | 2.13 |
| MS39 | 04 | 2.16 | 1.78 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.00 | 1.00 | 1.22 | 1.80 | 2.17 |
| MS39 | 05 | 2.32 | 2.37 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.00 | 1.00 | 1.22 | 1.88 | 2.51 |
| MS39 | 06 | 2.51 | 2.47 | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.00 | 1.00 | 1.22 | 2.07 | 2.80 |
| MS39 | 07 | 2.64 | 2.89 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.00 | 1.00 | 1.22 | 2.13 | 3.05 |
| MS39 | 08 | 2.97 | 3.17 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.00 | 1.00 | 1.22 | 2.18 | 3.53 |
| MS39 | 09 | 3.24 | 3.40 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 1.00 | 1.00 | 1.22 | 2.23 | 3.61 |
| MS39 | 10 | 3.34 | 3.61 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 1.00 | 1.00 | 1.22 | 2.33 | 3.84 |
| MS39 | 11 | 3.44 | 3.75 | 1.92 | 1.92 | 1.92 | 1.92 | 1.92 | 1.00 | 1.00 | 1.22 | 2.46 | 3.98 |
| MS39 | 12 | 3.54 | 3.89 | 2.02 | 2.02 | 2.02 | 2.02 | 2.02 | 1.00 | 1.00 | 1.22 | 2.58 | 4.11 |
| MS40 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS40 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS40 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS40 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS40 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS40 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS40 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS40 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS40 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS40 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS40 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS40 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS40 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS41 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS41 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS41 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS41 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS41 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS41 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS41 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS41 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS41 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS41 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS41 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS41 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS41 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS42 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS42 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS42 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS42 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS42 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS42 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS42 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS42 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS42 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS42 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS42 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS42 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS42 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS43 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS43 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS43 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS43 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS43 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS43 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS43 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS43 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS43 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS43 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS43 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS43 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS43 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS44 | 00 | 1.32 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.32 | 1.23 |
| MS44 | 01 | 1.49 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 1.14 | 1.42 | 1.52 |
| MS44 | 02 | 1.68 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 0.96 | 1.14 | 1.52 | 1.92 |
| MS44 | 03 | 1.95 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.96 | 0.96 | 1.14 | 1.65 | 2.00 |
| MS44 | 04 | 2.08 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.96 | 0.96 | 1.14 | 1.77 | 2.04 |
| MS44 | 05 | 2.24 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.96 | 0.96 | 1.14 | 1.85 | 2.38 |
| MS44 | 06 | 2.43 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.96 | 0.96 | 1.14 | 2.04 | 2.67 |
| MS44 | 07 | 2.56 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.96 | 0.96 | 1.14 | 2.10 | 2.92 |
| MS44 | 08 | 2.89 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.96 | 0.96 | 1.14 | 2.15 | 3.40 |
| MS44 | 09 | 3.16 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.96 | 0.96 | 1.14 | 2.20 | 3.48 |
| MS44 | 10 | 3.26 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.96 | 0.96 | 1.14 | 2.31 | 3.71 |
| MS44 | 11 | 3.36 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.96 | 0.96 | 1.14 | 2.43 | 3.85 |
| MS44 | 12 | 3.46 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.96 | 0.96 | 1.14 | 2.56 | 3.98 |
| MS45 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS45 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS45 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS45 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS45 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS45 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS45 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS45 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS45 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS45 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS45 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS45 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS45 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS46 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS46 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS46 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS46 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS46 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS46 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS46 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS46 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS46 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS46 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS46 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS46 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS46 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS47 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS47 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS47 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS47 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS47 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS47 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS47 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS47 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS47 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS47 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS47 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS47 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS47 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS48 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS48 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS48 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS48 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS48 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS48 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS48 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS48 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS48 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS48 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS48 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS48 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS48 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS49 | 00 | 1.24 | 1.12 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.25 | 1.22 |
| MS49 | 01 | 1.41 | 1.41 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.93 | 0.93 | 1.07 | 1.35 | 1.52 |
| MS49 | 02 | 1.60 | 1.54 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.93 | 0.93 | 1.07 | 1.46 | 1.91 |
| MS49 | 03 | 1.87 | 1.67 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.93 | 0.93 | 1.07 | 1.58 | 2.00 |
| MS49 | 04 | 2.00 | 1.78 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.93 | 0.93 | 1.07 | 1.71 | 2.04 |
| MS49 | 05 | 2.16 | 2.37 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.93 | 0.93 | 1.07 | 1.79 | 2.37 |
| MS49 | 06 | 2.35 | 2.47 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.93 | 0.93 | 1.07 | 1.98 | 2.67 |
| MS49 | 07 | 2.48 | 2.89 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.93 | 0.93 | 1.07 | 2.04 | 2.91 |
| MS49 | 08 | 2.81 | 3.17 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.93 | 0.93 | 1.07 | 2.09 | 3.40 |
| MS49 | 09 | 3.08 | 3.40 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.93 | 0.93 | 1.07 | 2.14 | 3.48 |
| MS49 | 10 | 3.18 | 3.61 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.93 | 0.93 | 1.07 | 2.24 | 3.71 |
| MS49 | 11 | 3.28 | 3.75 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.93 | 0.93 | 1.07 | 2.37 | 3.85 |
| MS49 | 12 | 3.38 | 3.89 | 1.89 | 1.89 | 1.89 | 1.89 | 1.89 | 0.93 | 0.93 | 1.07 | 2.49 | 3.98 |
| MS50 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS50 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS50 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS50 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS50 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS50 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS50 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS50 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS50 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS50 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS50 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS50 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS50 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS51 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS51 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS51 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS51 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS51 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS51 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS51 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS51 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS51 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS51 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS51 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS51 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS51 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS52 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS52 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS52 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS52 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS52 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS52 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS52 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS52 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS52 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS52 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS52 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS52 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS52 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS53 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS53 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS53 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS53 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS53 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS53 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS53 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS53 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS53 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS53 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS53 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS53 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS53 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS54 | 00 | 1.19 | 1.02 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.18 | 1.17 |
| MS54 | 01 | 1.35 | 1.32 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.89 | 0.89 | 1.00 | 1.28 | 1.47 |
| MS54 | 02 | 1.54 | 1.44 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.89 | 0.89 | 1.00 | 1.38 | 1.86 |
| MS54 | 03 | 1.81 | 1.57 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.89 | 0.89 | 1.00 | 1.51 | 1.94 |
| MS54 | 04 | 1.94 | 1.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.89 | 0.89 | 1.00 | 1.63 | 1.98 |
| MS54 | 05 | 2.10 | 2.27 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.89 | 0.89 | 1.00 | 1.71 | 2.32 |
| MS54 | 06 | 2.29 | 2.37 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.89 | 0.89 | 1.00 | 1.90 | 2.62 |
| MS54 | 07 | 2.42 | 2.80 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.89 | 0.89 | 1.00 | 1.96 | 2.86 |
| MS54 | 08 | 2.75 | 3.08 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 0.89 | 0.89 | 1.00 | 2.01 | 3.35 |
| MS54 | 09 | 3.02 | 3.30 | 1.43 | 1.43 | 1.43 | 1.43 | 1.43 | 0.89 | 0.89 | 1.00 | 2.06 | 3.43 |
| MS54 | 10 | 3.12 | 3.51 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.89 | 0.89 | 1.00 | 2.16 | 3.66 |
| MS54 | 11 | 3.22 | 3.66 | 1.63 | 1.63 | 1.63 | 1.63 | 1.63 | 0.89 | 0.89 | 1.00 | 2.29 | 3.79 |
| MS54 | 12 | 3.32 | 3.80 | 1.73 | 1.73 | 1.73 | 1.73 | 1.73 | 0.89 | 0.89 | 1.00 | 2.42 | 3.93 |
| MS55 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS55 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS55 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS55 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS55 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS55 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS55 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS55 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS55 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS55 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS55 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS55 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS55 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS56 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS56 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS56 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS56 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS56 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS56 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS56 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS56 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS56 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS56 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS56 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS56 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS56 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS57 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS57 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS57 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS57 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS57 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS57 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS57 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS57 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS57 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS57 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS57 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS57 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS57 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS58 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS58 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS58 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS58 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS58 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS58 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS58 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS58 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS58 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS58 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS58 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS58 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS58 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS59 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS59 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS59 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS59 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS59 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS59 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS59 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS59 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS59 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS59 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS59 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS59 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS59 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS60 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS60 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS60 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS60 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS60 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS60 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS60 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS60 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS60 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS60 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS60 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS60 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS60 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS61 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS61 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS61 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS61 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS61 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS61 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS61 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS61 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS61 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS61 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS61 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS61 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS61 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS62 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS62 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS62 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS62 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS62 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS62 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS62 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS62 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS62 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS62 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS62 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS62 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS62 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS63 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS63 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS63 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS63 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS63 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS63 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS63 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS63 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS63 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS63 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS63 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS63 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS63 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS64 | 00 | 1.24 | 1.18 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.06 | 1.30 |
| MS64 | 01 | 1.41 | 1.47 | 0.74 | 0.74 | 0.74 | 0.74 | 0.74 | 0.86 | 0.86 | 0.92 | 1.16 | 1.60 |
| MS64 | 02 | 1.60 | 1.60 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.92 | 1.26 | 1.99 |
| MS64 | 03 | 1.87 | 1.73 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.86 | 0.86 | 0.92 | 1.39 | 2.07 |
| MS64 | 04 | 2.00 | 1.84 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.86 | 0.86 | 0.92 | 1.51 | 2.11 |
| MS64 | 05 | 2.16 | 2.43 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.86 | 0.86 | 0.92 | 1.59 | 2.45 |
| MS64 | 06 | 2.35 | 2.53 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.86 | 0.86 | 0.92 | 1.78 | 2.75 |
| MS64 | 07 | 2.48 | 2.95 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.86 | 0.86 | 0.92 | 1.84 | 2.99 |
| MS64 | 08 | 2.81 | 3.23 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.86 | 0.86 | 0.92 | 1.89 | 3.48 |
| MS64 | 09 | 3.08 | 3.46 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.86 | 0.86 | 0.92 | 1.94 | 3.56 |
| MS64 | 10 | 3.18 | 3.67 | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 0.86 | 0.86 | 0.92 | 2.04 | 3.79 |
| MS64 | 11 | 3.28 | 3.81 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.86 | 0.86 | 0.92 | 2.17 | 3.92 |
| MS64 | 12 | 3.38 | 3.95 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.86 | 0.86 | 0.92 | 2.30 | 4.06 |
| MS65 | 00 | 1.47 | 1.18 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.06 | 1.30 |
| MS65 | 01 | 1.64 | 1.47 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.79 | 0.79 | 0.84 | 1.16 | 1.60 |
| MS65 | 02 | 1.83 | 1.60 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.79 | 0.79 | 0.84 | 1.26 | 1.99 |
| MS65 | 03 | 2.10 | 1.73 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.79 | 0.79 | 0.84 | 1.39 | 2.07 |
| MS65 | 04 | 2.23 | 1.84 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.79 | 0.79 | 0.84 | 1.52 | 2.11 |
| MS65 | 05 | 2.39 | 2.43 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.79 | 0.79 | 0.84 | 1.59 | 2.45 |
| MS65 | 06 | 2.58 | 2.53 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.79 | 0.79 | 0.84 | 1.78 | 2.75 |
| MS65 | 07 | 2.71 | 2.95 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.79 | 0.79 | 0.84 | 1.85 | 2.99 |
| MS65 | 08 | 3.04 | 3.23 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.79 | 0.79 | 0.84 | 1.90 | 3.48 |
| MS65 | 09 | 3.31 | 3.46 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.79 | 0.79 | 0.84 | 1.95 | 3.56 |
| MS65 | 10 | 3.41 | 3.67 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.79 | 0.79 | 0.84 | 2.05 | 3.79 |
| MS65 | 11 | 3.51 | 3.81 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 0.79 | 0.79 | 0.84 | 2.18 | 3.92 |
| MS65 | 12 | 3.61 | 3.95 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 0.79 | 0.79 | 0.84 | 2.30 | 4.06 |
| MS66 | 00 | 1.53 | 1.33 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 0.92 | 1.31 |
| MS66 | 01 | 1.70 | 1.63 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.79 | 0.79 | 0.83 | 1.03 | 1.61 |
| MS66 | 02 | 1.89 | 1.76 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.79 | 0.79 | 0.83 | 1.13 | 2.00 |
| MS66 | 03 | 2.16 | 1.88 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 0.79 | 0.79 | 0.83 | 1.25 | 2.08 |
| MS66 | 04 | 2.29 | 1.99 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.79 | 0.79 | 0.83 | 1.38 | 2.12 |
| MS66 | 05 | 2.45 | 2.59 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.79 | 0.79 | 0.83 | 1.46 | 2.46 |
| MS66 | 06 | 2.64 | 2.68 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.79 | 0.79 | 0.83 | 1.65 | 2.76 |
| MS66 | 07 | 2.77 | 3.11 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 0.79 | 0.79 | 0.83 | 1.71 | 3.00 |
| MS66 | 08 | 3.10 | 3.39 | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 0.79 | 0.79 | 0.83 | 1.76 | 3.49 |
| MS66 | 09 | 3.37 | 3.61 | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | 0.79 | 0.79 | 0.83 | 1.81 | 3.57 |
| MS66 | 10 | 3.47 | 3.83 | 1.64 | 1.64 | 1.64 | 1.64 | 1.64 | 0.79 | 0.79 | 0.83 | 1.91 | 3.80 |
| MS66 | 11 | 3.57 | 3.97 | 1.74 | 1.74 | 1.74 | 1.74 | 1.74 | 0.79 | 0.79 | 0.83 | 2.04 | 3.93 |
| MS66 | 12 | 3.67 | 4.11 | 1.84 | 1.84 | 1.84 | 1.84 | 1.84 | 0.79 | 0.79 | 0.83 | 2.17 | 4.07 |
| MS67 | 00 | 1.56 | 1.42 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.89 | 1.36 |
| MS67 | 01 | 1.73 | 1.72 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.78 | 0.78 | 0.82 | 0.99 | 1.66 |
| MS67 | 02 | 1.91 | 1.84 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.78 | 0.78 | 0.82 | 1.10 | 2.05 |
| MS67 | 03 | 2.19 | 1.97 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.78 | 0.78 | 0.82 | 1.22 | 2.13 |
| MS67 | 04 | 2.31 | 2.08 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.78 | 0.78 | 0.82 | 1.35 | 2.17 |
| MS67 | 05 | 2.47 | 2.68 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.78 | 0.78 | 0.82 | 1.42 | 2.51 |
| MS67 | 06 | 2.67 | 2.77 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.78 | 0.78 | 0.82 | 1.61 | 2.81 |
| MS67 | 07 | 2.79 | 3.20 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.78 | 0.78 | 0.82 | 1.68 | 3.05 |
| MS67 | 08 | 3.13 | 3.48 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.78 | 0.78 | 0.82 | 1.73 | 3.54 |
| MS67 | 09 | 3.39 | 3.70 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.78 | 0.78 | 0.82 | 1.78 | 3.62 |
| MS67 | 10 | 3.49 | 3.91 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.78 | 0.78 | 0.82 | 1.88 | 3.85 |
| MS67 | 11 | 3.59 | 4.06 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.78 | 0.78 | 0.82 | 2.01 | 3.98 |
| MS67 | 12 | 3.69 | 4.20 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.78 | 0.78 | 0.82 | 2.13 | 4.12 |
| MS68 | 00 | 1.59 | 1.42 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.89 | 1.39 |
| MS68 | 01 | 1.76 | 1.71 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.77 | 0.77 | 0.81 | 0.99 | 1.69 |
| MS68 | 02 | 1.95 | 1.84 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.77 | 0.77 | 0.81 | 1.10 | 2.08 |
| MS68 | 03 | 2.22 | 1.97 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.77 | 0.77 | 0.81 | 1.22 | 2.16 |
| MS68 | 04 | 2.35 | 2.08 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.77 | 0.77 | 0.81 | 1.35 | 2.20 |
| MS68 | 05 | 2.51 | 2.67 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.77 | 0.77 | 0.81 | 1.42 | 2.54 |
| MS68 | 06 | 2.70 | 2.77 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.77 | 0.77 | 0.81 | 1.61 | 2.84 |
| MS68 | 07 | 2.83 | 3.19 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.77 | 0.77 | 0.81 | 1.68 | 3.08 |
| MS68 | 08 | 3.16 | 3.47 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.77 | 0.77 | 0.81 | 1.73 | 3.57 |
| MS68 | 09 | 3.43 | 3.70 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.77 | 0.77 | 0.81 | 1.78 | 3.65 |
| MS68 | 10 | 3.53 | 3.91 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.77 | 0.77 | 0.81 | 1.88 | 3.88 |
| MS68 | 11 | 3.63 | 4.05 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.77 | 0.77 | 0.81 | 2.01 | 4.01 |
| MS68 | 12 | 3.73 | 4.19 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.77 | 0.77 | 0.81 | 2.13 | 4.15 |
| MS69 | 00 | 1.66 | 1.49 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 0.91 | 1.44 |
| MS69 | 01 | 1.83 | 1.79 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.77 | 0.77 | 0.80 | 1.01 | 1.74 |
| MS69 | 02 | 2.02 | 1.92 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.77 | 0.77 | 0.80 | 1.11 | 2.13 |
| MS69 | 03 | 2.29 | 2.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.77 | 0.77 | 0.80 | 1.24 | 2.21 |
| MS69 | 04 | 2.42 | 2.15 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.77 | 0.77 | 0.80 | 1.36 | 2.25 |
| MS69 | 05 | 2.58 | 2.75 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.77 | 0.77 | 0.80 | 1.44 | 2.59 |
| MS69 | 06 | 2.77 | 2.84 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.77 | 0.77 | 0.80 | 1.63 | 2.89 |
| MS69 | 07 | 2.90 | 3.27 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.77 | 0.77 | 0.80 | 1.69 | 3.13 |
| MS69 | 08 | 3.23 | 3.55 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.77 | 0.77 | 0.80 | 1.74 | 3.62 |
| MS69 | 09 | 3.50 | 3.77 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.77 | 0.77 | 0.80 | 1.79 | 3.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS69 | 10 | 3.60 | 3.99 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.77 | 0.77 | 0.80 | 1.90 | 3.93 |
| MS69 | 11 | 3.70 | 4.13 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.77 | 0.77 | 0.80 | 2.02 | 4.06 |
| MS69 | 12 | 3.80 | 4.27 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.77 | 0.77 | 0.80 | 2.15 | 4.20 |
| MS70 | 00 | 1.69 | 1.50 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.90 | 1.48 |
| MS70 | 01 | 1.86 | 1.79 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 1.00 | 1.78 |
| MS70 | 02 | 2.05 | 1.92 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 1.10 | 2.17 |
| MS70 | 03 | 2.32 | 2.05 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.22 | 2.25 |
| MS70 | 04 | 2.45 | 2.16 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.35 | 2.30 |
| MS70 | 05 | 2.61 | 2.75 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.43 | 2.63 |
| MS70 | 06 | 2.80 | 2.85 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.62 | 2.93 |
| MS70 | 07 | 2.93 | 3.27 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.68 | 3.17 |
| MS70 | 08 | 3.26 | 3.56 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.73 | 3.66 |
| MS70 | 09 | 3.53 | 3.78 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.78 | 3.74 |
| MS70 | 10 | 3.63 | 3.99 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.88 | 3.97 |
| MS70 | 11 | 3.73 | 4.13 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 2.01 | 4.11 |
| MS70 | 12 | 3.83 | 4.27 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 2.14 | 4.24 |
| MS71 | 00 | 1.73 | 1.54 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.89 | 1.52 |
| MS71 | 01 | 1.90 | 1.84 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.76 | 0.76 | 0.79 | 0.99 | 1.82 |
| MS71 | 02 | 2.09 | 1.97 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.76 | 0.76 | 0.79 | 1.09 | 2.21 |
| MS71 | 03 | 2.36 | 2.09 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.22 | 2.29 |
| MS71 | 04 | 2.49 | 2.21 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 0.76 | 0.76 | 0.79 | 1.35 | 2.33 |
| MS71 | 05 | 2.65 | 2.80 | 1.16 | 1.16 | 1.16 | 1.16 | 1.16 | 0.76 | 0.76 | 0.79 | 1.42 | 2.67 |
| MS71 | 06 | 2.84 | 2.90 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.61 | 2.97 |
| MS71 | 07 | 2.97 | 3.32 | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | 0.76 | 0.76 | 0.79 | 1.68 | 3.21 |
| MS71 | 08 | 3.30 | 3.60 | 1.39 | 1.39 | 1.39 | 1.39 | 1.39 | 0.76 | 0.76 | 0.79 | 1.73 | 3.70 |
| MS71 | 09 | 3.57 | 3.83 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 0.76 | 0.76 | 0.79 | 1.78 | 3.78 |
| MS71 | 10 | 3.67 | 4.04 | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 0.76 | 0.76 | 0.79 | 1.88 | 4.01 |
| MS71 | 11 | 3.77 | 4.18 | 1.72 | 1.72 | 1.72 | 1.72 | 1.72 | 0.76 | 0.76 | 0.79 | 2.00 | 4.15 |
| MS71 | 12 | 3.87 | 4.32 | 1.82 | 1.82 | 1.82 | 1.82 | 1.82 | 0.76 | 0.76 | 0.79 | 2.13 | 4.28 |
| MS72 | 00 | 1.75 | 1.57 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.84 | 1.63 |
| MS72 | 01 | 1.92 | 1.87 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.94 | 1.93 |
| MS72 | 02 | 2.11 | 2.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.05 | 2.32 |
| MS72 | 03 | 2.38 | 2.12 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.17 | 2.40 |
| MS72 | 04 | 2.51 | 2.24 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.30 | 2.44 |
| MS72 | 05 | 2.67 | 2.83 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.37 | 2.78 |
| MS72 | 06 | 2.86 | 2.93 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.56 | 3.08 |
| MS72 | 07 | 2.99 | 3.35 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.63 | 3.32 |
| MS72 | 08 | 3.32 | 3.63 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.68 | 3.81 |
| MS72 | 09 | 3.59 | 3.86 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.73 | 3.89 |
| MS72 | 10 | 3.69 | 4.07 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.83 | 4.12 |
| MS72 | 11 | 3.79 | 4.21 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.96 | 4.25 |
| MS72 | 12 | 3.89 | 4.35 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.08 | 4.39 |
| MS73 | 00 | 1.84 | 1.61 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.83 | 1.63 |
| MS73 | 01 | 2.01 | 1.91 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.76 | 0.76 | 0.79 | 0.93 | 1.93 |
| MS73 | 02 | 2.20 | 2.04 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.76 | 0.76 | 0.79 | 1.03 | 2.32 |
| MS73 | 03 | 2.47 | 2.16 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.16 | 2.40 |
| MS73 | 04 | 2.60 | 2.28 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.29 | 2.44 |
| MS73 | 05 | 2.76 | 2.87 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.36 | 2.78 |
| MS73 | 06 | 2.95 | 2.97 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 0.76 | 0.76 | 0.79 | 1.55 | 3.07 |
| MS73 | 07 | 3.08 | 3.39 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 0.76 | 0.76 | 0.79 | 1.61 | 3.32 |
| MS73 | 08 | 3.41 | 3.67 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 0.76 | 0.76 | 0.79 | 1.67 | 3.80 |
| MS73 | 09 | 3.68 | 3.90 | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 0.76 | 0.76 | 0.79 | 1.72 | 3.89 |
| MS73 | 10 | 3.78 | 4.11 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 0.76 | 0.76 | 0.79 | 1.82 | 4.12 |
| MS73 | 11 | 3.88 | 4.25 | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 0.76 | 0.76 | 0.79 | 1.94 | 4.25 |
| MS73 | 12 | 3.98 | 4.39 | 1.80 | 1.80 | 1.80 | 1.80 | 1.80 | 0.76 | 0.76 | 0.79 | 2.07 | 4.39 |
| MS74 | 00 | 1.87 | 1.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.83 | 1.72 |
| MS74 | 01 | 2.04 | 1.97 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.93 | 2.01 |
| MS74 | 02 | 2.23 | 2.09 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 1.03 | 2.41 |
| MS74 | 03 | 2.50 | 2.22 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 1.16 | 2.49 |
| MS74 | 04 | 2.63 | 2.33 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.29 | 2.53 |
| MS74 | 05 | 2.79 | 2.92 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.36 | 2.87 |
| MS74 | 06 | 2.98 | 3.02 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.55 | 3.16 |
| MS74 | 07 | 3.11 | 3.45 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.61 | 3.41 |
| MS74 | 08 | 3.44 | 3.73 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.67 | 3.89 |
| MS74 | 09 | 3.71 | 3.95 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.72 | 3.97 |
| MS74 | 10 | 3.81 | 4.16 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.82 | 4.20 |
| MS74 | 11 | 3.91 | 4.30 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.94 | 4.34 |
| MS74 | 12 | 4.01 | 4.45 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 2.07 | 4.47 |
| MS75 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS75 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS75 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS75 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS75 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS75 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS75 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS75 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS75 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS75 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS75 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS75 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS75 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS76 | 00 | 2.53 | 2.13 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.70 | 2.08 |
| MS76 | 01 | 2.70 | 2.42 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.80 | 2.38 |
| MS76 | 02 | 2.89 | 2.55 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.90 | 2.77 |
| MS76 | 03 | 3.16 | 2.68 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.02 | 2.85 |
| MS76 | 04 | 3.29 | 2.79 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 1.15 | 2.89 |
| MS76 | 05 | 3.45 | 3.38 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.23 | 3.23 |
| MS76 | 06 | 3.64 | 3.48 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.42 | 3.53 |
| MS76 | 07 | 3.77 | 3.90 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.48 | 3.77 |
| MS76 | 08 | 4.10 | 4.19 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.53 | 4.26 |
| MS76 | 09 | 4.37 | 4.41 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.58 | 4.34 |
| MS76 | 10 | 4.47 | 4.62 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.68 | 4.57 |
| MS76 | 11 | 4.57 | 4.76 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.81 | 4.70 |
| MS76 | 12 | 4.67 | 4.90 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.94 | 4.84 |
| MS77 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS77 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS77 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS77 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS77 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS77 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS77 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS77 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS77 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS77 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS77 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS77 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS77 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS78 | 00 | 2.70 | 2.26 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.64 | 2.16 |
| MS78 | 01 | 2.87 | 2.55 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.74 | 2.46 |
| MS78 | 02 | 3.06 | 2.68 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.84 | 2.85 |
| MS78 | 03 | 3.33 | 2.80 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.97 | 2.93 |
| MS78 | 04 | 3.46 | 2.92 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.09 | 2.97 |
| MS78 | 05 | 3.62 | 3.51 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.17 | 3.31 |
| MS78 | 06 | 3.81 | 3.61 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.36 | 3.60 |
| MS78 | 07 | 3.94 | 4.03 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.42 | 3.85 |
| MS78 | 08 | 4.27 | 4.31 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.47 | 4.33 |
| MS78 | 09 | 4.54 | 4.54 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.52 | 4.41 |
| MS78 | 10 | 4.64 | 4.75 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.62 | 4.64 |
| MS78 | 11 | 4.74 | 4.89 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.75 | 4.78 |
| MS78 | 12 | 4.84 | 5.03 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.88 | 4.91 |
| MS79 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS79 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS79 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS79 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS79 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS79 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS79 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS79 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS79 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS79 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS79 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS79 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |
| MS79 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS80 | 00 | 2.78 | 2.32 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.61 | 2.21 |
| MS80 | 01 | 2.94 | 2.61 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.71 | 2.51 |
| MS80 | 02 | 3.13 | 2.74 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.81 | 2.90 |
| MS80 | 03 | 3.40 | 2.86 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.94 | 2.98 |
| MS80 | 04 | 3.53 | 2.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.07 | 3.02 |
| MS80 | 05 | 3.69 | 3.57 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.14 | 3.36 |
| MS80 | 06 | 3.88 | 3.67 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.33 | 3.66 |
| MS80 | 07 | 4.01 | 4.09 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.40 | 3.90 |
| MS80 | 08 | 4.34 | 4.37 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.45 | 4.39 |
| MS80 | 09 | 4.61 | 4.60 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.50 | 4.47 |
| MS80 | 10 | 4.71 | 4.81 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.60 | 4.70 |
| MS80 | 11 | 4.81 | 4.95 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.73 | 4.84 |
| MS80 | 12 | 4.91 | 5.09 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.85 | 4.97 |
| MS81 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |
| MS81 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS81 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS81 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS81 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS81 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS81 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS81 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS81 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS81 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS81 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS81 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS81 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS82 | 00 | 2.81 | 2.38 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.59 | 2.24 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS82 | 01 | 2.98 | 2.68 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.76 | 0.76 | 0.79 | 0.69 | 2.54 |
| MS82 | 02 | 3.17 | 2.81 | 0.96 | 0.96 | 0.96 | 0.96 | 0.96 | 0.76 | 0.76 | 0.79 | 0.79 | 2.93 |
| MS82 | 03 | 3.44 | 2.93 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.76 | 0.76 | 0.79 | 0.92 | 3.01 |
| MS82 | 04 | 3.57 | 3.05 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 1.05 | 3.05 |
| MS82 | 05 | 3.73 | 3.64 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.76 | 0.76 | 0.79 | 1.12 | 3.39 |
| MS82 | 06 | 3.92 | 3.74 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.76 | 0.76 | 0.79 | 1.31 | 3.68 |
| MS82 | 07 | 4.05 | 4.16 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.37 | 3.93 |
| MS82 | 08 | 4.38 | 4.44 | 1.34 | 1.34 | 1.34 | 1.34 | 1.34 | 0.76 | 0.76 | 0.79 | 1.43 | 4.41 |
| MS82 | 09 | 4.65 | 4.67 | 1.47 | 1.47 | 1.47 | 1.47 | 1.47 | 0.76 | 0.76 | 0.79 | 1.48 | 4.50 |
| MS82 | 10 | 4.75 | 4.88 | 1.57 | 1.57 | 1.57 | 1.57 | 1.57 | 0.76 | 0.76 | 0.79 | 1.58 | 4.72 |
| MS82 | 11 | 4.85 | 5.02 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.70 | 4.86 |
| MS82 | 12 | 4.95 | 5.16 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.83 | 5.00 |
| MS83 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS83 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS83 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS83 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS83 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS83 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS83 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS83 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS83 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS83 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS83 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS83 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS83 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS84 | 00 | 3.07 | 2.55 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.59 | 2.27 |
| MS84 | 01 | 3.24 | 2.85 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.76 | 0.76 | 0.79 | 0.69 | 2.57 |
| MS84 | 02 | 3.43 | 2.97 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 0.80 | 2.96 |
| MS84 | 03 | 3.70 | 3.10 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 0.92 | 3.04 |
| MS84 | 04 | 3.83 | 3.21 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 0.76 | 0.76 | 0.79 | 1.05 | 3.08 |
| MS84 | 05 | 3.99 | 3.80 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.13 | 3.42 |
| MS84 | 06 | 4.18 | 3.90 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 0.76 | 0.76 | 0.79 | 1.32 | 3.72 |
| MS84 | 07 | 4.31 | 4.32 | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 0.76 | 0.76 | 0.79 | 1.38 | 3.96 |
| MS84 | 08 | 4.64 | 4.61 | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 0.76 | 0.76 | 0.79 | 1.43 | 4.45 |
| MS84 | 09 | 4.91 | 4.83 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.48 | 4.53 |
| MS84 | 10 | 5.01 | 5.04 | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 0.76 | 0.76 | 0.79 | 1.58 | 4.76 |
| MS84 | 11 | 5.11 | 5.18 | 1.77 | 1.77 | 1.77 | 1.77 | 1.77 | 0.76 | 0.76 | 0.79 | 1.71 | 4.89 |
| MS84 | 12 | 5.21 | 5.32 | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 0.76 | 0.76 | 0.79 | 1.83 | 5.03 |
| MS85 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS85 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS85 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS85 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS85 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS85 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS85 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS85 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS85 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS85 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS85 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS85 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |
| MS85 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS86 | 00 | 3.07 | 2.55 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.58 | 2.33 |
| MS86 | 01 | 3.24 | 2.85 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.68 | 2.62 |
| MS86 | 02 | 3.43 | 2.98 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.78 | 3.01 |
| MS86 | 03 | 3.70 | 3.10 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.91 | 3.10 |
| MS86 | 04 | 3.83 | 3.22 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.03 | 3.14 |
| MS86 | 05 | 3.99 | 3.81 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.11 | 3.47 |
| MS86 | 06 | 4.18 | 3.91 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.30 | 3.77 |
| MS86 | 07 | 4.31 | 4.33 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.36 | 4.01 |
| MS86 | 08 | 4.64 | 4.61 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.41 | 4.50 |
| MS86 | 09 | 4.91 | 4.83 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.46 | 4.58 |
| MS86 | 10 | 5.01 | 5.05 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.57 | 4.81 |
| MS86 | 11 | 5.11 | 5.19 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.69 | 4.95 |
| MS86 | 12 | 5.21 | 5.33 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.82 | 5.08 |
| MS87 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS87 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS87 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |
| MS87 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS87 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS87 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS87 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS87 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS87 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS87 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS87 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS87 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS87 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS88 | 00 | 3.13 | 2.59 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.57 | 2.40 |
| MS88 | 01 | 3.30 | 2.88 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.76 | 0.76 | 0.79 | 0.67 | 2.70 |
| MS88 | 02 | 3.49 | 3.01 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.76 | 0.76 | 0.79 | 0.77 | 3.09 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS88 | 03 | 3.76 | 3.14 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.90 | 3.17 |
| MS88 | 04 | 3.89 | 3.25 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 0.76 | 0.76 | 0.79 | 1.02 | 3.21 |
| MS88 | 05 | 4.05 | 3.84 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 0.76 | 0.76 | 0.79 | 1.10 | 3.55 |
| MS88 | 06 | 4.24 | 3.94 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 0.76 | 0.76 | 0.79 | 1.29 | 3.85 |
| MS88 | 07 | 4.37 | 4.36 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 0.76 | 0.76 | 0.79 | 1.35 | 4.09 |
| MS88 | 08 | 4.70 | 4.64 | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 0.76 | 0.76 | 0.79 | 1.40 | 4.58 |
| MS88 | 09 | 4.97 | 4.87 | 1.49 | 1.49 | 1.49 | 1.49 | 1.49 | 0.76 | 0.76 | 0.79 | 1.45 | 4.66 |
| MS88 | 10 | 5.07 | 5.08 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 0.76 | 0.76 | 0.79 | 1.55 | 4.89 |
| MS88 | 11 | 5.17 | 5.22 | 1.69 | 1.69 | 1.69 | 1.69 | 1.69 | 0.76 | 0.76 | 0.79 | 1.68 | 5.02 |
| MS88 | 12 | 5.27 | 5.36 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 0.76 | 0.76 | 0.79 | 1.81 | 5.16 |
| MS89 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS89 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS89 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS89 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS89 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS89 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS89 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS89 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS89 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS89 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS89 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS89 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |
| MS89 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS90 | 00 | 3.22 | 2.68 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.55 | 2.40 |
| MS90 | 01 | 3.39 | 2.98 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.76 | 0.76 | 0.79 | 0.65 | 2.70 |
| MS90 | 02 | 3.58 | 3.11 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.76 | 0.76 | 0.79 | 0.75 | 3.09 |
| MS90 | 03 | 3.85 | 3.23 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.76 | 0.76 | 0.79 | 0.87 | 3.17 |
| MS90 | 04 | 3.98 | 3.35 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.76 | 0.76 | 0.79 | 1.00 | 3.21 |
| MS90 | 05 | 4.14 | 3.94 | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 0.76 | 0.76 | 0.79 | 1.08 | 3.55 |
| MS90 | 06 | 4.33 | 4.04 | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 0.76 | 0.76 | 0.79 | 1.27 | 3.85 |
| MS90 | 07 | 4.46 | 4.46 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 0.76 | 0.76 | 0.79 | 1.33 | 4.09 |
| MS90 | 08 | 4.79 | 4.74 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 0.76 | 0.76 | 0.79 | 1.38 | 4.58 |
| MS90 | 09 | 5.06 | 4.97 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 0.76 | 0.76 | 0.79 | 1.43 | 4.66 |
| MS90 | 10 | 5.16 | 5.18 | 1.61 | 1.61 | 1.61 | 1.61 | 1.61 | 0.76 | 0.76 | 0.79 | 1.53 | 4.89 |
| MS90 | 11 | 5.26 | 5.32 | 1.71 | 1.71 | 1.71 | 1.71 | 1.71 | 0.76 | 0.76 | 0.79 | 1.66 | 5.02 |
| MS90 | 12 | 5.36 | 5.46 | 1.81 | 1.81 | 1.81 | 1.81 | 1.81 | 0.76 | 0.76 | 0.79 | 1.79 | 5.16 |
| MS91 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS91 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS91 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS91 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS91 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS91 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS91 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS91 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS91 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS91 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS91 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS91 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS91 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS92 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS92 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS92 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS92 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS92 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS92 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS92 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS92 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS92 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS92 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS92 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS92 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS92 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS93 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS93 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS93 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS93 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS93 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS93 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS93 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS93 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS93 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS93 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS93 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS93 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS93 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS94 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS94 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS94 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS94 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS94 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |

State of Arkansas
Direct National Insurance Company
ClassPoints

| Class | Points | BI | PD | PIP | PMB | PAD | PWL | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS94 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS94 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS94 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS94 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS94 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS94 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS94 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS94 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS95 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS95 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS95 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS95 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS95 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS95 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS95 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS95 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS95 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS95 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS95 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS95 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS95 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS96 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS96 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS96 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS96 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS96 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS96 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS96 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS96 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS96 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS96 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS96 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS96 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS96 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS97 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS97 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS97 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS97 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS97 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS97 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS97 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS97 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS97 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS97 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS97 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS97 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS97 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS98 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS98 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS98 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS98 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS98 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS98 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS98 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS98 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS98 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS98 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS98 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS98 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS98 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| MS99 | 00 | 3.35 | 2.87 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.53 | 2.47 |
| MS99 | 01 | 3.52 | 3.17 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.76 | 0.76 | 0.79 | 0.64 | 2.77 |
| MS99 | 02 | 3.71 | 3.30 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.76 | 0.76 | 0.79 | 0.74 | 3.16 |
| MS99 | 03 | 3.98 | 3.42 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 0.76 | 0.76 | 0.79 | 0.86 | 3.24 |
| MS99 | 04 | 4.11 | 3.54 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 0.76 | 0.76 | 0.79 | 0.99 | 3.28 |
| MS99 | 05 | 4.27 | 4.13 | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 0.76 | 0.76 | 0.79 | 1.07 | 3.62 |
| MS99 | 06 | 4.46 | 4.23 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 0.76 | 0.76 | 0.79 | 1.26 | 3.91 |
| MS99 | 07 | 4.59 | 4.65 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 0.76 | 0.76 | 0.79 | 1.32 | 4.16 |
| MS99 | 08 | 4.92 | 4.93 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 0.76 | 0.76 | 0.79 | 1.37 | 4.64 |
| MS99 | 09 | 5.19 | 5.16 | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 0.76 | 0.76 | 0.79 | 1.42 | 4.73 |
| MS99 | 10 | 5.29 | 5.37 | 1.58 | 1.58 | 1.58 | 1.58 | 1.58 | 0.76 | 0.76 | 0.79 | 1.52 | 4.95 |
| MS99 | 11 | 5.39 | 5.51 | 1.68 | 1.68 | 1.68 | 1.68 | 1.68 | 0.76 | 0.76 | 0.79 | 1.65 | 5.09 |
| MS99 | 12 | 5.49 | 5.65 | 1.78 | 1.78 | 1.78 | 1.78 | 1.78 | 0.76 | 0.76 | 0.79 | 1.78 | 5.23 |
| Extra Point Factor: | | 0.10 | 0.10 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.06 | 0.10 |

Additional Points
(((Points-12)*extrapointfactor)+1)*12 point factor

Class 1 = ExtraCar

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| N | T | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Z | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 5 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 4 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | 2 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | Y | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | X | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | W | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | V | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | U | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| N | S | 0.99 | 0.99 | 0.98 | 0.98 | 0.99 | 0.98 | 0.99 |
| N | R | 0.99 | 0.98 | 0.95 | 0.95 | 0.97 | 0.96 | 0.97 |
| N | Q | 0.98 | 0.96 | 0.93 | 0.93 | 0.94 | 0.92 | 0.96 |
| N | P | 0.97 | 0.95 | 0.90 | 0.90 | 0.93 | 0.90 | 0.95 |
| N | N | 0.96 | 0.94 | 0.86 | 0.86 | 0.91 | 0.87 | 0.94 |
| N | M | 0.96 | 0.92 | 0.81 | 0.81 | 0.85 | 0.83 | 0.92 |
| N | L | 0.95 | 0.90 | 0.76 | 0.76 | 0.82 | 0.79 | 0.91 |
| N | K | 0.94 | 0.87 | 0.72 | 0.72 | 0.79 | 0.74 | 0.90 |
| N | J | 0.94 | 0.83 | 0.67 | 0.67 | 0.77 | 0.70 | 0.88 |
| N | H | 0.93 | 0.81 | 0.63 | 0.63 | 0.75 | 0.67 | 0.85 |
| N | G | 0.92 | 0.79 | 0.58 | 0.58 | 0.72 | 0.62 | 0.81 |
| N | F | 0.92 | 0.77 | 0.53 | 0.53 | 0.70 | 0.60 | 0.78 |
| N | E | 0.91 | 0.75 | 0.51 | 0.51 | 0.68 | 0.57 | 0.74 |
| N | D | 0.90 | 0.73 | 0.48 | 0.48 | 0.67 | 0.54 | 0.73 |
| N | C | 0.89 | 0.71 | 0.45 | 0.45 | 0.65 | 0.51 | 0.71 |
| N | B | 0.89 | 0.69 | 0.43 | 0.43 | 0.63 | 0.49 | 0.70 |
| N | A | 0.88 | 0.67 | 0.40 | 0.40 | 0.61 | 0.46 | 0.68 |
| P | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| P | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| P | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| P | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| P | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| P | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| P | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| P | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| P | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| P | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| P | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| P | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| P | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| P | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| P | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| P | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| P | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| P | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| H | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| H | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| H | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| H | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| H | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| H | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| H | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| H | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| H | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| H | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| H | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| H | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| H | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| H | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| H | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| H | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| H | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| H | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| H | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| R | T | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Z | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 5 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 4 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 3 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | 2 | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | Y | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | X | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | W | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | V | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | U | 0.93 | 0.89 | 0.93 | 0.93 | 0.88 | 0.83 | 0.82 |
| R | S | 0.93 | 0.88 | 0.91 | 0.91 | 0.87 | 0.81 | 0.82 |
| R | R | 0.92 | 0.87 | 0.88 | 0.88 | 0.85 | 0.80 | 0.82 |
| R | Q | 0.92 | 0.86 | 0.86 | 0.86 | 0.82 | 0.76 | 0.81 |
| R | P | 0.91 | 0.85 | 0.83 | 0.83 | 0.81 | 0.74 | 0.81 |
| R | N | 0.91 | 0.84 | 0.78 | 0.78 | 0.79 | 0.73 | 0.79 |
| R | M | 0.91 | 0.83 | 0.76 | 0.76 | 0.76 | 0.70 | 0.79 |
| R | L | 0.90 | 0.82 | 0.72 | 0.72 | 0.73 | 0.68 | 0.78 |
| R | K | 0.90 | 0.79 | 0.67 | 0.67 | 0.70 | 0.64 | 0.78 |
| R | J | 0.89 | 0.77 | 0.63 | 0.63 | 0.68 | 0.61 | 0.78 |
| R | H | 0.89 | 0.74 | 0.60 | 0.60 | 0.67 | 0.58 | 0.76 |
| R | G | 0.88 | 0.73 | 0.55 | 0.55 | 0.65 | 0.56 | 0.73 |
| R | F | 0.88 | 0.71 | 0.51 | 0.51 | 0.63 | 0.54 | 0.71 |
| R | E | 0.88 | 0.70 | 0.49 | 0.49 | 0.62 | 0.52 | 0.67 |
| R | D | 0.87 | 0.68 | 0.46 | 0.46 | 0.60 | 0.50 | 0.66 |
| R | C | 0.87 | 0.67 | 0.42 | 0.42 | 0.58 | 0.48 | 0.64 |
| R | B | 0.86 | 0.65 | 0.40 | 0.40 | 0.57 | 0.46 | 0.63 |
| R | A | 0.86 | 0.64 | 0.37 | 0.37 | 0.55 | 0.44 | 0.62 |
| 1 | T | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Z | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 1 | 5 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 4 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 3 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | 2 | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | Y | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | X | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | W | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | V | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | U | 0.85 | 0.79 | 0.83 | 0.83 | 0.79 | 0.76 | 0.74 |
| 1 | S | 0.84 | 0.78 | 0.81 | 0.81 | 0.78 | 0.74 | 0.74 |
| 1 | R | 0.84 | 0.76 | 0.78 | 0.78 | 0.76 | 0.73 | 0.73 |
| 1 | Q | 0.83 | 0.75 | 0.78 | 0.78 | 0.73 | 0.70 | 0.72 |
| 1 | P | 0.82 | 0.74 | 0.75 | 0.75 | 0.72 | 0.68 | 0.72 |
| 1 | N | 0.82 | 0.73 | 0.70 | 0.70 | 0.70 | 0.66 | 0.71 |
| 1 | M | 0.81 | 0.72 | 0.65 | 0.65 | 0.66 | 0.64 | 0.71 |
| 1 | L | 0.80 | 0.70 | 0.60 | 0.60 | 0.63 | 0.61 | 0.71 |
| 1 | K | 0.80 | 0.68 | 0.58 | 0.58 | 0.61 | 0.58 | 0.69 |
| 1 | J | 0.79 | 0.66 | 0.53 | 0.53 | 0.59 | 0.56 | 0.68 |
| 1 | H | 0.79 | 0.63 | 0.48 | 0.48 | 0.58 | 0.52 | 0.67 |
| 1 | G | 0.78 | 0.61 | 0.45 | 0.45 | 0.56 | 0.49 | 0.63 |
| 1 | F | 0.77 | 0.59 | 0.42 | 0.42 | 0.54 | 0.47 | 0.60 |
| 1 | E | 0.77 | 0.58 | 0.39 | 0.39 | 0.53 | 0.45 | 0.58 |
| 1 | D | 0.76 | 0.56 | 0.37 | 0.37 | 0.51 | 0.43 | 0.57 |
| 1 | C | 0.75 | 0.54 | 0.35 | 0.35 | 0.49 | 0.41 | 0.55 |
| 1 | B | 0.75 | 0.53 | 0.33 | 0.33 | 0.48 | 0.39 | 0.53 |
| 1 | A | 0.74 | 0.51 | 0.30 | 0.30 | 0.46 | 0.37 | 0.52 |
| 2 | T | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Z | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 5 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 4 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 3 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | 2 | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | Y | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | X | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | W | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | V | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | U | 0.82 | 0.77 | 0.83 | 0.83 | 0.79 | 0.75 | 0.73 |
| 2 | S | 0.81 | 0.76 | 0.81 | 0.81 | 0.78 | 0.73 | 0.73 |
| 2 | R | 0.81 | 0.74 | 0.78 | 0.78 | 0.76 | 0.72 | 0.72 |
| 2 | Q | 0.80 | 0.73 | 0.78 | 0.78 | 0.73 | 0.69 | 0.71 |
| 2 | P | 0.80 | 0.72 | 0.75 | 0.75 | 0.72 | 0.67 | 0.71 |
| 2 | N | 0.79 | 0.71 | 0.70 | 0.70 | 0.70 | 0.65 | 0.70 |
| 2 | M | 0.79 | 0.70 | 0.65 | 0.65 | 0.66 | 0.63 | 0.70 |
| 2 | L | 0.78 | 0.68 | 0.60 | 0.60 | 0.63 | 0.60 | 0.70 |
| 2 | K | 0.78 | 0.66 | 0.58 | 0.58 | 0.61 | 0.57 | 0.68 |
| 2 | J | 0.77 | 0.64 | 0.53 | 0.53 | 0.59 | 0.55 | 0.67 |
| 2 | H | 0.77 | 0.61 | 0.48 | 0.48 | 0.58 | 0.51 | 0.66 |
| 2 | G | 0.76 | 0.60 | 0.45 | 0.45 | 0.56 | 0.48 | 0.62 |
| 2 | F | 0.76 | 0.58 | 0.42 | 0.42 | 0.54 | 0.46 | 0.59 |
| 2 | E | 0.75 | 0.57 | 0.39 | 0.39 | 0.53 | 0.44 | 0.57 |
| 2 | D | 0.75 | 0.55 | 0.37 | 0.37 | 0.51 | 0.42 | 0.56 |
| 2 | C | 0.74 | 0.53 | 0.35 | 0.35 | 0.49 | 0.40 | 0.53 |
| 2 | B | 0.74 | 0.52 | 0.33 | 0.33 | 0.48 | 0.38 | 0.52 |
| 2 | A | 0.73 | 0.50 | 0.30 | 0.30 | 0.46 | 0.36 | 0.51 |
| 3 | T | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Z | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 5 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |

State of Arkansas
Direct National Insurance Company
Business Tier

| Business Tier | Score Code | BI | PD | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 3 | 4 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 3 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | 2 | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | Y | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | X | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | W | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | V | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | U | 0.78 | 0.75 | 0.83 | 0.83 | 0.79 | 0.73 | 0.70 |
| 3 | S | 0.78 | 0.74 | 0.81 | 0.81 | 0.78 | 0.71 | 0.70 |
| 3 | R | 0.77 | 0.72 | 0.78 | 0.78 | 0.76 | 0.70 | 0.69 |
| 3 | Q | 0.77 | 0.71 | 0.78 | 0.78 | 0.73 | 0.67 | 0.68 |
| 3 | P | 0.77 | 0.70 | 0.75 | 0.75 | 0.72 | 0.65 | 0.68 |
| 3 | N | 0.76 | 0.69 | 0.70 | 0.70 | 0.70 | 0.63 | 0.67 |
| 3 | M | 0.76 | 0.68 | 0.65 | 0.65 | 0.66 | 0.61 | 0.67 |
| 3 | L | 0.76 | 0.66 | 0.60 | 0.60 | 0.63 | 0.58 | 0.66 |
| 3 | K | 0.75 | 0.64 | 0.58 | 0.58 | 0.61 | 0.55 | 0.65 |
| 3 | J | 0.75 | 0.62 | 0.53 | 0.53 | 0.59 | 0.53 | 0.64 |
| 3 | H | 0.74 | 0.60 | 0.48 | 0.48 | 0.58 | 0.49 | 0.63 |
| 3 | G | 0.74 | 0.59 | 0.45 | 0.45 | 0.56 | 0.46 | 0.59 |
| 3 | F | 0.74 | 0.57 | 0.42 | 0.42 | 0.54 | 0.45 | 0.56 |
| 3 | E | 0.73 | 0.56 | 0.39 | 0.39 | 0.53 | 0.43 | 0.55 |
| 3 | D | 0.73 | 0.54 | 0.37 | 0.37 | 0.51 | 0.41 | 0.54 |
| 3 | C | 0.73 | 0.52 | 0.35 | 0.35 | 0.49 | 0.39 | 0.52 |
| 3 | B | 0.72 | 0.51 | 0.33 | 0.33 | 0.48 | 0.37 | 0.51 |
| 3 | A | 0.72 | 0.49 | 0.30 | 0.30 | 0.46 | 0.35 | 0.50 |

State of Arkansas
Direct National Insurance Company
Vehicle Age

| Vehicle Age | BI | CMP | COL |
|---|---|---|---|
| -2 | 1.00 | 1.03 | 1.02 |
| -1 | 1.00 | 1.03 | 1.02 |
| 0 | 1.00 | 1.00 | 1.00 |
| 1 | 1.02 | 0.95 | 0.95 |
| 2 | 1.05 | 0.91 | 0.89 |
| 3 | 1.07 | 0.86 | 0.83 |
| 4 | 1.09 | 0.84 | 0.77 |
| 5 | 1.10 | 0.82 | 0.70 |
| 6 | 1.10 | 0.81 | 0.65 |
| 7 | 1.10 | 0.80 | 0.59 |
| 8 | 1.09 | 0.80 | 0.55 |
| 9 | 1.07 | 0.80 | 0.51 |
| 10 | 1.05 | 0.79 | 0.48 |
| 11 | 1.03 | 0.76 | 0.46 |
| 12 | 1.01 | 0.74 | 0.44 |
| 13 | 0.99 | 0.68 | 0.42 |
| 14 | 0.97 | 0.66 | 0.38 |
| 15 | 0.93 | 0.66 | 0.31 |
| 16 | 0.91 | 0.61 | 0.30 |
| 17 | 0.88 | 0.61 | 0.29 |
| 18 | 0.81 | 0.39 | 0.23 |
| 19 | 0.81 | 0.39 | 0.23 |
| 20 | 0.80 | 0.39 | 0.23 |

State of Arkansas
Direct National Insurance Compnay
Liability Symbol

| Liability Symbol | Description | PD | PIP | MP |
|---|---|---|---|---|
| A | All Others | 1.00 | 1.00 | 1.00 |
| C | Convertible | 0.97 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.08 | 1.00 | 1.00 |
| H | High Performance | 1.08 | 1.05 | 1.05 |
| I | Intermediate Performance | 0.99 | 1.05 | 1.05 |
| P | Sports Premium | 1.08 | 1.10 | 1.10 |
| S | Sports | 0.98 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 1.08 | 1.00 | 1.00 |
| V | Van/Mini-Van | 1.00 | 1.00 | 1.00 |

State of Arkansas
Direct National Insurance Company
Physical Damage Symbol

| Physical Damage Vehicle Symbols | | | | | |
|---|---|---|---|---|---|
| | 1990 & LATER | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.91 | $0-1,600 | 0.35 | 0.47 |
| 2 | 6,501-8,000 | 1.00 | 1,601-2,100 | 0.39 | 0.56 |
| 3 | 8,001-9,000 | 1.19 | 2,101-2,750 | 0.56 | 0.68 |
| 4 | 9,001-10,000 | 1.27 | 2,751-3,700 | 0.67 | 0.78 |
| 5 | 10,001-11,250 | 1.35 | 3,701-5,000 | 0.78 | 0.92 |
| 6 | 11,251-12,500 | 1.39 | 5,001-6,500 | 1.00 | 1.00 |
| 7 | 12,501-13,750 | 1.48 | 6,501-8,000 | 1.23 | 1.10 |
| 8 | 13,751-15,000 | 1.53 | 8,001-10,000 | 1.43 | 1.27 |
| A | 15,001-16,250 | 1.63 | 10,001-12,500 | 1.77 | 1.45 |
| B | 16,251-17,500 | 1.68 | 12,501-15,000 | 2.12 | 1.59 |
| C | 17,501-18,750 | 1.79 | 15,001-17,500 | 2.50 | 1.76 |
| D | 18,751-20,000 | 1.84 | 17,501-20,000 | 2.96 | 1.92 |
| E | 20,001-22,000 | 1.96 | 20,001-24,000 | 3.47 | 2.14 |
| F | 22,001-24,000 | 2.02 | 24,001-28,000 | 4.32 | 2.32 |
| G | 24,001-26,000 | 2.15 | 28,001-33,000 | 5.19 | 2.57 |
| H | 26,001-28,000 | 2.22 | 33,001-39,000 | 6.21 | 2.73 |
| I | 28,001-30,000 | 2.35 | 39,001-46,000 | 7.51 | 2.99 |
| J | 30,001-33,000 | 2.44 | 46,001-55,000 | 8.92 | 3.17 |
| K | 33,001-36,000 | 2.55 | 55,001-65,000 | 9.99 | 3.34 |
| L | 36,001-40,000 | 2.64 | 65,001 and above | 9.99 | 3.80 |
| M | 40,001-45,000 | 2.78 | | | |
| N | 45,001-50,000 | 2.95 | | | |
| O | 50,000-60,000 | 3.02 | | | |
| P | 60,001-70,000 | 3.23 | | | |
| Q | 70,001-80,000 | 3.48 | | | |
| R | 80,001 and above | 3.63 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

State of Arkansas
Direct National Insurance Company
Vehicle Use

| Vehicle Use | BI | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | | 0.90 | 0.90 | | | |

State of Arkansas
Direct National Insurance Company
Limits & Deductibles

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.02 |
| 100000 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25000 | 1.00 |
| 50000 | 1.52 |
| 100000 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

State of Arkansas
Direct National Insurance Company
Term

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

State of Arkansas
Direct National Insurance Company
Discounts

| Discount | Code | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|
| Senior Citizen | SR | 0.00 | 0.00 | 0.00 | 0.05 | 0.05 |
| Multi-Car | MC | 0.22 | 0.15 | 0.20 | 0.10 | 0.10 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.00 | 0.05 | 0.05 |
| Welcome Back | WB | 0.05 | 0.00 | 0.00 | 0.00 | 0.05 |

# Direct Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Business Effective: 01/05/2010

Renewal Business Effective: 02/19/2010

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 001 | 149 | 119 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 002 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 003 | 149 | 119 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 004 | 149 | 119 | 66 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 005 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 006 | 149 | 119 | 66 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 007 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 128 | 235 | 25 | 12 |
| 008 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 009 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 011 | 149 | 119 | 66 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 012 | 149 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 013 | 149 | 119 | 74 | 31 | 39 | 16 | 34 | 10 | 128 | 235 | 25 | 12 |
| 014 | 149 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 015 | 149 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 016 | 149 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 017 | 149 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 018 | 149 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 019 | 149 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 020 | 152 | 117 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 021 | 152 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 022 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 023 | 152 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 024 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 025 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 026 | 152 | 117 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 027 | 152 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 028 | 152 | 129 | 70 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 029 | 152 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 030 | 152 | 129 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 031 | 150 | 152 | 65 | 28 | 29 | 15 | 40 | 10 | 86 | 311 | 25 | 12 |
| 032 | 150 | 152 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 033 | 150 | 140 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 034 | 150 | 122 | 65 | 28 | 29 | 15 | 40 | 10 | 79 | 311 | 25 | 12 |
| 035 | 150 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 036 | 139 | 113 | 66 | 28 | 31 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 037 | 139 | 113 | 66 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 038 | 139 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 040 | 139 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 73 | 311 | 25 | 12 |
| 041 | 139 | 122 | 68 | 29 | 32 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 042 | 139 | 122 | 66 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 043 | 139 | 122 | 66 | 28 | 31 | 16 | 37 | 10 | 79 | 278 | 25 | 12 |
| 044 | 139 | 122 | 68 | 29 | 32 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 045 | 139 | 122 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 046 | 139 | 122 | 68 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 047 | 145 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 048 | 145 | 119 | 66 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 049 | 145 | 119 | 67 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 050 | 145 | 119 | 67 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 051 | 178 | 134 | 76 | 31 | 34 | 17 | 40 | 10 | 96 | 296 | 25 | 12 |
| 052 | 178 | 134 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 053 | 178 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 054 | 178 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 107 | 302 | 25 | 12 |
| 055 | 178 | 159 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 056 | 278 | 163 | 103 | 47 | 50 | 25 | 37 | 10 | 90 | 253 | 25 | 12 |
| 057 | 278 | 163 | 103 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 058 | 190 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 059 | 190 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 060 | 190 | 163 | 103 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 061 | 190 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 062 | 190 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 063 | 190 | 150 | 70 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 064 | 190 | 150 | 70 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 065 | 190 | 150 | 103 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 066 | 190 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 067 | 190 | 146 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 068 | 136 | 140 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 069 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 320 | 25 | 12 |
| 070 | 136 | 113 | 66 | 28 | 31 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 071 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 072 | 136 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 073 | 136 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 81 | 278 | 25 | 12 |
| 074 | 136 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 278 | 25 | 12 |
| 075 | 136 | 146 | 64 | 27 | 29 | 15 | 36 | 10 | 90 | 255 | 25 | 12 |
| 076 | 136 | 146 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 077 | 156 | 117 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 078 | 156 | 117 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 079 | 156 | 117 | 85 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 080 | 156 | 152 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 081 | 156 | 162 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 082 | 156 | 140 | 85 | 30 | 34 | 16 | 34 | 10 | 73 | 251 | 25 | 12 |
| 083 | 156 | 140 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 084 | 156 | 140 | 85 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 085 | 156 | 140 | 85 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 086 | 156 | 140 | 65 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 087 | 156 | 140 | 85 | 30 | 34 | 16 | 34 | 10 | 86 | 251 | 25 | 12 |
| 088 | 156 | 113 | 85 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 089 | 168 | 138 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 091 | 168 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 86 | 271 | 25 | 12 |
| 092 | 168 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 093 | 168 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 094 | 168 | 138 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 095 | 168 | 130 | 68 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 096 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 097 | 168 | 130 | 71 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 098 | 168 | 130 | 68 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 099 | 168 | 130 | 71 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 100 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 84 | 275 | 25 | 12 |
| 101 | 168 | 130 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 102 | 168 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 75 | 275 | 25 | 12 |
| 103 | 168 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 104 | 168 | 113 | 64 | 27 | 29 | 15 | 37 | 10 | 75 | 253 | 25 | 12 |
| 105 | 168 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 106 | 168 | 146 | 64 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 107 | 168 | 146 | 66 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 108 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 109 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 110 | 168 | 146 | 64 | 27 | 29 | 15 | 39 | 10 | 81 | 291 | 25 | 12 |
| 111 | 168 | 146 | 71 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 112 | 168 | 146 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 253 | 25 | 12 |
| 113 | 168 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 114 | 168 | 146 | 68 | 29 | 32 | 16 | 39 | 10 | 75 | 291 | 25 | 12 |
| 115 | 168 | 146 | 71 | 30 | 33 | 17 | 39 | 10 | 75 | 291 | 25 | 12 |
| 116 | 168 | 146 | 68 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 117 | 166 | 138 | 74 | 31 | 39 | 16 | 35 | 10 | 89 | 249 | 25 | 12 |
| 118 | 166 | 138 | 70 | 31 | 35 | 17 | 35 | 10 | 89 | 249 | 25 | 12 |
| 119 | 166 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 89 | 255 | 25 | 12 |
| 120 | 166 | 138 | 74 | 31 | 39 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 121 | 166 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 122 | 166 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 123 | 166 | 138 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 124 | 166 | 138 | 70 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |
| 125 | 166 | 138 | 78 | 33 | 35 | 18 | 35 | 10 | 106 | 249 | 25 | 12 |
| 126 | 166 | 138 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 127 | 166 | 138 | 68 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |

| System Territory | BI | PD | PIP | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 128 | 166 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 129 | 166 | 150 | 64 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 130 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 131 | 166 | 146 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 132 | 166 | 146 | 64 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 133 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |
| 134 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 253 | 25 | 12 |
| 135 | 166 | 146 | 70 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 136 | 166 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 137 | 166 | 116 | 74 | 31 | 39 | 16 | 35 | 10 | 106 | 249 | 25 | 12 |
| 138 | 157 | 130 | 71 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 139 | 157 | 130 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 140 | 157 | 130 | 71 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 141 | 157 | 134 | 76 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 142 | 144 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 143 | 144 | 119 | 74 | 31 | 39 | 16 | 35 | 10 | 90 | 249 | 25 | 12 |
| 144 | 144 | 129 | 74 | 31 | 39 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 145 | 144 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 90 | 255 | 25 | 12 |
| 146 | 144 | 116 | 74 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 147 | 144 | 116 | 74 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 148 | 209 | 138 | 68 | 29 | 32 | 16 | 40 | 10 | 96 | 296 | 25 | 12 |
| 149 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 96 | 296 | 25 | 12 |
| 150 | 209 | 138 | 78 | 33 | 35 | 18 | 38 | 10 | 96 | 275 | 25 | 12 |
| 151 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 153 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 154 | 209 | 138 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 155 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 156 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 157 | 209 | 159 | 78 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 158 | 209 | 159 | 78 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |
| 200 | 149 | 129 | 70 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 201 | 190 | 150 | 70 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 202 | 190 | 150 | 103 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 203 | 190 | 150 | 70 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 204 | 209 | 138 | 78 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 205 | 209 | 159 | 78 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 206 | 209 | 159 | 78 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.37 | 0.52 | 0.51 | 0.51 | 0.51 | 0.51 | 0.47 | 0.97 | 0.47 |
| FM14 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM15 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM16 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM17 | 1.51 | 1.63 | 1.38 | 1.38 | 1.38 | 1.38 | 1.72 | 1.68 | 1.72 |
| FM18 | 1.55 | 1.63 | 1.40 | 1.40 | 1.40 | 1.40 | 1.75 | 1.38 | 1.75 |
| FM19 | 0.90 | 1.10 | 1.18 | 1.18 | 1.18 | 1.18 | 1.19 | 1.33 | 1.19 |
| FM20 | 0.85 | 0.95 | 1.13 | 1.13 | 1.13 | 1.13 | 1.03 | 1.22 | 1.03 |
| FM21 | 0.77 | 0.83 | 0.86 | 0.86 | 0.86 | 0.86 | 0.91 | 1.19 | 0.91 |
| FM22 | 0.69 | 0.75 | 0.89 | 0.89 | 0.89 | 0.89 | 0.84 | 1.05 | 0.84 |
| FM23 | 0.64 | 0.76 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 1.07 | 0.74 |
| FM24 | 0.62 | 0.65 | 1.03 | 1.03 | 1.03 | 1.03 | 0.67 | 0.96 | 0.67 |
| FM25 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM26 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM27 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM28 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM29 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM30 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM31 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM32 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM33 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM34 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM35 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM36 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM37 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM38 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM39 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM40 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM41 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM42 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM43 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM44 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM45 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM46 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM47 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM48 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM49 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM50 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM51 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM52 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM53 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM54 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM55 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM56 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM57 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM58 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM59 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM60 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM61 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM62 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM63 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM64 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM65 | 0.71 | 0.54 | 0.73 | 0.73 | 0.73 | 0.73 | 0.57 | 0.44 | 0.57 |
| FM66 | 0.72 | 0.55 | 0.69 | 0.69 | 0.69 | 0.69 | 0.59 | 0.42 | 0.59 |
| FM67 | 0.76 | 0.58 | 0.68 | 0.68 | 0.68 | 0.68 | 0.64 | 0.48 | 0.64 |
| FM68 | 0.79 | 0.63 | 0.69 | 0.69 | 0.69 | 0.69 | 0.66 | 0.41 | 0.66 |
| FM69 | 0.82 | 0.62 | 0.67 | 0.67 | 0.67 | 0.67 | 0.64 | 0.40 | 0.64 |
| FM70 | 0.82 | 0.66 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.42 | 0.68 |
| FM71 | 0.86 | 0.65 | 0.76 | 0.76 | 0.76 | 0.76 | 0.74 | 0.38 | 0.74 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| FM72 | 0.87 | 0.66 | 0.65 | 0.65 | 0.65 | 0.65 | 0.68 | 0.38 | 0.68 |
| FM73 | 0.90 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.69 | 0.36 | 0.69 |
| FM74 | 0.91 | 0.72 | 0.61 | 0.61 | 0.61 | 0.61 | 0.79 | 0.39 | 0.79 |
| FM75 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM76 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM77 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM78 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM79 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM80 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM81 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM82 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM83 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM84 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM85 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM86 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM87 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM88 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM89 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM90 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM91 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM92 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM93 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM94 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM95 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM96 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM97 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM98 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM99 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FS14 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS15 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS16 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS17 | 2.34 | 1.85 | 1.52 | 1.52 | 1.52 | 1.52 | 1.93 | 0.98 | 1.93 |
| FS18 | 2.40 | 1.94 | 1.53 | 1.53 | 1.53 | 1.53 | 1.98 | 1.01 | 1.98 |
| FS19 | 1.52 | 1.49 | 1.24 | 1.24 | 1.24 | 1.24 | 1.49 | 1.05 | 1.49 |
| FS20 | 1.38 | 1.30 | 1.19 | 1.19 | 1.19 | 1.19 | 1.36 | 1.05 | 1.36 |
| FS21 | 1.17 | 1.22 | 1.13 | 1.13 | 1.13 | 1.13 | 1.21 | 1.01 | 1.21 |
| FS22 | 0.96 | 1.04 | 1.00 | 1.00 | 1.00 | 1.00 | 1.09 | 1.07 | 1.09 |
| FS23 | 0.98 | 1.04 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 1.02 | 0.95 |
| FS24 | 0.80 | 0.86 | 1.03 | 1.03 | 1.03 | 1.03 | 0.92 | 1.00 | 0.92 |
| FS25 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS26 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS27 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS28 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS29 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS30 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS31 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS32 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS33 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS34 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS35 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS36 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS37 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS38 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS39 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS40 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS41 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS42 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS43 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS44 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| FS45 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS46 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS47 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS48 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS49 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS50 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS51 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS52 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS53 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS54 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS55 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS56 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS57 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS58 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS59 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS60 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS61 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS62 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS63 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS64 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS65 | 0.80 | 0.70 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 0.64 | 0.74 |
| FS66 | 0.80 | 0.68 | 0.90 | 0.90 | 0.90 | 0.90 | 0.74 | 0.62 | 0.74 |
| FS67 | 0.91 | 0.73 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.62 | 0.81 |
| FS68 | 0.89 | 0.73 | 0.87 | 0.87 | 0.87 | 0.87 | 0.80 | 0.60 | 0.80 |
| FS69 | 0.90 | 0.75 | 0.82 | 0.82 | 0.82 | 0.82 | 0.80 | 0.60 | 0.80 |
| FS70 | 0.94 | 0.75 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.58 | 0.81 |
| FS71 | 0.94 | 0.79 | 0.77 | 0.77 | 0.77 | 0.77 | 0.84 | 0.57 | 0.84 |
| FS72 | 0.97 | 0.87 | 0.77 | 0.77 | 0.77 | 0.77 | 0.87 | 0.55 | 0.87 |
| FS73 | 0.99 | 0.84 | 0.73 | 0.73 | 0.73 | 0.73 | 0.89 | 0.57 | 0.89 |
| FS74 | 1.01 | 0.80 | 0.73 | 0.73 | 0.73 | 0.73 | 0.84 | 0.53 | 0.84 |
| FS75 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS76 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS77 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS78 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS79 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS80 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS81 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS82 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS83 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS84 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS85 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS86 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS87 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS88 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS89 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS90 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS91 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS92 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS93 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS94 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS95 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS96 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS97 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS98 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS99 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| MM14 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM15 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM16 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM17 | 2.22 | 1.85 | 1.60 | 1.60 | 1.60 | 1.60 | 2.07 | 1.96 | 2.07 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MM18 | 2.24 | 2.02 | 1.54 | 1.54 | 1.54 | 1.54 | 2.36 | 1.94 | 2.36 |
| MM19 | 1.49 | 1.42 | 1.28 | 1.28 | 1.28 | 1.28 | 1.44 | 1.62 | 1.44 |
| MM20 | 1.37 | 1.23 | 1.19 | 1.19 | 1.19 | 1.19 | 1.33 | 1.55 | 1.33 |
| MM21 | 1.15 | 1.17 | 1.22 | 1.22 | 1.22 | 1.22 | 1.29 | 1.40 | 1.29 |
| MM22 | 0.95 | 1.00 | 1.14 | 1.14 | 1.14 | 1.14 | 1.12 | 1.40 | 1.12 |
| MM23 | 0.92 | 0.94 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 1.29 | 0.99 |
| MM24 | 0.81 | 0.94 | 1.01 | 1.01 | 1.01 | 1.01 | 0.94 | 1.29 | 0.94 |
| MM25 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM26 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM27 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM28 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM29 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM30 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM31 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM32 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM33 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM34 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM35 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM36 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM37 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM38 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM39 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM40 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM41 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM42 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM43 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM44 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM45 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM46 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM47 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM48 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM49 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM50 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM51 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM52 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM53 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM54 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM55 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM56 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM57 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM58 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM59 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM60 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM61 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM62 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM63 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM64 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM65 | 0.76 | 0.61 | 0.81 | 0.81 | 0.81 | 0.81 | 0.64 | 0.71 | 0.64 |
| MM66 | 0.77 | 0.64 | 0.87 | 0.87 | 0.87 | 0.87 | 0.71 | 0.72 | 0.71 |
| MM67 | 0.81 | 0.65 | 0.81 | 0.81 | 0.81 | 0.81 | 0.70 | 0.66 | 0.70 |
| MM68 | 0.81 | 0.69 | 0.83 | 0.83 | 0.83 | 0.83 | 0.74 | 0.63 | 0.74 |
| MM69 | 0.82 | 0.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.73 | 0.67 | 0.73 |
| MM70 | 0.85 | 0.73 | 0.80 | 0.80 | 0.80 | 0.80 | 0.72 | 0.63 | 0.72 |
| MM71 | 0.90 | 0.74 | 0.90 | 0.90 | 0.90 | 0.90 | 0.76 | 0.59 | 0.76 |
| MM72 | 0.86 | 0.74 | 0.84 | 0.84 | 0.84 | 0.84 | 0.77 | 0.60 | 0.77 |
| MM73 | 0.87 | 0.75 | 0.83 | 0.83 | 0.83 | 0.83 | 0.76 | 0.60 | 0.76 |
| MM74 | 0.90 | 0.75 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.55 | 0.81 |
| MM75 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM76 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MM77 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM78 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM79 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM80 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM81 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM82 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM83 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM84 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM85 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM86 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM87 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |
| MM88 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |
| MM89 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM90 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM91 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM92 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM93 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM94 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM95 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM96 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM97 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM98 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM99 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MS14 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS15 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS16 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS17 | 3.06 | 2.68 | 1.45 | 1.45 | 1.45 | 1.45 | 2.72 | 1.50 | 2.72 |
| MS18 | 3.11 | 2.54 | 1.35 | 1.35 | 1.35 | 1.35 | 2.85 | 1.51 | 2.85 |
| MS19 | 2.17 | 2.26 | 1.23 | 1.23 | 1.23 | 1.23 | 2.47 | 1.77 | 2.47 |
| MS20 | 1.77 | 1.81 | 1.05 | 1.05 | 1.05 | 1.05 | 2.08 | 1.83 | 2.08 |
| MS21 | 1.51 | 1.65 | 1.07 | 1.07 | 1.07 | 1.07 | 1.74 | 1.45 | 1.74 |
| MS22 | 1.27 | 1.35 | 1.03 | 1.03 | 1.03 | 1.03 | 1.54 | 1.47 | 1.54 |
| MS23 | 1.18 | 1.24 | 0.91 | 0.91 | 0.91 | 0.91 | 1.37 | 1.38 | 1.37 |
| MS24 | 1.00 | 1.12 | 0.84 | 0.84 | 0.84 | 0.84 | 1.21 | 1.36 | 1.21 |
| MS25 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS26 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS27 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS28 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS29 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS30 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS31 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS32 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS33 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS34 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS35 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS36 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS37 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS38 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS39 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS40 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS41 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS42 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS43 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS44 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS45 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS46 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS47 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS48 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS49 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |

| Class | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| MS50 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS51 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS52 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS53 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS54 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS55 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS56 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS57 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS58 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS59 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS60 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS61 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS62 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS63 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS64 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS65 | 1.03 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.72 | 0.95 |
| MS66 | 1.04 | 0.89 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.72 | 0.95 |
| MS67 | 1.05 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.68 | 1.00 |
| MS68 | 1.07 | 0.96 | 0.85 | 0.85 | 0.85 | 0.85 | 1.02 | 0.70 | 1.02 |
| MS69 | 1.14 | 1.05 | 0.84 | 0.84 | 0.84 | 0.84 | 1.05 | 0.72 | 1.05 |
| MS70 | 1.14 | 1.03 | 0.84 | 0.84 | 0.84 | 0.84 | 1.11 | 0.70 | 1.11 |
| MS71 | 1.15 | 1.04 | 0.88 | 0.88 | 0.88 | 0.88 | 1.12 | 0.70 | 1.12 |
| MS72 | 1.14 | 1.05 | 0.87 | 0.87 | 0.87 | 0.87 | 1.19 | 0.66 | 1.19 |
| MS73 | 1.23 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 1.13 | 0.64 | 1.13 |
| MS74 | 1.23 | 1.12 | 0.87 | 0.87 | 0.87 | 0.87 | 1.21 | 0.73 | 1.21 |
| MS75 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS76 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS77 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS78 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS79 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS80 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS81 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS82 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS83 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS84 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS85 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS86 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS87 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS88 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS89 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS90 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS91 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS92 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS93 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS94 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS95 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS96 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS97 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS98 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS99 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |

| Points | BI | PD | PIP | CMP | COL |
|---|---|---|---|---|---|
| 0 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.11 | 1.21 | 0.99 | 1.08 | 1.22 |
| 2 | 1.38 | 1.30 | 1.12 | 1.16 | 1.51 |
| 3 | 1.39 | 1.39 | 1.19 | 1.26 | 1.57 |
| 4 | 1.40 | 1.47 | 1.20 | 1.36 | 1.60 |
| 5 | 1.54 | 1.89 | 1.27 | 1.42 | 1.85 |
| 6 | 1.73 | 1.96 | 1.33 | 1.57 | 2.07 |
| 7 | 1.96 | 2.26 | 1.37 | 1.62 | 2.25 |
| 8 | 1.97 | 2.46 | 1.50 | 1.66 | 2.61 |
| 9 | 2.10 | 2.62 | 1.63 | 1.70 | 2.67 |
| 10 | 2.25 | 2.77 | 1.72 | 1.78 | 2.84 |
| 11 | 2.35 | 2.87 | 1.82 | 1.88 | 2.94 |
| 12 | 2.45 | 2.97 | 1.92 | 1.98 | 3.04 |

| Model Year | CMP | COL |
|---|---|---|
| 2007 | 1.00 | 1.00 |
| 2006 | 0.95 | 0.95 |
| 2005 | 0.91 | 0.91 |
| 2004 | 0.86 | 0.86 |
| 2003 | 0.82 | 0.81 |
| 2002 | 0.78 | 0.76 |
| 2001 | 0.74 | 0.72 |
| 2000 | 0.70 | 0.66 |
| 1999 | 0.66 | 0.60 |
| 1998 | 0.62 | 0.53 |
| 1997 | 0.62 | 0.53 |
| 1996 | 0.62 | 0.53 |
| 1995 | 0.62 | 0.53 |
| 1994 | 0.62 | 0.53 |
| 1993 | 0.62 | 0.53 |
| 1992 | 0.62 | 0.53 |
| 1991 | 0.62 | 0.53 |
| 1990 | 0.62 | 0.53 |
| 1989 | 0.62 | 0.53 |

| Liability Vehicle Symbols | | | | |
|---|---|---|---|---|
| SYMBOL | Description | BI | PD | PIP |
| A | All Others | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.00 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| H | High Performance | 1.05 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.05 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.10 | 1.10 |
| S | Sports | 1.10 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| V | Van/Mini-Van | 1.00 | 1.00 | 1.00 |

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.78 | 0.88 | $0-1,600 | 0.42 | 0.60 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.42 | 0.60 |
| 3 | 8,001-9,000 | 1.21 | 1.09 | 2,101-2,750 | 0.42 | 0.60 |
| 4 | 9,001-10,000 | 1.37 | 1.16 | 2,751-3,700 | 0.42 | 0.60 |
| 5 | 10,001-11,250 | 1.54 | 1.22 | 3,701-5,000 | 0.52 | 0.74 |
| 6 | 11,251-12,500 | 1.71 | 1.28 | 5,001-6,500 | 0.78 | 0.88 |
| 7 | 12,501-13,750 | 1.87 | 1.35 | 6,501-8,000 | 1.00 | 1.00 |
| 8 | 13,751-15,000 | 2.04 | 1.42 | 8,001-10,000 | 1.30 | 1.13 |
| A | 15,001-16,250 | 2.23 | 1.49 | 10,001-12,500 | 1.63 | 1.25 |
| B | 16,251-17,500 | 2.44 | 1.56 | 12,501-15,000 | 1.95 | 1.38 |
| C | 17,501-18,750 | 2.68 | 1.64 | 15,001-17,500 | 2.32 | 1.52 |
| D | 18,751-20,000 | 2.91 | 1.72 | 17,501-20,000 | 2.80 | 1.68 |
| E | 20,001-22,000 | 3.18 | 1.82 | 20,001-24,000 | 3.35 | 1.88 |
| F | 22,001-24,000 | 3.51 | 1.94 | 24,001-28,000 | 3.98 | 2.10 |
| G | 24,001-26,000 | 3.82 | 2.05 | 28,001-33,000 | 4.63 | 2.35 |
| H | 26,001-28,000 | 4.12 | 2.16 | 33,001-39,000 | 5.38 | 2.55 |
| I | 28,001-30,000 | 4.41 | 2.27 | 39,001-46,000 | 6.25 | 2.75 |
| J | 30,001-33,000 | 4.77 | 2.39 | 46,001-55,000 | 7.25 | 3.00 |
| K | 33,001-36,000 | 5.18 | 2.50 | 55,001-65,000 | 8.45 | 3.30 |
| L | 36,001-40,000 | 5.65 | 2.61 | 65,001 and above | 9.99 | 3.85 |
| M | 40,001-45,000 | 6.25 | 2.75 | | | |
| N | 45,001-50,000 | 6.88 | 2.91 | | | |
| O | 50,000-60,000 | 7.82 | 3.14 | | | |
| P | 60,001-70,000 | 9.15 | 3.50 | | | |
| Q | 70,001-80,000 | 10.55 | 3.85 | | | |
| R | 80,001 and above | 12.05 | 4.35 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | N/A | 0.90 | 0.90 | N/A | N/A | N/A |

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.02 |
| 100 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.52 |
| 100 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

| Discount | Code | BI | PD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|
| Senior Driver | SR | 0.05 | | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Prior Insurance | PI | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 12 months | R1 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 24 months | R2 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 36 months | R3 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |

# Direct Insurance Company

# State of Arkansas

# Private Passenger Auto

# Rate Pages

New Business Business Effective: 01/05/2010

Renewal Business Effective: 02/19/2010

| System Territory | BI | PD | PAD | PWL | PMD | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 001 | 149 | 119 | 14 | 14 | 42 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 002 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 003 | 149 | 119 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 004 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 005 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 35 | 10 | 90 | 249 | 25 | 12 |
| 006 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 33 | 10 | 90 | 253 | 25 | 12 |
| 007 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 34 | 10 | 128 | 235 | 25 | 12 |
| 008 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 009 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 011 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 35 | 10 | 128 | 249 | 25 | 12 |
| 012 | 149 | 119 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 013 | 149 | 119 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 34 | 10 | 128 | 235 | 25 | 12 |
| 014 | 149 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 015 | 149 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 016 | 149 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 017 | 149 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 018 | 149 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 019 | 149 | 129 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 020 | 152 | 117 | 14 | 14 | 42 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 021 | 152 | 117 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 022 | 152 | 117 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 023 | 152 | 117 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 024 | 152 | 117 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 025 | 152 | 117 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 95 | 320 | 25 | 12 |
| 026 | 152 | 117 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 027 | 152 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 028 | 152 | 129 | 14 | 14 | 42 | 30 | 32 | 16 | 37 | 10 | 90 | 320 | 25 | 12 |
| 029 | 152 | 129 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 030 | 152 | 129 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 031 | 150 | 152 | 13 | 13 | 39 | 28 | 29 | 15 | 40 | 10 | 86 | 311 | 25 | 12 |
| 032 | 150 | 152 | 13 | 13 | 39 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 033 | 150 | 140 | 13 | 13 | 39 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 034 | 150 | 122 | 13 | 13 | 39 | 28 | 29 | 15 | 40 | 10 | 79 | 311 | 25 | 12 |
| 035 | 150 | 122 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 036 | 139 | 113 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 037 | 139 | 113 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 038 | 139 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 040 | 139 | 122 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 40 | 10 | 73 | 311 | 25 | 12 |
| 041 | 139 | 122 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 042 | 139 | 122 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 40 | 10 | 79 | 311 | 25 | 12 |
| 043 | 139 | 122 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 37 | 10 | 79 | 278 | 25 | 12 |
| 044 | 139 | 122 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 045 | 139 | 122 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 046 | 139 | 122 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 047 | 145 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 048 | 145 | 119 | 13.2 | 13.2 | 39.6 | 28 | 31 | 15 | 34 | 10 | 106 | 235 | 25 | 12 |
| 049 | 145 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 34 | 10 | 106 | 235 | 25 | 12 |
| 050 | 145 | 119 | 13.4 | 13.4 | 40.2 | 29 | 31 | 16 | 37 | 10 | 106 | 320 | 25 | 12 |
| 051 | 178 | 134 | 15.2 | 15.2 | 45.6 | 31 | 34 | 17 | 40 | 10 | 96 | 296 | 25 | 12 |
| 052 | 178 | 134 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 053 | 178 | 134 | 15.2 | 15.2 | 45.6 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 054 | 178 | 134 | 15.2 | 15.2 | 45.6 | 31 | 34 | 17 | 34 | 10 | 107 | 302 | 25 | 12 |
| 055 | 178 | 159 | 15.2 | 15.2 | 45.6 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 056 | 278 | 163 | 20.6 | 20.6 | 61.8 | 47 | 50 | 25 | 37 | 10 | 90 | 253 | 25 | 12 |
| 057 | 278 | 163 | 20.6 | 20.6 | 61.8 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 058 | 190 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 059 | 190 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 060 | 190 | 163 | 20.6 | 20.6 | 61.8 | 47 | 50 | 25 | 36 | 10 | 90 | 255 | 25 | 12 |
| 061 | 190 | 129 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 062 | 190 | 129 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 063 | 190 | 150 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 64 | 253 | 25 | 12 |
| 064 | 190 | 150 | 14 | 14 | 42 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 065 | 190 | 150 | 20.6 | 20.6 | 61.8 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 066 | 190 | 150 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 067 | 190 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 068 | 136 | 140 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 069 | 136 | 113 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 73 | 320 | 25 | 12 |
| 070 | 136 | 113 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 071 | 136 | 113 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 072 | 136 | 113 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 073 | 136 | 113 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 81 | 278 | 25 | 12 |
| 074 | 136 | 113 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 37 | 10 | 81 | 278 | 25 | 12 |

| System Territory | BI | PD | PAD | PWL | PMD | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 075 | 136 | 146 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 36 | 10 | 90 | 255 | 25 | 12 |
| 076 | 136 | 146 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 077 | 156 | 117 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 078 | 156 | 117 | 17 | 17 | 51 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 079 | 156 | 117 | 17 | 17 | 51 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 080 | 156 | 152 | 13 | 13 | 39 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 081 | 156 | 162 | 17 | 17 | 51 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 082 | 156 | 140 | 17 | 17 | 51 | 30 | 34 | 16 | 34 | 10 | 73 | 251 | 25 | 12 |
| 083 | 156 | 140 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 084 | 156 | 140 | 17 | 17 | 51 | 30 | 34 | 16 | 32 | 10 | 73 | 240 | 25 | 12 |
| 085 | 156 | 140 | 17 | 17 | 51 | 30 | 34 | 16 | 32 | 10 | 95 | 240 | 25 | 12 |
| 086 | 156 | 140 | 13 | 13 | 39 | 28 | 29 | 15 | 34 | 10 | 86 | 251 | 25 | 12 |
| 087 | 156 | 140 | 17 | 17 | 51 | 30 | 34 | 16 | 34 | 10 | 86 | 251 | 25 | 12 |
| 088 | 156 | 113 | 17 | 17 | 51 | 30 | 34 | 16 | 37 | 10 | 73 | 278 | 25 | 12 |
| 089 | 168 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 091 | 168 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 86 | 271 | 25 | 12 |
| 092 | 168 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 093 | 168 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 094 | 168 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 095 | 168 | 130 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 38 | 10 | 96 | 275 | 25 | 12 |
| 096 | 168 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 097 | 168 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 098 | 168 | 130 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 39 | 10 | 84 | 291 | 25 | 12 |
| 099 | 168 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 100 | 168 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 38 | 10 | 84 | 275 | 25 | 12 |
| 101 | 168 | 130 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 102 | 168 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 38 | 10 | 75 | 275 | 25 | 12 |
| 103 | 168 | 113 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 104 | 168 | 113 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 37 | 10 | 75 | 253 | 25 | 12 |
| 105 | 168 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 81 | 253 | 25 | 12 |
| 106 | 168 | 146 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 37 | 10 | 81 | 253 | 25 | 12 |
| 107 | 168 | 146 | 13.2 | 13.2 | 39.6 | 28 | 31 | 16 | 40 | 10 | 81 | 311 | 25 | 12 |
| 108 | 168 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 109 | 168 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 39 | 10 | 81 | 291 | 25 | 12 |
| 110 | 168 | 146 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 39 | 10 | 81 | 291 | 25 | 12 |
| 111 | 168 | 146 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 39 | 10 | 84 | 291 | 25 | 12 |
| 112 | 168 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 75 | 253 | 25 | 12 |
| 113 | 168 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 114 | 168 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 39 | 10 | 75 | 291 | 25 | 12 |
| 115 | 168 | 146 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 39 | 10 | 75 | 291 | 25 | 12 |
| 116 | 168 | 146 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 38 | 10 | 75 | 275 | 25 | 12 |
| 117 | 166 | 138 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 35 | 10 | 89 | 249 | 25 | 12 |
| 118 | 166 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 35 | 10 | 89 | 249 | 25 | 12 |
| 119 | 166 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 89 | 255 | 25 | 12 |
| 120 | 166 | 138 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 121 | 166 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 89 | 271 | 25 | 12 |
| 122 | 166 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 123 | 166 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 124 | 166 | 138 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |
| 125 | 166 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 35 | 10 | 106 | 249 | 25 | 12 |
| 126 | 166 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 127 | 166 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 37 | 10 | 75 | 271 | 25 | 12 |
| 128 | 166 | 150 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 129 | 166 | 150 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 130 | 166 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 89 | 271 | 25 | 12 |
| 131 | 166 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 132 | 166 | 146 | 12.8 | 12.8 | 38.4 | 27 | 29 | 15 | 36 | 10 | 64 | 255 | 25 | 12 |
| 133 | 166 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 64 | 271 | 25 | 12 |
| 134 | 166 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 75 | 253 | 25 | 12 |
| 135 | 166 | 146 | 14 | 14 | 42 | 31 | 35 | 17 | 37 | 10 | 75 | 271 | 25 | 12 |
| 136 | 166 | 116 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |
| 137 | 166 | 116 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 35 | 10 | 106 | 249 | 25 | 12 |
| 138 | 157 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 38 | 10 | 96 | 275 | 25 | 12 |
| 139 | 157 | 130 | 15.2 | 15.2 | 45.6 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 140 | 157 | 130 | 14.2 | 14.2 | 42.6 | 30 | 33 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 141 | 157 | 134 | 15.2 | 15.2 | 45.6 | 31 | 34 | 17 | 34 | 10 | 96 | 302 | 25 | 12 |
| 142 | 144 | 119 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 143 | 144 | 119 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 35 | 10 | 90 | 249 | 25 | 12 |
| 144 | 144 | 129 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 145 | 144 | 116 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 36 | 10 | 90 | 255 | 25 | 12 |
| 146 | 144 | 116 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 35 | 10 | 128 | 249 | 25 | 12 |
| 147 | 144 | 116 | 14.8 | 14.8 | 44.4 | 31 | 39 | 16 | 36 | 10 | 128 | 255 | 25 | 12 |

| System Territory | BI | PD | PAD | PWL | PMD | MP | UMB | UDB | UMP | ADD | CMP | COL | RNT | TOW |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 148 | 209 | 138 | 13.6 | 13.6 | 40.8 | 29 | 32 | 16 | 40 | 10 | 96 | 296 | 25 | 12 |
| 149 | 209 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 96 | 296 | 25 | 12 |
| 150 | 209 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 38 | 10 | 96 | 275 | 25 | 12 |
| 151 | 209 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 153 | 209 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 154 | 209 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 155 | 209 | 159 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 156 | 209 | 159 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 157 | 209 | 159 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 37 | 10 | 106 | 271 | 25 | 12 |
| 158 | 209 | 159 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |
| 200 | 149 | 129 | 14 | 14 | 42 | 30 | 32 | 16 | 33 | 10 | 90 | 253 | 25 | 12 |
| 201 | 190 | 150 | 14 | 14 | 42 | 30 | 32 | 16 | 36 | 10 | 64 | 255 | 25 | 12 |
| 202 | 190 | 150 | 20.6 | 20.6 | 61.8 | 47 | 50 | 25 | 36 | 10 | 64 | 255 | 25 | 12 |
| 203 | 190 | 150 | 14 | 14 | 42 | 31 | 35 | 17 | 36 | 10 | 64 | 255 | 25 | 12 |
| 204 | 209 | 138 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 106 | 296 | 25 | 12 |
| 205 | 209 | 159 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 40 | 10 | 107 | 296 | 25 | 12 |
| 206 | 209 | 159 | 15.6 | 15.6 | 46.8 | 33 | 35 | 18 | 34 | 10 | 84 | 302 | 25 | 12 |

| Class | BI | PD | PAD | PWL | PMD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.37 | 0.52 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.47 | 0.97 | 0.47 |
| FM14 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM15 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM16 | 1.49 | 1.65 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.37 | 1.72 | 1.45 | 1.72 |
| FM17 | 1.51 | 1.63 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | 1.72 | 1.68 | 1.72 |
| FM18 | 1.55 | 1.63 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.40 | 1.75 | 1.38 | 1.75 |
| FM19 | 0.90 | 1.10 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | 1.19 | 1.33 | 1.19 |
| FM20 | 0.85 | 0.95 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.03 | 1.22 | 1.03 |
| FM21 | 0.77 | 0.83 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.91 | 1.19 | 0.91 |
| FM22 | 0.69 | 0.75 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.84 | 1.05 | 0.84 |
| FM23 | 0.64 | 0.76 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 1.07 | 0.74 |
| FM24 | 0.62 | 0.65 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.67 | 0.96 | 0.67 |
| FM25 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM26 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM27 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM28 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM29 | 0.63 | 0.73 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.75 | 0.95 | 0.75 |
| FM30 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM31 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM32 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM33 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM34 | 0.57 | 0.66 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.67 | 0.83 | 0.67 |
| FM35 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM36 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM37 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM38 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM39 | 0.66 | 0.67 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.94 | 0.69 | 0.74 | 0.69 |
| FM40 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM41 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM42 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM43 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM44 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM45 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM46 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM47 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM48 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM49 | 0.60 | 0.64 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.67 | 0.73 | 0.67 |
| FM50 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM51 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM52 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM53 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM54 | 0.57 | 0.53 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.53 | 0.63 | 0.53 |
| FM55 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM56 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM57 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM58 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM59 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM60 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM61 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM62 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM63 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM64 | 0.62 | 0.55 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.52 | 0.55 | 0.52 |
| FM65 | 0.71 | 0.54 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.57 | 0.44 | 0.57 |
| FM66 | 0.72 | 0.55 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.59 | 0.42 | 0.59 |
| FM67 | 0.76 | 0.58 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.64 | 0.48 | 0.64 |
| FM68 | 0.79 | 0.63 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.66 | 0.41 | 0.66 |
| FM69 | 0.82 | 0.62 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 | 0.67 | 0.64 | 0.40 | 0.64 |
| FM70 | 0.82 | 0.66 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.42 | 0.68 |
| FM71 | 0.86 | 0.65 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.76 | 0.74 | 0.38 | 0.74 |
| FM72 | 0.87 | 0.66 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.65 | 0.68 | 0.38 | 0.68 |
| FM73 | 0.90 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.64 | 0.69 | 0.36 | 0.69 |
| FM74 | 0.91 | 0.72 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.61 | 0.79 | 0.39 | 0.79 |
| FM75 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM76 | 1.01 | 0.67 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.74 | 0.28 | 0.74 |
| FM77 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM78 | 1.02 | 0.68 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.60 | 0.77 | 0.26 | 0.77 |
| FM79 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM80 | 1.05 | 0.76 | 0.57 | 0.57 | 0.57 | 0.57 | 0.57 | 0.57 | 0.57 | 0.78 | 0.25 | 0.78 |
| FM81 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM82 | 1.09 | 0.74 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.58 | 0.79 | 0.24 | 0.79 |
| FM83 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM84 | 1.25 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.80 | 0.24 | 0.80 |
| FM85 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM86 | 1.18 | 0.75 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.55 | 0.79 | 0.22 | 0.79 |
| FM87 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM88 | 1.20 | 0.76 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.53 | 0.81 | 0.22 | 0.81 |
| FM89 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |
| FM90 | 1.23 | 0.77 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.52 | 0.82 | 0.21 | 0.82 |

| Class | BI | PD | PAD | PWL | PMD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FM91 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM92 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM93 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM94 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM95 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM96 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM97 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM98 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FM99 | 1.26 | 0.78 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.51 | 0.84 | 0.20 | 0.84 |
| FS14 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS15 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS16 | 2.29 | 1.92 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 1.59 | 2.07 | 1.02 | 2.07 |
| FS17 | 2.34 | 1.85 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.52 | 1.93 | 0.98 | 1.93 |
| FS18 | 2.40 | 1.94 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.53 | 1.98 | 1.01 | 1.98 |
| FS19 | 1.52 | 1.49 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.49 | 1.05 | 1.49 |
| FS20 | 1.38 | 1.30 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.36 | 1.05 | 1.36 |
| FS21 | 1.17 | 1.22 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.21 | 1.01 | 1.21 |
| FS22 | 0.96 | 1.04 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.09 | 1.07 | 1.09 |
| FS23 | 0.98 | 1.04 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 1.11 | 0.95 | 1.02 | 0.95 |
| FS24 | 0.80 | 0.86 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 0.92 | 1.00 | 0.92 |
| FS25 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS26 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS27 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS28 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS29 | 0.93 | 0.94 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 1.17 | 0.92 | 1.05 | 0.92 |
| FS30 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS31 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS32 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS33 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS34 | 0.90 | 0.85 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.87 | 0.94 | 0.87 |
| FS35 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS36 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS37 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS38 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS39 | 0.90 | 0.84 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 0.81 | 0.94 | 0.81 |
| FS40 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS41 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS42 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS43 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS44 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS45 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS46 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS47 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS48 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS49 | 0.79 | 0.76 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 0.77 | 0.85 | 0.77 |
| FS50 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS51 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS52 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS53 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS54 | 0.68 | 0.67 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.67 | 0.75 | 0.67 |
| FS55 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS56 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS57 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS58 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS59 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS60 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS61 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS62 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS63 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS64 | 0.69 | 0.67 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.64 | 0.66 | 0.64 |
| FS65 | 0.80 | 0.70 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.92 | 0.74 | 0.64 | 0.74 |
| FS66 | 0.80 | 0.68 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.74 | 0.62 | 0.74 |
| FS67 | 0.91 | 0.73 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.62 | 0.81 |
| FS68 | 0.89 | 0.73 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.80 | 0.60 | 0.80 |
| FS69 | 0.90 | 0.75 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.82 | 0.80 | 0.60 | 0.80 |
| FS70 | 0.94 | 0.75 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.58 | 0.81 |
| FS71 | 0.94 | 0.79 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.84 | 0.57 | 0.84 |
| FS72 | 0.97 | 0.87 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.77 | 0.87 | 0.55 | 0.87 |
| FS73 | 0.99 | 0.84 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.89 | 0.57 | 0.89 |
| FS74 | 1.01 | 0.80 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.84 | 0.53 | 0.84 |
| FS75 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS76 | 1.18 | 0.95 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.93 | 0.43 | 0.93 |
| FS77 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS78 | 1.21 | 0.93 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.72 | 0.94 | 0.40 | 0.94 |
| FS79 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS80 | 1.23 | 0.88 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 1.00 | 0.42 | 1.00 |
| FS81 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |
| FS82 | 1.28 | 0.94 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.95 | 0.31 | 0.95 |

| Class | BI | PD | PAD | PWL | PMD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FS83 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS84 | 1.31 | 0.95 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.98 | 0.30 | 0.98 |
| FS85 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS86 | 1.33 | 0.92 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.70 | 0.99 | 0.30 | 0.99 |
| FS87 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS88 | 1.37 | 1.00 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 0.68 | 1.03 | 0.28 | 1.03 |
| FS89 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS90 | 1.41 | 0.95 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 0.69 | 1.04 | 0.28 | 1.04 |
| FS91 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS92 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS93 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS94 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS95 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS96 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS97 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS98 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| FS99 | 1.45 | 0.98 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 0.75 | 1.05 | 0.30 | 1.05 |
| MM14 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM15 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM16 | 2.20 | 1.95 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 1.79 | 2.06 | 1.97 | 2.06 |
| MM17 | 2.22 | 1.85 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 1.60 | 2.07 | 1.96 | 2.07 |
| MM18 | 2.24 | 2.02 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 1.54 | 2.36 | 1.94 | 2.36 |
| MM19 | 1.49 | 1.42 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.44 | 1.62 | 1.44 |
| MM20 | 1.37 | 1.23 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.33 | 1.55 | 1.33 |
| MM21 | 1.15 | 1.17 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.22 | 1.29 | 1.40 | 1.29 |
| MM22 | 0.95 | 1.00 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.12 | 1.40 | 1.12 |
| MM23 | 0.92 | 0.94 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.98 | 0.99 | 1.29 | 0.99 |
| MM24 | 0.81 | 0.94 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 0.94 | 1.29 | 0.94 |
| MM25 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM26 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM27 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM28 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM29 | 0.83 | 0.91 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 0.84 | 1.11 | 0.84 |
| MM30 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM31 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM32 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM33 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM34 | 0.65 | 0.72 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.76 | 0.99 | 0.76 |
| MM35 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM36 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM37 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM38 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM39 | 0.71 | 0.76 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 0.68 | 0.81 | 0.68 |
| MM40 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM41 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM42 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM43 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM44 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM45 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM46 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM47 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM48 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM49 | 0.65 | 0.71 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.99 | 0.74 | 0.79 | 0.74 |
| MM50 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM51 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM52 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM53 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM54 | 0.62 | 0.57 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.89 | 0.58 | 0.65 | 0.58 |
| MM55 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM56 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM57 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM58 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM59 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM60 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM61 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM62 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM63 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM64 | 0.68 | 0.59 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.63 | 0.67 | 0.63 |
| MM65 | 0.76 | 0.61 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.64 | 0.71 | 0.64 |
| MM66 | 0.77 | 0.64 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.71 | 0.72 | 0.71 |
| MM67 | 0.81 | 0.65 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.81 | 0.70 | 0.66 | 0.70 |
| MM68 | 0.81 | 0.69 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.74 | 0.63 | 0.74 |
| MM69 | 0.82 | 0.68 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.73 | 0.67 | 0.73 |
| MM70 | 0.85 | 0.73 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.80 | 0.72 | 0.63 | 0.72 |
| MM71 | 0.90 | 0.74 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.76 | 0.59 | 0.76 |
| MM72 | 0.86 | 0.74 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.77 | 0.60 | 0.77 |
| MM73 | 0.87 | 0.75 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.76 | 0.60 | 0.76 |
| MM74 | 0.90 | 0.75 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.81 | 0.55 | 0.81 |

| Class | BI | PD | PAD | PWL | PMD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MM75 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM76 | 1.28 | 0.92 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.97 | 0.44 | 0.97 |
| MM77 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM78 | 1.34 | 0.91 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.98 | 0.45 | 0.98 |
| MM79 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM80 | 1.38 | 0.93 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.44 | 1.00 |
| MM81 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM82 | 1.41 | 1.00 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 1.05 | 0.42 | 1.05 |
| MM83 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM84 | 1.44 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.08 | 0.40 | 1.08 |
| MM85 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM86 | 1.54 | 1.01 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.13 | 0.39 | 1.13 |
| MM87 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |
| MM88 | 1.55 | 1.03 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.10 | 0.39 | 1.10 |
| MM89 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM90 | 1.58 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 1.12 | 0.38 | 1.12 |
| MM91 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM92 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM93 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM94 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM95 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM96 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM97 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM98 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MM99 | 1.58 | 1.10 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 0.97 | 1.66 | 0.38 | 1.66 |
| MS14 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS15 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS16 | 3.09 | 2.71 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 2.83 | 1.52 | 2.83 |
| MS17 | 3.06 | 2.68 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 1.45 | 2.72 | 1.50 | 2.72 |
| MS18 | 3.11 | 2.54 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 2.85 | 1.51 | 2.85 |
| MS19 | 2.17 | 2.26 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 1.23 | 2.47 | 1.77 | 2.47 |
| MS20 | 1.77 | 1.81 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 1.05 | 2.08 | 1.83 | 2.08 |
| MS21 | 1.51 | 1.65 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.74 | 1.45 | 1.74 |
| MS22 | 1.27 | 1.35 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.54 | 1.47 | 1.54 |
| MS23 | 1.18 | 1.24 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 0.91 | 1.37 | 1.38 | 1.37 |
| MS24 | 1.00 | 1.12 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.21 | 1.36 | 1.21 |
| MS25 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS26 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS27 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS28 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS29 | 1.07 | 1.21 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.06 | 1.31 | 1.45 | 1.31 |
| MS30 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS31 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS32 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS33 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS34 | 1.04 | 1.01 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.10 | 1.21 | 1.10 |
| MS35 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS36 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS37 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS38 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS39 | 0.93 | 0.98 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 0.96 | 1.09 | 0.96 |
| MS40 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS41 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS42 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS43 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS44 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS45 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS46 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS47 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS48 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS49 | 0.87 | 0.88 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.95 | 0.89 | 0.94 | 0.89 |
| MS50 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS51 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS52 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS53 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS54 | 0.76 | 0.74 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.79 | 0.81 | 0.88 | 0.81 |
| MS55 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS56 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS57 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS58 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS59 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS60 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS61 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS62 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS63 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS64 | 0.79 | 0.76 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.73 | 0.77 | 0.69 | 0.77 |
| MS65 | 1.03 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.95 | 0.72 | 0.95 |
| MS66 | 1.04 | 0.89 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.95 | 0.72 | 0.95 |

| Class | BI | PD | PAD | PWL | PMD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| MS67 | 1.05 | 1.00 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.00 | 0.68 | 1.00 |
| MS68 | 1.07 | 0.96 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.02 | 0.70 | 1.02 |
| MS69 | 1.14 | 1.05 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.05 | 0.72 | 1.05 |
| MS70 | 1.14 | 1.03 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.11 | 0.70 | 1.11 |
| MS71 | 1.15 | 1.04 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 0.88 | 1.12 | 0.70 | 1.12 |
| MS72 | 1.14 | 1.05 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.19 | 0.66 | 1.19 |
| MS73 | 1.23 | 1.07 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 0.86 | 1.13 | 0.64 | 1.13 |
| MS74 | 1.23 | 1.12 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.21 | 0.73 | 1.21 |
| MS75 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS76 | 1.77 | 1.44 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.55 | 0.53 | 1.55 |
| MS77 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS78 | 1.86 | 1.53 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.61 | 0.47 | 1.61 |
| MS79 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS80 | 1.93 | 1.52 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.67 | 0.46 | 1.67 |
| MS81 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS82 | 1.95 | 1.59 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 | 1.67 | 0.45 | 1.67 |
| MS83 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS84 | 2.28 | 1.81 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 0.93 | 1.71 | 0.44 | 1.71 |
| MS85 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS86 | 2.11 | 1.67 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.74 | 0.44 | 1.74 |
| MS87 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS88 | 2.15 | 1.65 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 0.85 | 1.88 | 0.43 | 1.88 |
| MS89 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS90 | 2.20 | 1.68 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 0.87 | 1.77 | 0.42 | 1.77 |
| MS91 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS92 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS93 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS94 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS95 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS96 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS97 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS98 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |
| MS99 | 2.30 | 1.83 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 0.84 | 1.84 | 0.41 | 1.84 |

| Points | BI | PD | PAD | PWL | PMD | PIP | CMP | COL |
|---|---|---|---|---|---|---|---|---|
| 0 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 1 | 1.11 | 1.21 | 0.99 | 0.99 | 0.99 | 0.99 | 1.08 | 1.22 |
| 2 | 1.38 | 1.30 | 1.12 | 1.12 | 1.12 | 1.12 | 1.16 | 1.51 |
| 3 | 1.39 | 1.39 | 1.19 | 1.19 | 1.19 | 1.19 | 1.26 | 1.57 |
| 4 | 1.40 | 1.47 | 1.20 | 1.20 | 1.20 | 1.20 | 1.36 | 1.60 |
| 5 | 1.54 | 1.89 | 1.27 | 1.27 | 1.27 | 1.27 | 1.42 | 1.85 |
| 6 | 1.73 | 1.96 | 1.33 | 1.33 | 1.33 | 1.33 | 1.57 | 2.07 |
| 7 | 1.96 | 2.26 | 1.37 | 1.37 | 1.37 | 1.37 | 1.62 | 2.25 |
| 8 | 1.97 | 2.46 | 1.50 | 1.50 | 1.50 | 1.50 | 1.66 | 2.61 |
| 9 | 2.10 | 2.62 | 1.63 | 1.63 | 1.63 | 1.63 | 1.70 | 2.67 |
| 10 | 2.25 | 2.77 | 1.72 | 1.72 | 1.72 | 1.72 | 1.78 | 2.84 |
| 11 | 2.35 | 2.87 | 1.82 | 1.82 | 1.82 | 1.82 | 1.88 | 2.94 |
| 12 | 2.45 | 2.97 | 1.92 | 1.92 | 1.92 | 1.92 | 1.98 | 3.04 |

| Model Year | CMP | COL | | |
|---|---|---|---|---|
| 2007 | 1.00 | 1.00 | 1.00 | 1.00 |
| 2006 | 0.95 | 0.95 | 0.95 | 0.95 |
| 2005 | 0.91 | 0.91 | 0.91 | 0.91 |
| 2004 | 0.86 | 0.86 | 0.86 | 0.86 |
| 2003 | 0.82 | 0.81 | 0.82 | 0.81 |
| 2002 | 0.78 | 0.76 | 0.78 | 0.76 |
| 2001 | 0.74 | 0.72 | 0.74 | 0.72 |
| 2000 | 0.70 | 0.66 | 0.70 | 0.66 |
| 1999 | 0.66 | 0.60 | 0.66 | 0.60 |
| 1998 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1997 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1996 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1995 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1994 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1993 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1992 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1991 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1990 | 0.62 | 0.53 | 0.62 | 0.53 |
| 1989 | 0.62 | 0.53 | 0.62 | 0.53 |

| Liability Vehicle Symbols | | | | |
|---|---|---|---|---|
| SYMBOL | Description | BI | PD | PIP |
| A | All Others | 1.00 | 1.00 | 1.00 |
| C | Convertible | 1.00 | 1.00 | 1.00 |
| F | 4x4 Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| H | High Performance | 1.05 | 1.05 | 1.05 |
| I | Intermediate Performance | 1.05 | 1.05 | 1.05 |
| P | Sports Premium | 1.10 | 1.10 | 1.10 |
| S | Sports | 1.10 | 1.10 | 1.10 |
| T | Truck/Sports Utility | 1.00 | 1.00 | 1.00 |
| V | Van/Mini-Van | 1.00 | 1.00 | 1.00 |

| Physical Damage Vehicle Symbols | | | | | | |
|---|---|---|---|---|---|---|
| | 1990 & LATER | | | 1989 & PRIOR | | |
| SYMBOL | Original Price New (MSRP) | CMP | COL | Original Price New (MSRP) | CMP | COL |
| 1 | $0-6,500 | 0.78 | 0.88 | $0-1,600 | 0.42 | 0.60 |
| 2 | 6,501-8,000 | 1.00 | 1.00 | 1,601-2,100 | 0.42 | 0.60 |
| 3 | 8,001-9,000 | 1.21 | 1.09 | 2,101-2,750 | 0.42 | 0.60 |
| 4 | 9,001-10,000 | 1.37 | 1.16 | 2,751-3,700 | 0.42 | 0.60 |
| 5 | 10,001-11,250 | 1.54 | 1.22 | 3,701-5,000 | 0.52 | 0.74 |
| 6 | 11,251-12,500 | 1.71 | 1.28 | 5,001-6,500 | 0.78 | 0.88 |
| 7 | 12,501-13,750 | 1.87 | 1.35 | 6,501-8,000 | 1.00 | 1.00 |
| 8 | 13,751-15,000 | 2.04 | 1.42 | 8,001-10,000 | 1.30 | 1.13 |
| A | 15,001-16,250 | 2.23 | 1.49 | 10,001-12,500 | 1.63 | 1.25 |
| B | 16,251-17,500 | 2.44 | 1.56 | 12,501-15,000 | 1.95 | 1.38 |
| C | 17,501-18,750 | 2.68 | 1.64 | 15,001-17,500 | 2.32 | 1.52 |
| D | 18,751-20,000 | 2.91 | 1.72 | 17,501-20,000 | 2.80 | 1.68 |
| E | 20,001-22,000 | 3.18 | 1.82 | 20,001-24,000 | 3.35 | 1.88 |
| F | 22,001-24,000 | 3.51 | 1.94 | 24,001-28,000 | 3.98 | 2.10 |
| G | 24,001-26,000 | 3.82 | 2.05 | 28,001-33,000 | 4.63 | 2.35 |
| H | 26,001-28,000 | 4.12 | 2.16 | 33,001-39,000 | 5.38 | 2.55 |
| I | 28,001-30,000 | 4.41 | 2.27 | 39,001-46,000 | 6.25 | 2.75 |
| J | 30,001-33,000 | 4.77 | 2.39 | 46,001-55,000 | 7.25 | 3.00 |
| K | 33,001-36,000 | 5.18 | 2.50 | 55,001-65,000 | 8.45 | 3.30 |
| L | 36,001-40,000 | 5.65 | 2.61 | 65,001 and above | 9.99 | 3.85 |
| M | 40,001-45,000 | 6.25 | 2.75 | | | |
| N | 45,001-50,000 | 6.88 | 2.91 | | | |
| O | 50,000-60,000 | 7.82 | 3.14 | | | |
| P | 60,001-70,000 | 9.15 | 3.50 | | | |
| Q | 70,001-80,000 | 10.55 | 3.85 | | | |
| R | 80,001 and above | 12.05 | 4.35 | | | |

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

| Vehicle Use | BI | PD | PIP | MP | UMB | UDB | UMP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| PL | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| BU | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| NO | 0.90 | 0.90 | 0.90 | N/A | 0.90 | 0.90 | N/A | N/A | N/A |

| BI Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.23 |
| 100/300 | 1.50 |

| PD Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.02 |
| 100 | 1.04 |

| MP Limit | Factor |
|---|---|
| 250 | 0.87 |
| 500 | 1.00 |
| 1000 | 1.18 |
| 2000 | 1.29 |

| UMB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UDB Limit | Factor |
|---|---|
| 25/50 | 1.00 |
| 50/100 | 1.50 |
| 100/300 | 2.05 |

| UMP Limit | Factor |
|---|---|
| 25 | 1.00 |
| 50 | 1.52 |
| 100 | 2.27 |

| Personal Injury Protection Limit | Factor |
|---|---|
| 5K Medical Benefits | 0.60 |
| Income Disability | 0.20 |
| 5K Accidental Death | 0.20 |
| 5K MB + Income Disability | 0.80 |
| 5K MB + 5K AD | 0.80 |
| 5K AD + Income Disability | 0.40 |
| 5K MB + AD + Income Disability | 1.00 |

| CMP Ded | Factor |
|---|---|
| 100 | 1.36 |
| 250 | 1.15 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.82 |

| COL Ded | Factor |
|---|---|
| 100 | 1.20 |
| 250 | 1.08 |
| 500 | 1.00 |
| 750 | 0.97 |
| 1000 | 0.84 |

| Term | Factor |
|---|---|
| 6 | 1.00 |
| 12 | 1.90 |

| Discount | Code | BI | PD | PAD | PWL | PMD | PIP | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|---|
| Senior Driver | SR | 0.05 | | | | | | | 0.05 | 0.05 |
| Multi-Car | MC | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| Safe Driver | SD | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| College Graduate | CG | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | | 0.05 | 0.05 |
| Prior Insurance | PI | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 12 months | R1 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 24 months | R2 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |
| Renewal Discount - 36 months | R3 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 02/11/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 11.1% | | | | | |
| Property Damage | 26.6% | 7.9% | | | | | |
| Uninsured Motorists - BI | 14.6% | 9.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 3.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 6.2% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 0 | 0.0% | N/A | 0 | 0 | 0% | 0% |
| 2006 | 11,309 | 1.7% | 12/19/2006 | 2,005 | 1,303 | 65% | 74% |
| 2007 | 22,715 | 0.0% | N/A | 8,597 | 5,353 | 62% | 75% |
| 2008 | 24,842 | 0.0% | N/A | 10,896 | 7,856 | 72% | 70% |
| 2009 | 26,078 | 3.9% | 1/21/2009 | 9,258 | 7,354 | 79% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 11.0% | 11.0% |
| B. General Expense | 2.4% | 2.4% |
| C. Taxes, License & Fees | 3.4% | 3.4% |
| D. Underwriting Profit & Contingencies | 4.8% | 5.0% |
| E. Other (explain) | | |
| F. TOTAL | 21.6% | 21.8% |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

Attachment "Form RF-1 (DNIC).xls" is not a PDF document and cannot be reproduced here.

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct Insurance Company
NAIC Number: 37720
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 02/11/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 10.1% | | | | | |
| Property Damage | 26.6% | 8.0% | | | | | |
| Uninsured Motorists - BI | 14.6% | 10.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 4.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 5.1% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 26,664 | 0.0% | N/A | 12,783 | 8,080 | 63% | 73% |
| 2006 | 16,313 | -2.7% | 5/18/2006 | 10,991 | 6,653 | 61% | 74% |
| 2007 | 5,464 | 1.7% | 3/1/2007 | 5,346 | 3,544 | 66% | 75% |
| 2008 | 3,417 | 0.0% | N/A | 3,436 | 2,231 | 65% | 70% |
| 2009 | 2,192 | 0.0% | N/A | 1,871 | 1,500 | 80% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 14.9% | 14.9% |
| B. General Expense | 3.7% | 3.7% |
| C. Taxes, License & Fees | 2.6% | 2.6% |
| D. Underwriting Profit & Contingencies | 3.6% | 4.4% |
| E. Other (explain) | | |
| F. TOTAL | 24.8% | 25.6% |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

Attachment "Form RF-1 (DIC).xls" is not a PDF document and cannot be reproduced here.

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 23736 |
| **Company Name:** | Direct National Insurance Company |
| **Contact Person:** | Calvin Curd |
| **Telephone No.:** | 615-399-2840 ext. 2840 |
| **Email Address:** | calvin.curd@directgeneral.com |
| **Effective Date:** | 1/28/2010 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *N/A* | % |
| *AUTO/HOMEOWNERS* | *N/A* | % |
| *GOOD STUDENT* | *N/A* | % |
| *ANTI-THEFT DEVICE* | *N/A* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *N/A* | % |

***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 i* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a compact disk*

| | | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Gender** | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages** | **Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB* | *Minimum Liability* | | $1,585 | $1,774 | $706 | $722 | $1,646 | $1,844 | $739 | $755 | $2,166 | $2,434 | $971 | $995 | $1,451 | $1,616 | $663 | $670 | $1,841 | $2,043 | $849 | $856 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,311 | $2,736 | $1,084 | $1,063 | $2,726 | $3,258 | $1,334 | $1,282 | $3,028 | $3,563 | $1,444 | $1,414 | $2,518 | $3,005 | $1,266 | $1,200 | $2,769 | $3,254 | $1,368 | $1,314 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,709 | $3,170 | $1,274 | $1,248 | $3,199 | $3,779 | $1,559 | $1,505 | $3,682 | $4,290 | $1,751 | $1,718 | $2,945 | $3,468 | $1,471 | $1,403 | $3,331 | $3,857 | $1,643 | $1,580 |
| *2003 Ford Explorer "XLT" 2WD, 4 door* | *Minimum Liability* | | $1,650 | $1,850 | $731 | $751 | $1,715 | $1,927 | $765 | $785 | $2,259 | $2,546 | $1,006 | $1,035 | $1,510 | $1,686 | $685 | $695 | $1,914 | $2,130 | $877 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,491 | $2,968 | $1,164 | $1,143 | $2,931 | $3,524 | $1,424 | $1,372 | $3,232 | $3,825 | $1,530 | $1,503 | $2,696 | $3,237 | $1,343 | $1,276 | $2,952 | $3,489 | $1,446 | $1,393 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,906 | $3,424 | $1,361 | $1,335 | $3,426 | $4,073 | $1,658 | $1,605 | $3,918 | $4,590 | $1,850 | $1,822 | $3,142 | $3,724 | $1,556 | $1,487 | $3,538 | $4,124 | $1,731 | $1,670 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | | $1,603 | $1,799 | $713 | $731 | $1,680 | $1,888 | $751 | $771 | $2,219 | $2,503 | $990 | $1,018 | $1,480 | $1,654 | $673 | $683 | $1,880 | $2,093 | $863 | $874 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,418 | $2,882 | $1,132 | $1,110 | $2,858 | $3,435 | $1,389 | $1,339 | $3,161 | $3,743 | $1,498 | $1,471 | $2,629 | $3,156 | $1,309 | $1,246 | $2,884 | $3,410 | $1,415 | $1,363 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,839 | $3,344 | $1,331 | $1,305 | $3,359 | $3,992 | $1,625 | $1,574 | $3,856 | $4,519 | $1,821 | $1,795 | $3,081 | $3,649 | $1,524 | $1,459 | $3,477 | $4,053 | $1,702 | $1,642 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,772 | $3,351 | $1,307 | $1,272 | $3,342 | $4,073 | $1,639 | $1,568 | $3,568 | $4,277 | $1,705 | $1,662 | $3,088 | $3,759 | $1,552 | $1,466 | $3,301 | $3,957 | $1,630 | $1,560 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $3,204 | $3,827 | $1,510 | $1,473 | $3,857 | $4,648 | $1,881 | $1,809 | $4,284 | $5,079 | $2,036 | $1,995 | $3,552 | $4,267 | $1,772 | $1,685 | $3,910 | $4,619 | $1,924 | $1,846 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,730 | $3,292 | $1,294 | $1,258 | $3,332 | $4,051 | $1,651 | $1,573 | $3,556 | $4,254 | $1,713 | $1,664 | $3,101 | $3,766 | $1,577 | $1,482 | $3,303 | $3,951 | $1,648 | $1,571 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $3,162 | $3,768 | $1,497 | $1,459 | $3,847 | $4,626 | $1,893 | $1,814 | $4,272 | $5,056 | $2,044 | $1,997 | $3,565 | $4,274 | $1,797 | $1,701 | $3,912 | $4,613 | $1,942 | $1,857 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | | $1,538 | $1,722 | $687 | $703 | $1,614 | $1,810 | $725 | $742 | $2,132 | $2,400 | $957 | $981 | $1,424 | $1,588 | $652 | $658 | $1,811 | $2,011 | $836 | $844 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,235 | $2,647 | $1,050 | $1,031 | $2,653 | $3,170 | $1,300 | $1,250 | $2,961 | $3,486 | $1,413 | $1,385 | $2,452 | $2,926 | $1,234 | $1,169 | $2,705 | $3,177 | $1,337 | $1,285 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,642 | $3,093 | $1,244 | $1,221 | $3,138 | $3,708 | $1,531 | $1,479 | $3,634 | $4,235 | $1,727 | $1,698 | $2,890 | $3,402 | $1,442 | $1,377 | $3,280 | $3,798 | $1,618 | $1,557 |

Attachment "APCS 201001 DNIC.xls" is not a PDF document and cannot be reproduced here.

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 37720 |
| **Company Name:** | Direct Insurance Company |
| **Contact Person:** | Calvin Curd |
| **Telephone No.:** | 615-399-2840 ext. 2840 |
| **Email Address:** | calvin.curd@directgeneral.com |
| **Effective Date:** | 1/28/2010 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *N/A* | % |
| *AUTO/HOMEOWNERS* | *N/A* | % |
| *GOOD STUDENT* | *N/A* | % |
| *ANTI-THEFT DEVICE* | *N/A* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *N/A* | % |

***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 i* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a compact disk*

| | | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Gender** | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages** | **Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB* | *Minimum Liability* | | $1,585 | $1,774 | $706 | $722 | $1,646 | $1,844 | $739 | $755 | $2,166 | $2,434 | $971 | $995 | $1,451 | $1,616 | $663 | $670 | $1,841 | $2,043 | $849 | $856 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,311 | $2,736 | $1,084 | $1,063 | $2,726 | $3,258 | $1,334 | $1,282 | $3,028 | $3,563 | $1,444 | $1,414 | $2,518 | $3,005 | $1,266 | $1,200 | $2,769 | $3,254 | $1,368 | $1,314 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,709 | $3,170 | $1,274 | $1,248 | $3,199 | $3,779 | $1,559 | $1,505 | $3,682 | $4,290 | $1,751 | $1,718 | $2,945 | $3,468 | $1,471 | $1,403 | $3,331 | $3,857 | $1,643 | $1,580 |
| *2003 Ford Explorer "XLT" 2WD, 4 door* | *Minimum Liability* | | $1,650 | $1,850 | $731 | $751 | $1,715 | $1,927 | $765 | $785 | $2,259 | $2,546 | $1,006 | $1,035 | $1,510 | $1,686 | $685 | $695 | $1,914 | $2,130 | $877 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,491 | $2,968 | $1,164 | $1,143 | $2,931 | $3,524 | $1,424 | $1,372 | $3,232 | $3,825 | $1,530 | $1,503 | $2,696 | $3,237 | $1,343 | $1,276 | $2,952 | $3,489 | $1,446 | $1,393 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,906 | $3,424 | $1,361 | $1,335 | $3,426 | $4,073 | $1,658 | $1,605 | $3,918 | $4,590 | $1,850 | $1,822 | $3,142 | $3,724 | $1,556 | $1,487 | $3,538 | $4,124 | $1,731 | $1,670 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | | $1,603 | $1,799 | $713 | $731 | $1,680 | $1,888 | $751 | $771 | $2,219 | $2,503 | $990 | $1,018 | $1,480 | $1,654 | $673 | $683 | $1,880 | $2,093 | $863 | $874 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,418 | $2,882 | $1,132 | $1,110 | $2,858 | $3,435 | $1,389 | $1,339 | $3,161 | $3,743 | $1,498 | $1,471 | $2,629 | $3,156 | $1,309 | $1,246 | $2,884 | $3,410 | $1,415 | $1,363 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,839 | $3,344 | $1,331 | $1,305 | $3,359 | $3,992 | $1,625 | $1,574 | $3,856 | $4,519 | $1,821 | $1,795 | $3,081 | $3,649 | $1,524 | $1,459 | $3,477 | $4,053 | $1,702 | $1,642 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,772 | $3,351 | $1,307 | $1,272 | $3,342 | $4,073 | $1,639 | $1,568 | $3,568 | $4,277 | $1,705 | $1,662 | $3,088 | $3,759 | $1,552 | $1,466 | $3,301 | $3,957 | $1,630 | $1,560 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $3,204 | $3,827 | $1,510 | $1,473 | $3,857 | $4,648 | $1,881 | $1,809 | $4,284 | $5,079 | $2,036 | $1,995 | $3,552 | $4,267 | $1,772 | $1,685 | $3,910 | $4,619 | $1,924 | $1,846 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,730 | $3,292 | $1,294 | $1,258 | $3,332 | $4,051 | $1,651 | $1,573 | $3,556 | $4,254 | $1,713 | $1,664 | $3,101 | $3,766 | $1,577 | $1,482 | $3,303 | $3,951 | $1,648 | $1,571 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $3,162 | $3,768 | $1,497 | $1,459 | $3,847 | $4,626 | $1,893 | $1,814 | $4,272 | $5,056 | $2,044 | $1,997 | $3,565 | $4,274 | $1,797 | $1,701 | $3,912 | $4,613 | $1,942 | $1,857 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | | $1,538 | $1,722 | $687 | $703 | $1,614 | $1,810 | $725 | $742 | $2,132 | $2,400 | $957 | $981 | $1,424 | $1,588 | $652 | $658 | $1,811 | $2,011 | $836 | $844 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,235 | $2,647 | $1,050 | $1,031 | $2,653 | $3,170 | $1,300 | $1,250 | $2,961 | $3,486 | $1,413 | $1,385 | $2,452 | $2,926 | $1,234 | $1,169 | $2,705 | $3,177 | $1,337 | $1,285 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,642 | $3,093 | $1,244 | $1,221 | $3,138 | $3,708 | $1,531 | $1,479 | $3,634 | $4,235 | $1,727 | $1,698 | $2,890 | $3,402 | $1,442 | $1,377 | $3,280 | $3,798 | $1,618 | $1,557 |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

Attachment "APCS 201001 DIC.xls" is not a PDF document and cannot be reproduced here.

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 23736 |
| **Company Name:** | Direct National Insurance Company |
| **Contact Person:** | Calvin Curd |
| **Telephone No.:** | 615-399-2840 ext. 2840 |
| **Email Address:** | calvin.curd@directgeneral.com |
| **Effective Date:** | 1/5/2010 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *N/A* | % |
| *AUTO/HOMEOWNERS* | *N/A* | % |
| *GOOD STUDENT* | *N/A* | % |
| *ANTI-THEFT DEVICE* | *N/A* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *N/A* | % |

***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 i* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a compact disk*

| | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Gender** | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages / Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB* | *Minimum Liability* | $1,585 | $1,774 | $706 | $722 | $1,646 | $1,844 | $739 | $755 | $2,166 | $2,434 | $971 | $995 | $1,451 | $1,616 | $663 | $670 | $1,841 | $2,043 | $849 | $856 |
| | *Minimum Liability with Comprehensive and Collision* | $2,311 | $2,736 | $1,084 | $1,063 | $2,726 | $3,258 | $1,334 | $1,282 | $3,028 | $3,563 | $1,444 | $1,414 | $2,518 | $3,005 | $1,266 | $1,200 | $2,769 | $3,254 | $1,368 | $1,314 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,709 | $3,170 | $1,274 | $1,248 | $3,199 | $3,779 | $1,559 | $1,505 | $3,682 | $4,290 | $1,751 | $1,718 | $2,945 | $3,468 | $1,471 | $1,403 | $3,331 | $3,857 | $1,643 | $1,580 |
| *2003 Ford Explorer "XLT" 2WD, 4 door* | *Minimum Liability* | $1,650 | $1,850 | $731 | $751 | $1,715 | $1,927 | $765 | $785 | $2,259 | $2,546 | $1,006 | $1,035 | $1,510 | $1,686 | $685 | $695 | $1,914 | $2,130 | $877 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,491 | $2,968 | $1,164 | $1,143 | $2,931 | $3,524 | $1,424 | $1,372 | $3,232 | $3,825 | $1,530 | $1,503 | $2,696 | $3,237 | $1,343 | $1,276 | $2,952 | $3,489 | $1,446 | $1,393 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,906 | $3,424 | $1,361 | $1,335 | $3,426 | $4,073 | $1,658 | $1,605 | $3,918 | $4,590 | $1,850 | $1,822 | $3,142 | $3,724 | $1,556 | $1,487 | $3,538 | $4,124 | $1,731 | $1,670 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | $1,603 | $1,799 | $713 | $731 | $1,680 | $1,888 | $751 | $771 | $2,219 | $2,503 | $990 | $1,018 | $1,480 | $1,654 | $673 | $683 | $1,880 | $2,093 | $863 | $874 |
| | *Minimum Liability with Comprehensive and Collision* | $2,418 | $2,882 | $1,132 | $1,110 | $2,858 | $3,435 | $1,389 | $1,339 | $3,161 | $3,743 | $1,498 | $1,471 | $2,629 | $3,156 | $1,309 | $1,246 | $2,884 | $3,410 | $1,415 | $1,363 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,839 | $3,344 | $1,331 | $1,305 | $3,359 | $3,992 | $1,625 | $1,574 | $3,856 | $4,519 | $1,821 | $1,795 | $3,081 | $3,649 | $1,524 | $1,459 | $3,477 | $4,053 | $1,702 | $1,642 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,772 | $3,351 | $1,307 | $1,272 | $3,342 | $4,073 | $1,639 | $1,568 | $3,568 | $4,277 | $1,705 | $1,662 | $3,088 | $3,759 | $1,552 | $1,466 | $3,301 | $3,957 | $1,630 | $1,560 |
| | *100/300/50 Liability with Comprehensive and Collision* | $3,204 | $3,827 | $1,510 | $1,473 | $3,857 | $4,648 | $1,881 | $1,809 | $4,284 | $5,079 | $2,036 | $1,995 | $3,552 | $4,267 | $1,772 | $1,685 | $3,910 | $4,619 | $1,924 | $1,846 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | $2,730 | $3,292 | $1,294 | $1,258 | $3,332 | $4,051 | $1,651 | $1,573 | $3,556 | $4,254 | $1,713 | $1,664 | $3,101 | $3,766 | $1,577 | $1,482 | $3,303 | $3,951 | $1,648 | $1,571 |
| | *100/300/50 Liability with Comprehensive and Collision* | $3,162 | $3,768 | $1,497 | $1,459 | $3,847 | $4,626 | $1,893 | $1,814 | $4,272 | $5,056 | $2,044 | $1,997 | $3,565 | $4,274 | $1,797 | $1,701 | $3,912 | $4,613 | $1,942 | $1,857 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | $1,538 | $1,722 | $687 | $703 | $1,614 | $1,810 | $725 | $742 | $2,132 | $2,400 | $957 | $981 | $1,424 | $1,588 | $652 | $658 | $1,811 | $2,011 | $836 | $844 |
| | *Minimum Liability with Comprehensive and Collision* | $2,235 | $2,647 | $1,050 | $1,031 | $2,653 | $3,170 | $1,300 | $1,250 | $2,961 | $3,486 | $1,413 | $1,385 | $2,452 | $2,926 | $1,234 | $1,169 | $2,705 | $3,177 | $1,337 | $1,285 |
| | *100/300/50 Liability with Comprehensive and Collision* | $2,642 | $3,093 | $1,244 | $1,221 | $3,138 | $3,708 | $1,531 | $1,479 | $3,634 | $4,235 | $1,727 | $1,698 | $2,890 | $3,402 | $1,442 | $1,377 | $3,280 | $3,798 | $1,618 | $1,557 |

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 37720 |
| **Company Name:** | Direct Insurance Company |
| **Contact Person:** | Calvin Curd |
| **Telephone No.:** | 615-399-2840 ext. 2840 |
| **Email Address:** | calvin.curd@directgeneral.com |
| **Effective Date:** | 1/5/2010 |

*DISCOUNTS OFFERED:*

| | | |
|---|---|---|
| *PASSIVE RESTRAINT/AIRBAG* | *N/A* | % |
| *AUTO/HOMEOWNERS* | *N/A* | % |
| *GOOD STUDENT* | *N/A* | % |
| *ANTI-THEFT DEVICE* | *N/A* | % |
| *Over 55 Defensive Driver Discount* | *5* | % |
| *$250/$500 Deductible Comp./Coll.* | *N/A* | % |

***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 i* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a compact disk*

| | | | Fayetteville | | | | Trumann | | | | Little Rock | | | | Lake Village | | | | Pine Bluff | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Gender** | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* | *Female* | *Male* | *Male or Female* | *Male or Female* |
| **Vehicle** | **Coverages** | **Age** | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* | *18* | *18* | *40* | *66* |
| *1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB* | *Minimum Liability* | | $1,585 | $1,774 | $706 | $722 | $1,646 | $1,844 | $739 | $755 | $2,166 | $2,434 | $971 | $995 | $1,451 | $1,616 | $663 | $670 | $1,841 | $2,043 | $849 | $856 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,311 | $2,736 | $1,084 | $1,063 | $2,726 | $3,258 | $1,334 | $1,282 | $3,028 | $3,563 | $1,444 | $1,414 | $2,518 | $3,005 | $1,266 | $1,200 | $2,769 | $3,254 | $1,368 | $1,314 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,709 | $3,170 | $1,274 | $1,248 | $3,199 | $3,779 | $1,559 | $1,505 | $3,682 | $4,290 | $1,751 | $1,718 | $2,945 | $3,468 | $1,471 | $1,403 | $3,331 | $3,857 | $1,643 | $1,580 |
| *2003 Ford Explorer "XLT" 2WD, 4 door* | *Minimum Liability* | | $1,650 | $1,850 | $731 | $751 | $1,715 | $1,927 | $765 | $785 | $2,259 | $2,546 | $1,006 | $1,035 | $1,510 | $1,686 | $685 | $695 | $1,914 | $2,130 | $877 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,491 | $2,968 | $1,164 | $1,143 | $2,931 | $3,524 | $1,424 | $1,372 | $3,232 | $3,825 | $1,530 | $1,503 | $2,696 | $3,237 | $1,343 | $1,276 | $2,952 | $3,489 | $1,446 | $1,393 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,906 | $3,424 | $1,361 | $1,335 | $3,426 | $4,073 | $1,658 | $1,605 | $3,918 | $4,590 | $1,850 | $1,822 | $3,142 | $3,724 | $1,556 | $1,487 | $3,538 | $4,124 | $1,731 | $1,670 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | | $1,603 | $1,799 | $713 | $731 | $1,680 | $1,888 | $751 | $771 | $2,219 | $2,503 | $990 | $1,018 | $1,480 | $1,654 | $673 | $683 | $1,880 | $2,093 | $863 | $874 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,418 | $2,882 | $1,132 | $1,110 | $2,858 | $3,435 | $1,389 | $1,339 | $3,161 | $3,743 | $1,498 | $1,471 | $2,629 | $3,156 | $1,309 | $1,246 | $2,884 | $3,410 | $1,415 | $1,363 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,839 | $3,344 | $1,331 | $1,305 | $3,359 | $3,992 | $1,625 | $1,574 | $3,856 | $4,519 | $1,821 | $1,795 | $3,081 | $3,649 | $1,524 | $1,459 | $3,477 | $4,053 | $1,702 | $1,642 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,772 | $3,351 | $1,307 | $1,272 | $3,342 | $4,073 | $1,639 | $1,568 | $3,568 | $4,277 | $1,705 | $1,662 | $3,088 | $3,759 | $1,552 | $1,466 | $3,301 | $3,957 | $1,630 | $1,560 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $3,204 | $3,827 | $1,510 | $1,473 | $3,857 | $4,648 | $1,881 | $1,809 | $4,284 | $5,079 | $2,036 | $1,995 | $3,552 | $4,267 | $1,772 | $1,685 | $3,910 | $4,619 | $1,924 | $1,846 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | | $1,627 | $1,828 | $722 | $741 | $1,709 | $1,924 | $762 | $784 | $2,260 | $2,554 | $1,006 | $1,036 | $1,505 | $1,685 | $682 | $694 | $1,912 | $2,133 | $875 | $888 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,730 | $3,292 | $1,294 | $1,258 | $3,332 | $4,051 | $1,651 | $1,573 | $3,556 | $4,254 | $1,713 | $1,664 | $3,101 | $3,766 | $1,577 | $1,482 | $3,303 | $3,951 | $1,648 | $1,571 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $3,162 | $3,768 | $1,497 | $1,459 | $3,847 | $4,626 | $1,893 | $1,814 | $4,272 | $5,056 | $2,044 | $1,997 | $3,565 | $4,274 | $1,797 | $1,701 | $3,912 | $4,613 | $1,942 | $1,857 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | | $1,538 | $1,722 | $687 | $703 | $1,614 | $1,810 | $725 | $742 | $2,132 | $2,400 | $957 | $981 | $1,424 | $1,588 | $652 | $658 | $1,811 | $2,011 | $836 | $844 |
| | *Minimum Liability with Comprehensive and Collision* | | $2,235 | $2,647 | $1,050 | $1,031 | $2,653 | $3,170 | $1,300 | $1,250 | $2,961 | $3,486 | $1,413 | $1,385 | $2,452 | $2,926 | $1,234 | $1,169 | $2,705 | $3,177 | $1,337 | $1,285 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $2,642 | $3,093 | $1,244 | $1,221 | $3,138 | $3,708 | $1,531 | $1,479 | $3,634 | $4,235 | $1,727 | $1,698 | $2,890 | $3,402 | $1,442 | $1,377 | $3,280 | $3,798 | $1,618 | $1,557 |

Attachment "APCS 201001 DNIC.xls" is not a PDF document and cannot be reproduced here.

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *DRCT-126421143* | *State:* | *Arkansas* |
| *First Filing Company:* | *Direct Insurance Company, ...* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *AR-PPA-Rates&Rules-DNIC/DIC-2010001* | | |
| *Project Name/Number:* | */* | | |

Attachment "APCS 201001 DIC.xls" is not a PDF document and cannot be reproduced here.

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 01/28/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 11.1% | | | | | |
| Property Damage | 26.6% | 7.9% | | | | | |
| Uninsured Motorists - BI | 14.6% | 9.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 3.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 6.2% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 0 | 0.0% | N/A | 0 | 0 | 0% | 0% |
| 2006 | 11,309 | 1.7% | 12/19/2006 | 2,005 | 1,303 | 65% | 74% |
| 2007 | 22,715 | 0.0% | N/A | 8,597 | 5,353 | 62% | 75% |
| 2008 | 24,842 | 0.0% | N/A | 10,896 | 7,856 | 72% | 70% |
| 2009 | 26,078 | 3.9% | 1/21/2009 | 9,258 | 7,354 | 79% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 11.0% | 11.0% |
| B. General Expense | 2.4% | 2.4% |
| C. Taxes, License & Fees | 3.4% | 3.4% |
| D. Underwriting Profit & Contingencies | 4.8% | 5.0% |
| E. Other (explain) | | |
| F. TOTAL | 21.6% | 21.8% |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct Insurance Company
NAIC Number: 37720
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 01/28/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 10.1% | | | | | |
| Property Damage | 26.6% | 8.0% | | | | | |
| Uninsured Motorists - BI | 14.6% | 10.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 4.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 5.1% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 26,664 | 0.0% | N/A | 12,783 | 8,080 | 63% | 73% |
| 2006 | 16,313 | -2.7% | 5/18/2006 | 10,991 | 6,653 | 61% | 74% |
| 2007 | 5,464 | 1.7% | 3/1/2007 | 5,346 | 3,544 | 66% | 75% |
| 2008 | 3,417 | 0.0% | N/A | 3,436 | 2,231 | 65% | 70% |
| 2009 | 2,192 | 0.0% | N/A | 1,871 | 1,500 | 80% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 14.9% | 14.9% |
| B. General Expense | 3.7% | 3.7% |
| C. Taxes, License & Fees | 2.6% | 2.6% |
| D. Underwriting Profit & Contingencies | 3.6% | 4.4% |
| E. Other (explain) | | |
| F. TOTAL | 24.8% | 25.6% |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 01/05/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 11.1% | | | | | |
| Property Damage | 26.6% | 7.9% | | | | | |
| Uninsured Motorists - BI | 14.6% | 9.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 3.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 6.2% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 0 | 0.0% | N/A | 0 | 0 | 0% | 0% |
| 2006 | 11,309 | 1.7% | 12/19/2006 | 2,005 | 1,303 | 65% | 74% |
| 2007 | 22,715 | 0.0% | N/A | 8,597 | 5,353 | 62% | 75% |
| 2008 | 24,842 | 0.0% | N/A | 10,896 | 7,856 | 72% | 70% |
| 2009 | 26,078 | 3.9% | 1/21/2009 | 9,258 | 7,354 | 79% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 11.0% | 11.0% |
| B. General Expense | 2.4% | 2.4% |
| C. Taxes, License & Fees | 3.4% | 3.4% |
| D. Underwriting Profit & Contingencies | 4.8% | 5.0% |
| E. Other (explain) | | |
| F. TOTAL | 21.6% | 21.8% |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct Insurance Company
NAIC Number: 37720
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 01/05/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 10.1% | | | | | |
| Property Damage | 26.6% | 8.0% | | | | | |
| Uninsured Motorists - BI | 14.6% | 10.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 4.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 5.1% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
10.0 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 26,664 | 0.0% | N/A | 12,783 | 8,080 | 63% | 73% |
| 2006 | 16,313 | -2.7% | 5/18/2006 | 10,991 | 6,653 | 61% | 74% |
| 2007 | 5,464 | 1.7% | 3/1/2007 | 5,346 | 3,544 | 66% | 75% |
| 2008 | 3,417 | 0.0% | N/A | 3,436 | 2,231 | 65% | 70% |
| 2009 | 2,192 | 0.0% | N/A | 1,871 | 1,500 | 80% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 14.9% | 14.9% |
| B. General Expense | 3.7% | 3.7% |
| C. Taxes, License & Fees | 2.6% | 2.6% |
| D. Underwriting Profit & Contingencies | 3.6% | 4.4% |
| E. Other (explain) | | |
| F. TOTAL | 24.8% | 25.6% |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 01/05/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 11.1% | | | | | |
| Property Damage | 26.6% | 7.9% | | | | | |
| Uninsured Motorists - BI | 14.6% | 9.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 3.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 6.2% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
18.2 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 0 | 0.0% | N/A | 0 | 0 | 0% | 0% |
| 2006 | 11,309 | 1.7% | 12/19/2006 | 2,005 | 1,303 | 65% | 74% |
| 2007 | 22,715 | 0.0% | N/A | 8,597 | 5,353 | 62% | 75% |
| 2008 | 24,842 | 0.0% | N/A | 10,896 | 7,856 | 72% | 70% |
| 2009 | 26,078 | 3.9% | 1/21/2009 | 9,258 | 7,354 | 79% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 11.0% | 11.0% |
| B. General Expense | 2.4% | 2.4% |
| C. Taxes, License & Fees | 3.4% | 3.4% |
| D. Underwriting Profit & Contingencies | 4.8% | 5.0% |
| E. Other (explain) | | |
| F. TOTAL | 21.6% | 21.8% |

Form RF-1
Rev. 4/96

# ARKANSAS INSURANCE DEPARTMENT
# RATE FILING ABSTRACT

Insurer Name: Direct Insurance Company
NAIC Number: 37720
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: N/A Proposed Effective Date: 01/05/10

Contact Person: Calvin Curd
Signature: _____
Telephone No.: (615) 399-4700 ext. 2840

| | | | For Loss Costs Only | | | | |
|---|---|---|---|---|---|---|---|
| (1) Line of Insurance by Coverage | (2) Indicated % Rate Level Change | (3) Requested % Rate Level Change | (4) Expected Loss Ratio | (5) Loss Cost Modification Factor | (6) Selected Loss Cost Multiplier | (7) Expense Cost (if Applicable) | (8) Co. Current Loss Cost Multiplier |
| Bodily Injury | 21.3% | 10.1% | | | | | |
| Property Damage | 26.6% | 8.0% | | | | | |
| Uninsured Motorists - BI | 14.6% | 10.7% | | | | | |
| Uninsured Motorists - PD | 11.5% | 4.1% | | | | | |
| Underinsured Motorists | 0.0% | 0.0% | | | | | |
| Personal Injury Protection | 83.2% | 5.1% | | | | | |
| Medical Payments | 9.3% | 0.0% | | | | | |
| Comprehensive | -9.2% | 0.0% | | | | | |
| Collision | 4.9% | 0.0% | | | | | |
| Rental | -10.7% | 0.0% | | | | | |
| Towing | -6.7% | 0.0% | | | | | |
| Accidental Death | -6.2% | 0.0% | | | | | |
| Total Overall Effect | 15.3% | 5.1% | | | | | |

N Apply Lost Cost Factors to Future Filings? (Y or N)
11.5 Estimated Maximum Rate Increase for any Arkansas Insured (%)
0.0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

| Year | Policy Count | Rate Chg. % | History Eff. Date | AR Earned Premium (000) | Incurred Losses (000) | Arkansas Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2005 | 26,664 | 0.0% | N/A | 12,783 | 8,080 | 63% | 73% |
| 2006 | 16,313 | -2.7% | 5/18/2006 | 10,991 | 6,653 | 61% | 74% |
| 2007 | 5,464 | 1.7% | 3/1/2007 | 5,346 | 3,544 | 66% | 75% |
| 2008 | 3,417 | 0.0% | N/A | 3,436 | 2,231 | 65% | 70% |
| 2009 | 2,192 | 0.0% | N/A | 1,871 | 1,500 | 80% | 77% |

| | Liab | Phys Dam |
|---|---|---|
| A. Total Production Exp. | 14.9% | 14.9% |
| B. General Expense | 3.7% | 3.7% |
| C. Taxes, License & Fees | 2.6% | 2.6% |
| D. Underwriting Profit & Contingencies | 3.6% | 4.4% |
| E. Other (explain) | | |
| F. TOTAL | 24.8% | 25.6% |

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   ~~g.~~h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $~~15.00~~ 20.00 earned at inception on each new and renewal policy.
2. SR-22: $~~10.00~~ 25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $~~7.00~~ 8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $~~20.00~~ 25.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $~~7.00~~ 8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $~~20.00~~ 25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
| 71853 | 188 |
| 71854 | 216 |
| 71855 | 189 |
| 71857 | 107 |
| 71858 | 214 |
| 71859 | 189 |
| 71860 | 213 |
| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
| 71901 | 235 |
| 71902 | 235 |
| 71903 | 235 |
| 71909 | 112 |
| 71910 | 112 |
| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
| 71932 | 190 |
| 71933 | 192 |
| 71935 | 194 |
| 71937 | 190 |
| 71940 | 193 |
| 71941 | 101 |
| 71942 | 109 |
| 71943 | 193 |
| 71944 | 190 |
| 71945 | 190 |
| 71949 | 112 |
| 71950 | 193 |
| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
| 71957 | 191 |
| 71958 | 189 |
| 71959 | 189 |
| 71960 | 191 |
| 71961 | 191 |
| 71962 | 108 |
| 71964 | 112 |
| 71965 | 191 |
| 71968 | 112 |
| 71969 | 191 |
| 71970 | 191 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 189 |
| 71972 | 190 |
| 71973 | 190 |
| 71998 | 298 |
| 71999 | 110 |
| 72001 | 115 |
| 72002 | 406 |
| 72003 | 154 |
| 72004 | 152 |
| 72005 | 134 |
| 72006 | 133 |
| 72007 | 161 |
| 72010 | 135 |
| 72011 | 237 |
| 72012 | 163 |
| 72013 | 132 |
| 72014 | 133 |
| 72015 | 235 |
| 72016 | 120 |
| 72017 | 159 |
| 72018 | 235 |
| 72020 | 138 |
| 72021 | 157 |
| 72022 | 236 |
| 72023 | 262 |
| 72024 | 155 |
| 72025 | 116 |
| 72026 | 154 |
| 72027 | 115 |
| 72028 | 136 |
| 72029 | 157 |
| 72030 | 115 |
| 72031 | 136 |
| 72032 | 252 |
| 72033 | 252 |
| 72034 | 252 |
| 72035 | 254 |
| 72036 | 158 |
| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
| 72040 | 159 |
| 72041 | 154 |
| 72042 | 154 |
| 72043 | 143 |
| 72044 | 139 |
| 72045 | 163 |
| 72046 | 225 |
| 72047 | 264 |
| 72048 | 153 |
| 72051 | 140 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 163 |
| 72053 | 227 |
| 72055 | 154 |
| 72057 | 175 |
| 72058 | 255 |
| 72059 | 133 |
| 72060 | 163 |
| 72061 | 255 |
| 72063 | 115 |
| 72064 | 154 |
| 72065 | 224 |
| 72066 | 159 |
| 72067 | 136 |
| 72068 | 163 |
| 72069 | 157 |
| 72070 | 115 |
| 72071 | 298 |
| 72072 | 226 |
| 72073 | 154 |
| 72074 | 158 |
| 72075 | 143 |
| 72076 | 258 |
| 72078 | 258 |
| 72079 | 149 |
| 72080 | 115 |
| 72081 | 137 |
| 72082 | 163 |
| 72083 | 265 |
| 72084 | 109 |
| 72085 | 163 |
| 72086 | 267 |
| 72087 | 235 |
| 72088 | 132 |
| 72089 | 236 |
| 72099 | 258 |
| 72101 | 133 |
| 72102 | 163 |
| 72103 | 236 |
| 72104 | 400 |
| 72105 | 111 |
| 72106 | 251 |
| 72107 | 120 |
| 72108 | 157 |
| 72110 | 115 |
| 72111 | 264 |
| 72112 | 143 |
| 72113 | 407 |
| 72114 | 228 |
| 72115 | 228 |
| 72116 | 256 |
| 72117 | 268 |
| 72118 | 256 |
| 72119 | 228 |
| 72120 | 258 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 139 |
| 72122 | 113 |
| 72123 | 133 |
| 72124 | 409 |
| 72125 | 115 |
| 72126 | 115 |
| 72127 | 120 |
| 72128 | 234 |
| 72129 | 234 |
| 72130 | 139 |
| 72131 | 162 |
| 72132 | 149 |
| 72133 | 154 |
| 72134 | 157 |
| 72135 | 250 |
| 72136 | 263 |
| 72137 | 263 |
| 72139 | 135 |
| 72140 | 154 |
| 72141 | 117 |
| 72142 | 266 |
| 72143 | 163 |
| 72145 | 163 |
| 72149 | 163 |
| 72150 | 234 |
| 72152 | 148 |
| 72153 | 132 |
| 72156 | 115 |
| 72157 | 115 |
| 72160 | 154 |
| 72164 | 227 |
| 72165 | 144 |
| 72166 | 153 |
| 72167 | 112 |
| 72168 | 152 |
| 72169 | 143 |
| 72170 | 154 |
| 72173 | 261 |
| 72175 | 152 |
| 72176 | 160 |
| 72178 | 163 |
| 72179 | 139 |
| 72180 | 250 |
| 72181 | 255 |
| 72182 | 152 |
| 72183 | 227 |
| 72189 | 133 |
| 72190 | 408 |
| 72198 | 405 |
| 72199 | 251 |
| 72201 | 229 |
| 72202 | 230 |
| 72203 | 230 |
| 72204 | 231 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 239 |
| 72206 | 227 |
| 72207 | 239 |
| 72209 | 231 |
| 72210 | 238 |
| 72211 | 240 |
| 72212 | 259 |
| 72214 | 231 |
| 72215 | 239 |
| 72216 | 227 |
| 72217 | 239 |
| 72219 | 231 |
| 72221 | 240 |
| 72222 | 259 |
| 72223 | 257 |
| 72225 | 239 |
| 72227 | 260 |
| 72231 | 268 |
| 72260 | 230 |
| 72295 | 230 |
| 72301 | 186 |
| 72303 | 403 |
| 72310 | 220 |
| 72311 | 180 |
| 72312 | 180 |
| 72313 | 220 |
| 72314 | 298 |
| 72315 | 220 |
| 72316 | 220 |
| 72319 | 220 |
| 72320 | 181 |
| 72321 | 220 |
| 72322 | 182 |
| 72324 | 134 |
| 72325 | 404 |
| 72326 | 182 |
| 72327 | 187 |
| 72328 | 401 |
| 72329 | 220 |
| 72330 | 220 |
| 72331 | 182 |
| 72332 | 182 |
| 72333 | 180 |
| 72335 | 179 |
| 72336 | 402 |
| 72338 | 220 |
| 72339 | 187 |
| 72340 | 178 |
| 72341 | 185 |
| 72342 | 184 |
| 72346 | 179 |
| 72347 | 134 |
| 72348 | 183 |
| 72350 | 220 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 220 |
| 72352 | 180 |
| 72353 | 180 |
| 72354 | 219 |
| 72355 | 180 |
| 72358 | 220 |
| 72359 | 179 |
| 72360 | 180 |
| 72364 | 186 |
| 72365 | 219 |
| 72366 | 184 |
| 72367 | 156 |
| 72368 | 180 |
| 72369 | 180 |
| 72370 | 220 |
| 72372 | 179 |
| 72373 | 177 |
| 72374 | 184 |
| 72376 | 187 |
| 72377 | 219 |
| 72379 | 151 |
| 72381 | 298 |
| 72383 | 184 |
| 72384 | 187 |
| 72386 | 219 |
| 72387 | 176 |
| 72389 | 180 |
| 72390 | 184 |
| 72391 | 220 |
| 72392 | 178 |
| 72394 | 179 |
| 72395 | 220 |
| 72396 | 176 |
| 72401 | 217 |
| 72402 | 217 |
| 72403 | 217 |
| 72404 | 221 |
| 72410 | 165 |
| 72411 | 221 |
| 72412 | 168 |
| 72413 | 169 |
| 72414 | 221 |
| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
| 72422 | 169 |
| 72424 | 169 |
| 72425 | 168 |
| 72426 | 220 |
| 72427 | 145 |
| 72428 | 220 |
| 72429 | 134 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 169 |
| 72431 | 143 |
| 72432 | 218 |
| 72433 | 165 |
| 72434 | 164 |
| 72435 | 169 |
| 72436 | 168 |
| 72437 | 221 |
| 72438 | 220 |
| 72439 | 168 |
| 72440 | 164 |
| 72441 | 169 |
| 72442 | 220 |
| 72443 | 221 |
| 72444 | 169 |
| 72445 | 165 |
| 72447 | 221 |
| 72449 | 169 |
| 72450 | 221 |
| 72451 | 221 |
| 72453 | 169 |
| 72454 | 223 |
| 72455 | 169 |
| 72456 | 169 |
| 72457 | 164 |
| 72458 | 164 |
| 72459 | 164 |
| 72460 | 167 |
| 72461 | 223 |
| 72462 | 169 |
| 72464 | 169 |
| 72465 | 165 |
| 72466 | 164 |
| 72467 | 221 |
| 72469 | 164 |
| 72470 | 169 |
| 72471 | 143 |
| 72472 | 219 |
| 72473 | 143 |
| 72474 | 221 |
| 72475 | 134 |
| 72476 | 165 |
| 72478 | 169 |
| 72479 | 134 |
| 72482 | 146 |
| 72501 | 138 |
| 72503 | 138 |
| 72512 | 146 |
| 72513 | 146 |
| 72515 | 147 |
| 72516 | 298 |
| 72517 | 147 |
| 72519 | 209 |
| 72520 | 147 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 146 |
| 72522 | 144 |
| 72523 | 139 |
| 72524 | 144 |
| 72525 | 146 |
| 72526 | 139 |
| 72527 | 138 |
| 72528 | 147 |
| 72529 | 146 |
| 72530 | 139 |
| 72531 | 147 |
| 72532 | 146 |
| 72533 | 140 |
| 72534 | 138 |
| 72536 | 147 |
| 72537 | 210 |
| 72538 | 147 |
| 72539 | 146 |
| 72540 | 147 |
| 72542 | 146 |
| 72543 | 136 |
| 72544 | 210 |
| 72545 | 136 |
| 72546 | 139 |
| 72550 | 139 |
| 72553 | 138 |
| 72554 | 146 |
| 72555 | 140 |
| 72556 | 147 |
| 72557 | 298 |
| 72560 | 140 |
| 72561 | 141 |
| 72562 | 144 |
| 72564 | 144 |
| 72565 | 147 |
| 72566 | 147 |
| 72567 | 140 |
| 72568 | 138 |
| 72569 | 166 |
| 72571 | 144 |
| 72572 | 143 |
| 72573 | 141 |
| 72575 | 138 |
| 72576 | 147 |
| 72577 | 146 |
| 72578 | 147 |
| 72579 | 138 |
| 72581 | 139 |
| 72583 | 147 |
| 72584 | 147 |
| 72585 | 147 |
| 72587 | 147 |
| 72601 | 211 |
| 72602 | 211 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 298 |
| 72611 | 211 |
| 72613 | 195 |
| 72615 | 211 |
| 72616 | 211 |
| 72617 | 210 |
| 72619 | 206 |
| 72623 | 210 |
| 72624 | 208 |
| 72626 | 210 |
| 72628 | 208 |
| 72629 | 136 |
| 72630 | 211 |
| 72631 | 211 |
| 72632 | 195 |
| 72633 | 211 |
| 72634 | 206 |
| 72635 | 210 |
| 72636 | 208 |
| 72638 | 211 |
| 72639 | 136 |
| 72640 | 208 |
| 72641 | 208 |
| 72642 | 210 |
| 72644 | 211 |
| 72645 | 205 |
| 72648 | 208 |
| 72650 | 205 |
| 72651 | 210 |
| 72653 | 210 |
| 72654 | 210 |
| 72655 | 208 |
| 72657 | 140 |
| 72658 | 210 |
| 72660 | 211 |
| 72661 | 206 |
| 72662 | 211 |
| 72663 | 140 |
| 72666 | 208 |
| 72668 | 206 |
| 72669 | 208 |
| 72670 | 208 |
| 72672 | 207 |
| 72675 | 208 |
| 72677 | 207 |
| 72679 | 142 |
| 72680 | 140 |
| 72682 | 207 |
| 72683 | 208 |
| 72685 | 208 |
| 72686 | 203 |
| 72687 | 207 |
| 72701 | 196 |
| 72702 | 196 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 196 |
| 72704 | 196 |
| 72711 | 198 |
| 72712 | 198 |
| 72714 | 199 |
| 72715 | 199 |
| 72716 | 198 |
| 72717 | 127 |
| 72718 | 242 |
| 72719 | 244 |
| 72721 | 211 |
| 72722 | 245 |
| 72727 | 200 |
| 72728 | 198 |
| 72729 | 127 |
| 72730 | 196 |
| 72732 | 197 |
| 72733 | 197 |
| 72734 | 245 |
| 72735 | 196 |
| 72736 | 245 |
| 72737 | 196 |
| 72738 | 195 |
| 72739 | 245 |
| 72740 | 195 |
| 72741 | 196 |
| 72742 | 211 |
| 72744 | 201 |
| 72745 | 198 |
| 72747 | 245 |
| 72749 | 127 |
| 72751 | 198 |
| 72752 | 211 |
| 72753 | 196 |
| 72756 | 241 |
| 72757 | 241 |
| 72758 | 242 |
| 72760 | 211 |
| 72761 | 245 |
| 72762 | 198 |
| 72764 | 196 |
| 72765 | 196 |
| 72766 | 196 |
| 72768 | 245 |
| 72769 | 243 |
| 72770 | 198 |
| 72773 | 211 |
| 72774 | 196 |
| 72776 | 211 |
| 72801 | 119 |
| 72802 | 119 |
| 72811 | 119 |
| 72812 | 119 |
| 72820 | 119 |

| ZIP Code | System Territory |
|---|---|
| 72821 | 119 |
| 72823 | 119 |
| 72824 | 116 |
| 72826 | 119 |
| 72827 | 116 |
| 72828 | 116 |
| 72829 | 116 |
| 72830 | 119 |
| 72832 | 119 |
| 72833 | 116 |
| 72834 | 116 |
| 72835 | 119 |
| 72837 | 119 |
| 72838 | 114 |
| 72839 | 119 |
| 72840 | 119 |
| 72841 | 114 |
| 72842 | 116 |
| 72843 | 118 |
| 72845 | 119 |

| ZIP Code | System Territory |
|---|---|
| 72846 | 119 |
| 72847 | 119 |
| 72851 | 119 |
| 72852 | 212 |
| 72853 | 116 |
| 72854 | 119 |
| 72855 | 119 |
| 72856 | 204 |
| 72857 | 116 |
| 72858 | 119 |
| 72860 | 116 |
| 72863 | 119 |
| 72865 | 119 |
| 72901 | 248 |
| 72902 | 249 |
| 72903 | 249 |
| 72904 | 249 |
| 72905 | 130 |
| 72906 | 249 |
| 72908 | 130 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 249 |
| 72914 | 249 |
| 72916 | 249 |
| 72917 | 249 |
| 72918 | 130 |
| 72919 | 249 |
| 72921 | 130 |
| 72923 | 130 |
| 72924 | 123 |
| 72926 | 191 |
| 72927 | 125 |
| 72928 | 119 |
| 72930 | 121 |
| 72932 | 130 |
| 72933 | 129 |
| 72934 | 128 |
| 72935 | 130 |
| 72936 | 130 |
| 72937 | 249 |
| 72938 | 124 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 247 |
| 72941 | 130 |
| 72943 | 119 |
| 72944 | 246 |
| 72945 | 247 |
| 72946 | 128 |
| 72947 | 128 |
| 72948 | 128 |
| 72949 | 126 |
| 72950 | 114 |
| 72951 | 119 |
| 72952 | 131 |
| 72955 | 130 |
| 72956 | 130 |
| 72957 | 130 |
| 72958 | 122 |
| 72959 | 202 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

~~g.~~ h. Households with more than six (6) drivers are not permitted.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol "Z".

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 ~~15.00~~ earned at inception on each new and renewal policy.
2. SR-22: $25.00 ~~10.00~~ per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $8.00 ~~7.00~~ per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $25.00 ~~20.00~~ for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 064 |
| 72206 | 057 |
| 72207 | 064 |
| 72209 | 056 |
| 72210 | 064 |
| 72211 | 064 |
| 72212 | 064 |
| 72214 | 057 |
| 72215 | 064 |
| 72216 | 057 |
| 72217 | 064 |
| 72219 | 056 |
| 72221 | 064 |
| 72222 | 064 |
| 72223 | 064 |
| 72225 | 064 |
| 72227 | 064 |
| 72231 | 064 |
| 72260 | 057 |
| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
| 72313 | 054 |
| 72314 | 019 |
| 72315 | 054 |
| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
| 72330 | 054 |
| 72331 | 151 |
| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 054 |
| 72352 | 154 |
| 72353 | 153 |
| 72354 | 051 |
| 72355 | 154 |
| 72358 | 054 |
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| 72429 | 089 |

| ZIP Code | System Territory |
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| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
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| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
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| 72517 | 099 |
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| 72542 | 100 |
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| 72562 | 101 |
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| ZIP Code | System Territory |
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| ZIP Code | System Territory |
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| ZIP Code | System Territory |
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| ZIP Code | System Territory |
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| 72952 | 082 |
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| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   ~~g.~~h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be received by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured must sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $~~15.00~~ 20.00 earned at inception on each new and renewal policy.
2. SR-22: $~~10.00~~ 25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $~~7.00~~ 8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $~~20.00~~ 25.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $~~7.00~~ 8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $~~20.00~~ 25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
| 71853 | 188 |
| 71854 | 216 |
| 71855 | 189 |
| 71857 | 107 |
| 71858 | 214 |
| 71859 | 189 |
| 71860 | 213 |
| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
| 71901 | 235 |
| 71902 | 235 |
| 71903 | 235 |
| 71909 | 112 |
| 71910 | 112 |
| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
| 71932 | 190 |
| 71933 | 192 |
| 71935 | 194 |
| 71937 | 190 |
| 71940 | 193 |
| 71941 | 101 |
| 71942 | 109 |
| 71943 | 193 |
| 71944 | 190 |
| 71945 | 190 |
| 71949 | 112 |
| 71950 | 193 |
| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
| 71957 | 191 |
| 71958 | 189 |
| 71959 | 189 |
| 71960 | 191 |
| 71961 | 191 |
| 71962 | 108 |
| 71964 | 112 |
| 71965 | 191 |
| 71968 | 112 |
| 71969 | 191 |
| 71970 | 191 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 189 |
| 71972 | 190 |
| 71973 | 190 |
| 71998 | 298 |
| 71999 | 110 |
| 72001 | 115 |
| 72002 | 406 |
| 72003 | 154 |
| 72004 | 152 |
| 72005 | 134 |
| 72006 | 133 |
| 72007 | 161 |
| 72010 | 135 |
| 72011 | 237 |
| 72012 | 163 |
| 72013 | 132 |
| 72014 | 133 |
| 72015 | 235 |
| 72016 | 120 |
| 72017 | 159 |
| 72018 | 235 |
| 72020 | 138 |
| 72021 | 157 |
| 72022 | 236 |
| 72023 | 262 |
| 72024 | 155 |
| 72025 | 116 |
| 72026 | 154 |
| 72027 | 115 |
| 72028 | 136 |
| 72029 | 157 |
| 72030 | 115 |
| 72031 | 136 |
| 72032 | 252 |
| 72033 | 252 |
| 72034 | 252 |
| 72035 | 254 |
| 72036 | 158 |
| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
| 72040 | 159 |
| 72041 | 154 |
| 72042 | 154 |
| 72043 | 143 |
| 72044 | 139 |
| 72045 | 163 |
| 72046 | 225 |
| 72047 | 264 |
| 72048 | 153 |
| 72051 | 140 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 163 |
| 72053 | 227 |
| 72055 | 154 |
| 72057 | 175 |
| 72058 | 255 |
| 72059 | 133 |
| 72060 | 163 |
| 72061 | 255 |
| 72063 | 115 |
| 72064 | 154 |
| 72065 | 224 |
| 72066 | 159 |
| 72067 | 136 |
| 72068 | 163 |
| 72069 | 157 |
| 72070 | 115 |
| 72071 | 298 |
| 72072 | 226 |
| 72073 | 154 |
| 72074 | 158 |
| 72075 | 143 |
| 72076 | 258 |
| 72078 | 258 |
| 72079 | 149 |
| 72080 | 115 |
| 72081 | 137 |
| 72082 | 163 |
| 72083 | 265 |
| 72084 | 109 |
| 72085 | 163 |
| 72086 | 267 |
| 72087 | 235 |
| 72088 | 132 |
| 72089 | 236 |
| 72099 | 258 |
| 72101 | 133 |
| 72102 | 163 |
| 72103 | 236 |
| 72104 | 400 |
| 72105 | 111 |
| 72106 | 251 |
| 72107 | 120 |
| 72108 | 157 |
| 72110 | 115 |
| 72111 | 264 |
| 72112 | 143 |
| 72113 | 407 |
| 72114 | 228 |
| 72115 | 228 |
| 72116 | 256 |
| 72117 | 268 |
| 72118 | 256 |
| 72119 | 228 |
| 72120 | 258 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 139 |
| 72122 | 113 |
| 72123 | 133 |
| 72124 | 409 |
| 72125 | 115 |
| 72126 | 115 |
| 72127 | 120 |
| 72128 | 234 |
| 72129 | 234 |
| 72130 | 139 |
| 72131 | 162 |
| 72132 | 149 |
| 72133 | 154 |
| 72134 | 157 |
| 72135 | 250 |
| 72136 | 263 |
| 72137 | 263 |
| 72139 | 135 |
| 72140 | 154 |
| 72141 | 117 |
| 72142 | 266 |
| 72143 | 163 |
| 72145 | 163 |
| 72149 | 163 |
| 72150 | 234 |
| 72152 | 148 |
| 72153 | 132 |
| 72156 | 115 |
| 72157 | 115 |
| 72160 | 154 |
| 72164 | 227 |
| 72165 | 144 |
| 72166 | 153 |
| 72167 | 112 |
| 72168 | 152 |
| 72169 | 143 |
| 72170 | 154 |
| 72173 | 261 |
| 72175 | 152 |
| 72176 | 160 |
| 72178 | 163 |
| 72179 | 139 |
| 72180 | 250 |
| 72181 | 255 |
| 72182 | 152 |
| 72183 | 227 |
| 72189 | 133 |
| 72190 | 408 |
| 72198 | 405 |
| 72199 | 251 |
| 72201 | 229 |
| 72202 | 230 |
| 72203 | 230 |
| 72204 | 231 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 239 |
| 72206 | 227 |
| 72207 | 239 |
| 72209 | 231 |
| 72210 | 238 |
| 72211 | 240 |
| 72212 | 259 |
| 72214 | 231 |
| 72215 | 239 |
| 72216 | 227 |
| 72217 | 239 |
| 72219 | 231 |
| 72221 | 240 |
| 72222 | 259 |
| 72223 | 257 |
| 72225 | 239 |
| 72227 | 260 |
| 72231 | 268 |
| 72260 | 230 |
| 72295 | 230 |
| 72301 | 186 |
| 72303 | 403 |
| 72310 | 220 |
| 72311 | 180 |
| 72312 | 180 |
| 72313 | 220 |
| 72314 | 298 |
| 72315 | 220 |
| 72316 | 220 |
| 72319 | 220 |
| 72320 | 181 |
| 72321 | 220 |
| 72322 | 182 |
| 72324 | 134 |
| 72325 | 404 |
| 72326 | 182 |
| 72327 | 187 |
| 72328 | 401 |
| 72329 | 220 |
| 72330 | 220 |
| 72331 | 182 |
| 72332 | 182 |
| 72333 | 180 |
| 72335 | 179 |
| 72336 | 402 |
| 72338 | 220 |
| 72339 | 187 |
| 72340 | 178 |
| 72341 | 185 |
| 72342 | 184 |
| 72346 | 179 |
| 72347 | 134 |
| 72348 | 183 |
| 72350 | 220 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 220 |
| 72352 | 180 |
| 72353 | 180 |
| 72354 | 219 |
| 72355 | 180 |
| 72358 | 220 |
| 72359 | 179 |
| 72360 | 180 |
| 72364 | 186 |
| 72365 | 219 |
| 72366 | 184 |
| 72367 | 156 |
| 72368 | 180 |
| 72369 | 180 |
| 72370 | 220 |
| 72372 | 179 |
| 72373 | 177 |
| 72374 | 184 |
| 72376 | 187 |
| 72377 | 219 |
| 72379 | 151 |
| 72381 | 298 |
| 72383 | 184 |
| 72384 | 187 |
| 72386 | 219 |
| 72387 | 176 |
| 72389 | 180 |
| 72390 | 184 |
| 72391 | 220 |
| 72392 | 178 |
| 72394 | 179 |
| 72395 | 220 |
| 72396 | 176 |
| 72401 | 217 |
| 72402 | 217 |
| 72403 | 217 |
| 72404 | 221 |
| 72410 | 165 |
| 72411 | 221 |
| 72412 | 168 |
| 72413 | 169 |
| 72414 | 221 |
| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
| 72422 | 169 |
| 72424 | 169 |
| 72425 | 168 |
| 72426 | 220 |
| 72427 | 145 |
| 72428 | 220 |
| 72429 | 134 |

| ZIP Code | System Territory |
|---|---|
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| 72431 | 143 |
| 72432 | 218 |
| 72433 | 165 |
| 72434 | 164 |
| 72435 | 169 |
| 72436 | 168 |
| 72437 | 221 |
| 72438 | 220 |
| 72439 | 168 |
| 72440 | 164 |
| 72441 | 169 |
| 72442 | 220 |
| 72443 | 221 |
| 72444 | 169 |
| 72445 | 165 |
| 72447 | 221 |
| 72449 | 169 |
| 72450 | 221 |
| 72451 | 221 |
| 72453 | 169 |
| 72454 | 223 |
| 72455 | 169 |
| 72456 | 169 |
| 72457 | 164 |
| 72458 | 164 |
| 72459 | 164 |
| 72460 | 167 |
| 72461 | 223 |
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| 72464 | 169 |
| 72465 | 165 |
| 72466 | 164 |
| 72467 | 221 |
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| 72470 | 169 |
| 72471 | 143 |
| 72472 | 219 |
| 72473 | 143 |
| 72474 | 221 |
| 72475 | 134 |
| 72476 | 165 |
| 72478 | 169 |
| 72479 | 134 |
| 72482 | 146 |
| 72501 | 138 |
| 72503 | 138 |
| 72512 | 146 |
| 72513 | 146 |
| 72515 | 147 |
| 72516 | 298 |
| 72517 | 147 |
| 72519 | 209 |
| 72520 | 147 |

| ZIP Code | System Territory |
|---|---|
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| 72522 | 144 |
| 72523 | 139 |
| 72524 | 144 |
| 72525 | 146 |
| 72526 | 139 |
| 72527 | 138 |
| 72528 | 147 |
| 72529 | 146 |
| 72530 | 139 |
| 72531 | 147 |
| 72532 | 146 |
| 72533 | 140 |
| 72534 | 138 |
| 72536 | 147 |
| 72537 | 210 |
| 72538 | 147 |
| 72539 | 146 |
| 72540 | 147 |
| 72542 | 146 |
| 72543 | 136 |
| 72544 | 210 |
| 72545 | 136 |
| 72546 | 139 |
| 72550 | 139 |
| 72553 | 138 |
| 72554 | 146 |
| 72555 | 140 |
| 72556 | 147 |
| 72557 | 298 |
| 72560 | 140 |
| 72561 | 141 |
| 72562 | 144 |
| 72564 | 144 |
| 72565 | 147 |
| 72566 | 147 |
| 72567 | 140 |
| 72568 | 138 |
| 72569 | 166 |
| 72571 | 144 |
| 72572 | 143 |
| 72573 | 141 |
| 72575 | 138 |
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| 72577 | 146 |
| 72578 | 147 |
| 72579 | 138 |
| 72581 | 139 |
| 72583 | 147 |
| 72584 | 147 |
| 72585 | 147 |
| 72587 | 147 |
| 72601 | 211 |
| 72602 | 211 |

| ZIP Code | System Territory |
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| 72611 | 211 |
| 72613 | 195 |
| 72615 | 211 |
| 72616 | 211 |
| 72617 | 210 |
| 72619 | 206 |
| 72623 | 210 |
| 72624 | 208 |
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| 72629 | 136 |
| 72630 | 211 |
| 72631 | 211 |
| 72632 | 195 |
| 72633 | 211 |
| 72634 | 206 |
| 72635 | 210 |
| 72636 | 208 |
| 72638 | 211 |
| 72639 | 136 |
| 72640 | 208 |
| 72641 | 208 |
| 72642 | 210 |
| 72644 | 211 |
| 72645 | 205 |
| 72648 | 208 |
| 72650 | 205 |
| 72651 | 210 |
| 72653 | 210 |
| 72654 | 210 |
| 72655 | 208 |
| 72657 | 140 |
| 72658 | 210 |
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| 72669 | 208 |
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| 72680 | 140 |
| 72682 | 207 |
| 72683 | 208 |
| 72685 | 208 |
| 72686 | 203 |
| 72687 | 207 |
| 72701 | 196 |
| 72702 | 196 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 196 |
| 72704 | 196 |
| 72711 | 198 |
| 72712 | 198 |
| 72714 | 199 |
| 72715 | 199 |
| 72716 | 198 |
| 72717 | 127 |
| 72718 | 242 |
| 72719 | 244 |
| 72721 | 211 |
| 72722 | 245 |
| 72727 | 200 |
| 72728 | 198 |
| 72729 | 127 |
| 72730 | 196 |
| 72732 | 197 |
| 72733 | 197 |
| 72734 | 245 |
| 72735 | 196 |
| 72736 | 245 |
| 72737 | 196 |
| 72738 | 195 |
| 72739 | 245 |
| 72740 | 195 |
| 72741 | 196 |
| 72742 | 211 |
| 72744 | 201 |
| 72745 | 198 |
| 72747 | 245 |
| 72749 | 127 |
| 72751 | 198 |
| 72752 | 211 |
| 72753 | 196 |
| 72756 | 241 |
| 72757 | 241 |
| 72758 | 242 |
| 72760 | 211 |
| 72761 | 245 |
| 72762 | 198 |
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| 72766 | 196 |
| 72768 | 245 |
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| 72770 | 198 |
| 72773 | 211 |
| 72774 | 196 |
| 72776 | 211 |
| 72801 | 119 |
| 72802 | 119 |
| 72811 | 119 |
| 72812 | 119 |
| 72820 | 119 |

| ZIP Code | System Territory |
|---|---|
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| 72823 | 119 |
| 72824 | 116 |
| 72826 | 119 |
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| 72828 | 116 |
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| 72830 | 119 |
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| 72833 | 116 |
| 72834 | 116 |
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| 72837 | 119 |
| 72838 | 114 |
| 72839 | 119 |
| 72840 | 119 |
| 72841 | 114 |
| 72842 | 116 |
| 72843 | 118 |
| 72845 | 119 |

| ZIP Code | System Territory |
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| 72846 | 119 |
| 72847 | 119 |
| 72851 | 119 |
| 72852 | 212 |
| 72853 | 116 |
| 72854 | 119 |
| 72855 | 119 |
| 72856 | 204 |
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| 72858 | 119 |
| 72860 | 116 |
| 72863 | 119 |
| 72865 | 119 |
| 72901 | 248 |
| 72902 | 249 |
| 72903 | 249 |
| 72904 | 249 |
| 72905 | 130 |
| 72906 | 249 |
| 72908 | 130 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 249 |
| 72914 | 249 |
| 72916 | 249 |
| 72917 | 249 |
| 72918 | 130 |
| 72919 | 249 |
| 72921 | 130 |
| 72923 | 130 |
| 72924 | 123 |
| 72926 | 191 |
| 72927 | 125 |
| 72928 | 119 |
| 72930 | 121 |
| 72932 | 130 |
| 72933 | 129 |
| 72934 | 128 |
| 72935 | 130 |
| 72936 | 130 |
| 72937 | 249 |
| 72938 | 124 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 247 |
| 72941 | 130 |
| 72943 | 119 |
| 72944 | 246 |
| 72945 | 247 |
| 72946 | 128 |
| 72947 | 128 |
| 72948 | 128 |
| 72949 | 126 |
| 72950 | 114 |
| 72951 | 119 |
| 72952 | 131 |
| 72955 | 130 |
| 72956 | 130 |
| 72957 | 130 |
| 72958 | 122 |
| 72959 | 202 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

~~g.~~h. Households with more than six (6) drivers are not permitted.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be received by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol "Z".

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00 ~~15.00~~ earned at inception on each new and renewal policy.
2. SR-22: $25.00 ~~10.00~~ per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $8.00 ~~7.00~~ per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $25.00 ~~20.00~~ for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 064 |
| 72206 | 057 |
| 72207 | 064 |
| 72209 | 056 |
| 72210 | 064 |
| 72211 | 064 |
| 72212 | 064 |
| 72214 | 057 |
| 72215 | 064 |
| 72216 | 057 |
| 72217 | 064 |
| 72219 | 056 |
| 72221 | 064 |
| 72222 | 064 |
| 72223 | 064 |
| 72225 | 064 |
| 72227 | 064 |
| 72231 | 064 |
| 72260 | 057 |
| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
| 72313 | 054 |
| 72314 | 019 |
| 72315 | 054 |
| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
| 72330 | 054 |
| 72331 | 151 |
| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 054 |
| 72352 | 154 |
| 72353 | 153 |
| 72354 | 051 |
| 72355 | 154 |
| 72358 | 054 |
| 72359 | 153 |
| 72360 | 154 |
| 72364 | 158 |
| 72365 | 053 |
| 72366 | 157 |
| 72367 | 125 |
| 72368 | 154 |
| 72369 | 154 |
| 72370 | 054 |
| 72372 | 153 |
| 72373 | 149 |
| 72374 | 157 |
| 72376 | 155 |
| 72377 | 053 |
| 72379 | 137 |
| 72381 | 019 |
| 72383 | 157 |
| 72384 | 155 |
| 72386 | 051 |
| 72387 | 150 |
| 72389 | 154 |
| 72390 | 157 |
| 72391 | 054 |
| 72392 | 154 |
| 72394 | 151 |
| 72395 | 054 |
| 72396 | 150 |
| 72401 | 055 |
| 72402 | 055 |
| 72403 | 055 |
| 72404 | 053 |
| 72410 | 140 |
| 72411 | 053 |
| 72412 | 141 |
| 72413 | 141 |
| 72414 | 053 |
| 72415 | 138 |
| 72416 | 141 |
| 72417 | 053 |
| 72419 | 053 |
| 72421 | 097 |
| 72422 | 141 |
| 72424 | 141 |
| 72425 | 141 |
| 72426 | 054 |
| 72427 | 097 |
| 72428 | 054 |
| 72429 | 089 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 141 |
| 72431 | 101 |
| 72432 | 052 |
| 72433 | 140 |
| 72434 | 138 |
| 72435 | 141 |
| 72436 | 141 |
| 72437 | 053 |
| 72438 | 054 |
| 72439 | 055 |
| 72440 | 138 |
| 72441 | 141 |
| 72442 | 054 |
| 72443 | 053 |
| 72444 | 141 |
| 72445 | 140 |
| 72447 | 053 |
| 72449 | 141 |
| 72450 | 053 |
| 72451 | 053 |
| 72453 | 141 |
| 72454 | 053 |
| 72455 | 141 |
| 72456 | 141 |
| 72457 | 096 |
| 72458 | 138 |
| 72459 | 138 |
| 72460 | 138 |
| 72461 | 053 |
| 72462 | 141 |
| 72464 | 141 |
| 72465 | 139 |
| 72466 | 138 |
| 72467 | 053 |
| 72469 | 138 |
| 72470 | 141 |
| 72471 | 096 |
| 72472 | 051 |
| 72473 | 102 |
| 72474 | 053 |
| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
| 72501 | 116 |
| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
| 72515 | 099 |
| 72516 | 019 |
| 72517 | 099 |
| 72519 | 046 |
| 72520 | 099 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 100 |
| 72522 | 095 |
| 72523 | 114 |
| 72524 | 101 |
| 72525 | 100 |
| 72526 | 115 |
| 72527 | 116 |
| 72528 | 098 |
| 72529 | 100 |
| 72530 | 109 |
| 72531 | 098 |
| 72532 | 100 |
| 72533 | 108 |
| 72534 | 116 |
| 72536 | 099 |
| 72537 | 046 |
| 72538 | 098 |
| 72539 | 100 |
| 72540 | 099 |
| 72542 | 100 |
| 72543 | 112 |
| 72544 | 046 |
| 72545 | 112 |
| 72546 | 114 |
| 72550 | 114 |
| 72553 | 116 |
| 72554 | 100 |
| 72555 | 115 |
| 72556 | 099 |
| 72557 | 019 |
| 72560 | 108 |
| 72561 | 111 |
| 72562 | 101 |
| 72564 | 101 |
| 72565 | 099 |
| 72566 | 099 |
| 72567 | 115 |
| 72568 | 116 |
| 72569 | 138 |
| 72571 | 101 |
| 72572 | 096 |
| 72573 | 111 |
| 72575 | 116 |
| 72576 | 099 |
| 72577 | 100 |
| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
| 72583 | 098 |
| 72584 | 099 |
| 72585 | 099 |
| 72587 | 099 |
| 72601 | 041 |
| 72602 | 041 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 019 |
| 72611 | 042 |
| 72613 | 034 |
| 72615 | 041 |
| 72616 | 042 |
| 72617 | 045 |
| 72619 | 046 |
| 72623 | 046 |
| 72624 | 042 |
| 72626 | 046 |
| 72628 | 040 |
| 72629 | 106 |
| 72630 | 041 |
| 72631 | 042 |
| 72632 | 034 |
| 72633 | 042 |
| 72634 | 046 |
| 72635 | 046 |
| 72636 | 044 |
| 72638 | 042 |
| 72639 | 105 |
| 72640 | 042 |
| 72641 | 042 |
| 72642 | 046 |
| 72644 | 041 |
| 72645 | 038 |
| 72648 | 042 |
| 72650 | 038 |
| 72651 | 046 |
| 72653 | 046 |
| 72654 | 046 |
| 72655 | 042 |
| 72657 | 108 |
| 72658 | 046 |
| 72660 | 042 |
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| 72662 | 042 |
| 72663 | 108 |
| 72666 | 042 |
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| 72670 | 042 |
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| 72675 | 044 |
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| 72680 | 108 |
| 72682 | 041 |
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| 72685 | 042 |
| 72686 | 037 |
| 72687 | 041 |
| 72701 | 032 |
| 72702 | 032 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 032 |
| 72704 | 032 |
| 72711 | 032 |
| 72712 | 032 |
| 72714 | 032 |
| 72715 | 032 |
| 72716 | 032 |
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| 72718 | 032 |
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| 72735 | 032 |
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| 72738 | 035 |
| 72739 | 032 |
| 72740 | 035 |
| 72741 | 032 |
| 72742 | 042 |
| 72744 | 032 |
| 72745 | 032 |
| 72747 | 032 |
| 72749 | 086 |
| 72751 | 032 |
| 72752 | 042 |
| 72753 | 032 |
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| 72758 | 032 |
| 72760 | 042 |
| 72761 | 032 |
| 72762 | 032 |
| 72764 | 032 |
| 72765 | 032 |
| 72766 | 032 |
| 72768 | 032 |
| 72769 | 032 |
| 72770 | 032 |
| 72773 | 042 |
| 72774 | 032 |
| 72776 | 042 |
| 72801 | 074 |
| 72802 | 074 |
| 72811 | 074 |
| 72812 | 074 |
| 72820 | 071 |

| ZIP Code | System Territory |
|---|---|
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| 72823 | 074 |
| 72824 | 071 |
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| 72835 | 073 |
| 72837 | 074 |
| 72838 | 069 |
| 72839 | 071 |
| 72840 | 071 |
| 72841 | 069 |
| 72842 | 071 |
| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
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| 72851 | 071 |
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| 72853 | 073 |
| 72854 | 070 |
| 72855 | 071 |
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| 72865 | 071 |
| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 084 |
| 72914 | 084 |
| 72916 | 084 |
| 72917 | 084 |
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| 72919 | 084 |
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| 72926 | 023 |
| 72927 | 088 |
| 72928 | 071 |
| 72930 | 068 |
| 72932 | 087 |
| 72933 | 083 |
| 72934 | 087 |
| 72935 | 084 |
| 72936 | 084 |
| 72937 | 085 |
| 72938 | 079 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 079 |
| 72941 | 084 |
| 72943 | 071 |
| 72944 | 077 |
| 72945 | 079 |
| 72946 | 087 |
| 72947 | 082 |
| 72948 | 087 |
| 72949 | 088 |
| 72950 | 069 |
| 72951 | 071 |
| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be received by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured must sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $~~15.00~~20.00 earned at inception on each new and renewal policy.
2. SR-22: $~~10.00~~25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $~~7.00~~8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $20.0025.00 for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $~~7.00~~8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $~~20.00~~25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
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## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.

2. Backdating of the effective date is not permitted.

3. The application must be fully completed, including the insured's signature(s).

4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.

5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee and a surcharge are applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers

   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:

      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.

   c. Members of the armed forces not stationed permanently in Arkansas.

   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.

e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.

f. Drivers without a verifiable garaging address.

g. Applicants who have been convicted of insurance fraud.

2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Physical damage on any vehicle on which DIRECT has previously paid a total loss claim and which is retained by the Insured.

q. Vehicles 1984 model year and prior (for physical damage coverage).

r. Physical damage coverage on any vehicle with a new cost value exceeding $75,000.

s. Vehicles with logos or advertising on them, whether removable or permanent.

t. Any vehicles with a permit to dismantle.

u. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

v. Vehicles with modified suspensions including all lowered chassis vehicles, or vehicles with chassis raised more than 6 inches above the normal factory height.

w. Any vehicle 1969 model year and prior.

x. Vehicles equipped with cooking equipment or bathrooms.

y. Policy with two (2) or more business use vehicles.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UM and UIM may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.

2. Premium charges will be calculated pro-rata.

3. Midterm premium adjustments will be made as a result of a change in:

   a. autos insured by the policy;

   b. drivers added to or excluded from the policy; and

   c. coverage and deductibles.

4. Mid-term premium adjustments will not be made as a result of:

   a. driver point changes (unless to recognize adding/deleting a driver);

   b. attained age of driver; or

   c. rating territory.

5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.

6. Written Endorsements: The following must be submitted in writing and must have the insured’s signature and date signed:

   a. add, delete or change coverage/increase or decrease deductibles.

   b. add or delete vehicles (unless sold or replaced).

c. driver exclusions.

d. rejection of PIP, UM and UIM.

e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.

2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:

   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.

   b. The Named Insured or any driver of the insured vehicle is **convicted** of:

      1) driving while intoxicated;

      2) homicide or assault arising out of the use of a motor vehicle; or

      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.

   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)

3. In the event a policy has three (3) “losses”, where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from “natural causes” will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured’s address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice

6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.

7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.

8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.

9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.

10. Premium computations for cancellations are as follows:

    a. Requested by insured: Return premium shall be calculated on a short rate basis.

    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.

    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.

    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

2. Among the information most often misrepresented is:

    a. drivers (list or exclude all persons age 14 and older in the household);

    b. driving record;

    c. vehicle type and use;

    d. garaging address; and

    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.

2. Payment must be received by DIRECT prior to expiration to ensure continuous coverage.

3. Renewal payments received after the policy expires could result in renewal with a lapse.

4. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

5. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

6. Renewal Rate Level Capping:

    a. Renewal premiums will be capped at 10%.

    b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)

   a. The following limits are available:

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

2. Property Damage (PD)

   a. The following limits are available:

      1) $25,000 per occurrence;

      2) $50,000 per occurrence; and

      3) $100,000 per occurrence.

   b. Must be written on all vehicles of a multi-vehicle policy.

   c. Limits must be the same for all vehicles.

3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)

   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):

      1) $25,000 per person/$50,000 per occurrence;

      2) $50,000 per person/$100,000 per occurrence; and

      3) $100,000 per person/$300,000 per occurrence.

   b. The following limits are available for Uninsured Motorist Property Damage (UMP):

1) $25,000 per occurrence;

2) $50,000 per occurrence; and

3) $100,000 per occurrence.

c. If this coverage is not desired, the insured must sign the Uninsured Motorist rejection form. If this signed form does not accompany the application, these coverages will automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

a. The following benefits are provided:

1) $5,000 Medical/Hospital;

2) Income Disability; and

3) $5,000 Accidental Death.

5. Medical Payments (MP)

a. Medical Payments is optional.

b. It can only be written on policies with Liability coverage.

c. Medical Payments limits must be the same on all vehicles on the policy.

d. Limits available:

1) $250;

2) $500;

3) $1,000; and

4) $2,000.

6. Accidental Death (AD)

a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

a. The following deductibles are available:

1) $100;

2) $250;

3) $500;

4) $750; and

5) $1,000.

b. A $250 deductible applies to lienholders upon repossession with damage.

c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TOW)

a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.

b. Coverage may only be written on cars providing Comprehensive and Collision coverages.

3. Rental Car (RNT)

a. Rental is an optional coverage, providing $10/day reimbursement up to $300.

b. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.

2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.

3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.

4. Vehicle Symbols:

a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.

b. Interim rating symbol determination for unlisted vehicles:

1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:

a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.

b) Physical Damage coverage is not available; use Physical Damage symbol "Z".

2) 2004 and subsequent:

a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.

b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.

5. Model Year – If the factors are not displayed for the model year in Appendix 2. Multiply the factor for the latest model year by 1.05 for each subsequent year.

## RULE 12. POLICY FEES

1. Policy Fee: $20.00~~15.00~~ earned at inception on each new and renewal policy.

2. SR-22: $25.00~~10.00~~ per filing.

3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

4. Installment Billing Fee: $8.00~~7.00~~ per installment or $2.00 per EFT installment.

5. Late Fee: $10.00 for each late installment payment.

6. NSF Fee: $25.00~~20.00~~ for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount

   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.

   b. This discount applies to both new and renewal business.

   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Prior Insurance (New Business)

   a. A credit applies for the first year of a policy. The discount applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage.

   b. Applicant must provide verification of at least 6 months of continuous prior liability coverage, with no more than seven (7) days of lapse in previous coverage allowed.

   c. Acceptable verification of prior coverage will be a renewal quote or a letter from the prior agent or insurance company.

   d. A photocopy of the acceptable verification listed above must accompany the New Business.

3. Renewal Discount

   a. Credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage as follows:

      1) 12 month renewal
      2) 24 month renewal
      3) 36 month and subsequent renewals

   b. The Renewal discount will not apply if the policy had a lapse in coverage in the prior 12 months.

   c. The Renewal discount will be applicable if the policy is renewed within 10 days of the expiration date and no lapse in coverage in the prior 12 months.

4. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverage if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

5. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

6. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by company, no further proof is required at renewal.

7. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.

2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.

3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.

4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.

5. Married class includes legally married and residing with spouse.

6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.

7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.

2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.

3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:

   a. Applicant's automobile was lawfully parked.

   b. Judgment or reimbursement was obtained from responsible party.

   c. Struck in rear and not convicted of a moving traffic violation.

d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.

e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.

f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

         a) Aluminum Contractors;

         b) Air Conditioning/Heating;

         c) Bricklayers/Masonry;

         d) Cabinet Installers;

         e) Carpenters;

         f) Concrete Contractors;

         g) Electrical Contractors;

         h) Fence Installers;

         i) Glass Installers;

         j) Interior Decorators;

         k) Painters;

         l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly - EFT Required | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly - EFT Required | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 060 |
| 71602 | 060 |
| 71603 | 060 |
| 71611 | 060 |
| 71612 | 060 |
| 71613 | 060 |
| 71630 | 146 |
| 71631 | 011 |
| 71635 | 146 |
| 71638 | 146 |
| 71639 | 146 |
| 71640 | 146 |
| 71642 | 146 |
| 71643 | 147 |
| 71644 | 136 |
| 71646 | 146 |
| 71647 | 012 |
| 71649 | 019 |
| 71651 | 011 |
| 71652 | 146 |
| 71653 | 146 |
| 71654 | 146 |
| 71655 | 146 |
| 71656 | 146 |
| 71657 | 146 |
| 71658 | 146 |
| 71659 | 136 |
| 71660 | 142 |
| 71661 | 146 |
| 71662 | 146 |
| 71663 | 146 |
| 71665 | 146 |
| 71666 | 146 |
| 71667 | 147 |
| 71670 | 146 |
| 71671 | 011 |
| 71674 | 146 |
| 71675 | 146 |
| 71676 | 146 |
| 71677 | 146 |
| 71678 | 145 |
| 71701 | 015 |
| 71711 | 015 |
| 71720 | 002 |
| 71721 | 001 |
| 71722 | 016 |
| 71724 | 007 |
| 71725 | 004 |
| 71726 | 009 |
| 71728 | 001 |
| 71730 | 007 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 007 |
| 71740 | 009 |
| 71742 | 005 |
| 71743 | 001 |
| 71744 | 008 |
| 71745 | 008 |
| 71747 | 013 |
| 71748 | 143 |
| 71749 | 009 |
| 71750 | 007 |
| 71751 | 009 |
| 71752 | 009 |
| 71753 | 047 |
| 71754 | 047 |
| 71758 | 009 |
| 71759 | 007 |
| 71762 | 009 |
| 71763 | 006 |
| 71764 | 009 |
| 71765 | 013 |
| 71766 | 005 |
| 71768 | 007 |
| 71769 | 019 |
| 71770 | 047 |
| 71772 | 001 |
| 71801 | 050 |
| 71802 | 050 |
| 71820 | 026 |
| 71822 | 026 |
| 71823 | 024 |
| 71825 | 024 |
| 71826 | 047 |
| 71827 | 009 |
| 71828 | 018 |
| 71831 | 026 |
| 71832 | 025 |
| 71833 | 025 |
| 71834 | 047 |
| 71835 | 017 |
| 71836 | 026 |
| 71837 | 047 |
| 71838 | 026 |
| 71839 | 047 |
| 71840 | 047 |
| 71841 | 025 |
| 71842 | 024 |
| 71844 | 017 |
| 71845 | 048 |
| 71846 | 024 |
| 71847 | 024 |
| 71851 | 024 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 024 |
| 71853 | 027 |
| 71854 | 048 |
| 71855 | 024 |
| 71857 | 014 |
| 71858 | 049 |
| 71859 | 024 |
| 71860 | 048 |
| 71861 | 048 |
| 71862 | 024 |
| 71864 | 016 |
| 71865 | 024 |
| 71866 | 024 |
| 71901 | 029 |
| 71902 | 029 |
| 71903 | 029 |
| 71909 | 029 |
| 71910 | 029 |
| 71913 | 029 |
| 71914 | 029 |
| 71920 | 028 |
| 71921 | 028 |
| 71922 | 014 |
| 71923 | 003 |
| 71929 | 029 |
| 71932 | 022 |
| 71933 | 029 |
| 71935 | 028 |
| 71937 | 022 |
| 71940 | 030 |
| 71941 | 003 |
| 71942 | 019 |
| 71943 | 028 |
| 71944 | 022 |
| 71945 | 022 |
| 71949 | 061 |
| 71950 | 028 |
| 71952 | 022 |
| 71953 | 022 |
| 71956 | 029 |
| 71957 | 020 |
| 71958 | 022 |
| 71959 | 022 |
| 71960 | 020 |
| 71961 | 021 |
| 71962 | 003 |
| 71964 | 029 |
| 71965 | 021 |
| 71968 | 029 |
| 71969 | 021 |
| 71970 | 021 |

| ZIP Code | System Territory |
|---|---|
| 71971 | 022 |
| 71972 | 022 |
| 71973 | 022 |
| 71998 | 019 |
| 71999 | 019 |
| 72001 | 072 |
| 72002 | 064 |
| 72003 | 122 |
| 72004 | 123 |
| 72005 | 094 |
| 72006 | 092 |
| 72007 | 131 |
| 72010 | 093 |
| 72011 | 063 |
| 72012 | 135 |
| 72013 | 103 |
| 72014 | 091 |
| 72015 | 063 |
| 72016 | 076 |
| 72017 | 130 |
| 72018 | 063 |
| 72020 | 116 |
| 72021 | 121 |
| 72022 | 201 |
| 72023 | 067 |
| 72024 | 124 |
| 72025 | 074 |
| 72026 | 122 |
| 72027 | 072 |
| 72028 | 106 |
| 72029 | 122 |
| 72030 | 072 |
| 72031 | 106 |
| 72032 | 129 |
| 72033 | 129 |
| 72034 | 129 |
| 72035 | 075 |
| 72036 | 127 |
| 72037 | 059 |
| 72038 | 122 |
| 72039 | 132 |
| 72040 | 135 |
| 72041 | 122 |
| 72042 | 122 |
| 72043 | 101 |
| 72044 | 110 |
| 72045 | 133 |
| 72046 | 059 |
| 72047 | 131 |
| 72048 | 118 |
| 72051 | 108 |

| ZIP Code | System Territory |
|---|---|
| 72052 | 135 |
| 72053 | 057 |
| 72055 | 120 |
| 72057 | 144 |
| 72058 | 132 |
| 72059 | 092 |
| 72060 | 135 |
| 72061 | 132 |
| 72063 | 072 |
| 72064 | 122 |
| 72065 | 064 |
| 72066 | 135 |
| 72067 | 106 |
| 72068 | 135 |
| 72069 | 122 |
| 72070 | 072 |
| 72071 | 019 |
| 72072 | 122 |
| 72073 | 122 |
| 72074 | 127 |
| 72075 | 101 |
| 72076 | 066 |
| 72078 | 066 |
| 72079 | 060 |
| 72080 | 072 |
| 72081 | 113 |
| 72082 | 135 |
| 72083 | 128 |
| 72084 | 062 |
| 72085 | 135 |
| 72086 | 059 |
| 72087 | 061 |
| 72088 | 072 |
| 72089 | 201 |
| 72099 | 066 |
| 72101 | 092 |
| 72102 | 135 |
| 72103 | 201 |
| 72104 | 200 |
| 72105 | 019 |
| 72106 | 129 |
| 72107 | 076 |
| 72108 | 121 |
| 72110 | 072 |
| 72111 | 131 |
| 72112 | 101 |
| 72113 | 064 |
| 72114 | 065 |
| 72115 | 065 |
| 72116 | 064 |
| 72117 | 064 |
| 72118 | 064 |
| 72119 | 065 |
| 72120 | 066 |

| ZIP Code | System Territory |
|---|---|
| 72121 | 114 |
| 72122 | 201 |
| 72123 | 092 |
| 72124 | 203 |
| 72125 | 072 |
| 72126 | 072 |
| 72127 | 076 |
| 72128 | 062 |
| 72129 | 062 |
| 72130 | 110 |
| 72131 | 134 |
| 72132 | 060 |
| 72133 | 120 |
| 72134 | 122 |
| 72135 | 064 |
| 72136 | 134 |
| 72137 | 134 |
| 72139 | 093 |
| 72140 | 122 |
| 72141 | 072 |
| 72142 | 066 |
| 72143 | 135 |
| 72145 | 135 |
| 72149 | 135 |
| 72150 | 063 |
| 72152 | 060 |
| 72153 | 104 |
| 72156 | 072 |
| 72157 | 072 |
| 72160 | 122 |
| 72164 | 057 |
| 72165 | 101 |
| 72166 | 117 |
| 72167 | 063 |
| 72168 | 058 |
| 72169 | 101 |
| 72170 | 122 |
| 72173 | 128 |
| 72175 | 119 |
| 72176 | 131 |
| 72178 | 135 |
| 72179 | 114 |
| 72180 | 064 |
| 72181 | 132 |
| 72182 | 058 |
| 72183 | 057 |
| 72189 | 092 |
| 72190 | 201 |
| 72198 | 202 |
| 72199 | 201 |
| 72201 | 057 |
| 72202 | 057 |
| 72203 | 057 |
| 72204 | 057 |

| ZIP Code | System Territory |
|---|---|
| 72205 | 064 |
| 72206 | 057 |
| 72207 | 064 |
| 72209 | 056 |
| 72210 | 064 |
| 72211 | 064 |
| 72212 | 064 |
| 72214 | 057 |
| 72215 | 064 |
| 72216 | 057 |
| 72217 | 064 |
| 72219 | 056 |
| 72221 | 064 |
| 72222 | 064 |
| 72223 | 064 |
| 72225 | 064 |
| 72227 | 064 |
| 72231 | 064 |
| 72260 | 057 |
| 72295 | 057 |
| 72301 | 158 |
| 72303 | 206 |
| 72310 | 054 |
| 72311 | 154 |
| 72312 | 154 |
| 72313 | 054 |
| 72314 | 019 |
| 72315 | 054 |
| 72316 | 054 |
| 72319 | 054 |
| 72320 | 153 |
| 72321 | 054 |
| 72322 | 148 |
| 72324 | 089 |
| 72325 | 205 |
| 72326 | 148 |
| 72327 | 155 |
| 72328 | 126 |
| 72329 | 054 |
| 72330 | 054 |
| 72331 | 151 |
| 72332 | 155 |
| 72333 | 153 |
| 72335 | 153 |
| 72336 | 204 |
| 72338 | 054 |
| 72339 | 155 |
| 72340 | 154 |
| 72341 | 156 |
| 72342 | 157 |
| 72346 | 151 |
| 72347 | 089 |
| 72348 | 156 |
| 72350 | 054 |

| ZIP Code | System Territory |
|---|---|
| 72351 | 054 |
| 72352 | 154 |
| 72353 | 153 |
| 72354 | 051 |
| 72355 | 154 |
| 72358 | 054 |
| 72359 | 153 |
| 72360 | 154 |
| 72364 | 158 |
| 72365 | 053 |
| 72366 | 157 |
| 72367 | 125 |
| 72368 | 154 |
| 72369 | 154 |
| 72370 | 054 |
| 72372 | 153 |
| 72373 | 149 |
| 72374 | 157 |
| 72376 | 155 |
| 72377 | 053 |
| 72379 | 137 |
| 72381 | 019 |
| 72383 | 157 |
| 72384 | 155 |
| 72386 | 051 |
| 72387 | 150 |
| 72389 | 154 |
| 72390 | 157 |
| 72391 | 054 |
| 72392 | 154 |
| 72394 | 151 |
| 72395 | 054 |
| 72396 | 150 |
| 72401 | 055 |
| 72402 | 055 |
| 72403 | 055 |
| 72404 | 053 |
| 72410 | 140 |
| 72411 | 053 |
| 72412 | 141 |
| 72413 | 141 |
| 72414 | 053 |
| 72415 | 138 |
| 72416 | 141 |
| 72417 | 053 |
| 72419 | 053 |
| 72421 | 097 |
| 72422 | 141 |
| 72424 | 141 |
| 72425 | 141 |
| 72426 | 054 |
| 72427 | 097 |
| 72428 | 054 |
| 72429 | 089 |

| ZIP Code | System Territory |
|---|---|
| 72430 | 141 |
| 72431 | 101 |
| 72432 | 052 |
| 72433 | 140 |
| 72434 | 138 |
| 72435 | 141 |
| 72436 | 141 |
| 72437 | 053 |
| 72438 | 054 |
| 72439 | 055 |
| 72440 | 138 |
| 72441 | 141 |
| 72442 | 054 |
| 72443 | 053 |
| 72444 | 141 |
| 72445 | 140 |
| 72447 | 053 |
| 72449 | 141 |
| 72450 | 053 |
| 72451 | 053 |
| 72453 | 141 |
| 72454 | 053 |
| 72455 | 141 |
| 72456 | 141 |
| 72457 | 096 |
| 72458 | 138 |
| 72459 | 138 |
| 72460 | 138 |
| 72461 | 053 |
| 72462 | 141 |
| 72464 | 141 |
| 72465 | 139 |
| 72466 | 138 |
| 72467 | 053 |
| 72469 | 138 |
| 72470 | 141 |
| 72471 | 096 |
| 72472 | 051 |
| 72473 | 102 |
| 72474 | 053 |
| 72475 | 089 |
| 72476 | 140 |
| 72478 | 141 |
| 72479 | 089 |
| 72482 | 100 |
| 72501 | 116 |
| 72503 | 116 |
| 72512 | 100 |
| 72513 | 100 |
| 72515 | 099 |
| 72516 | 019 |
| 72517 | 099 |
| 72519 | 046 |
| 72520 | 099 |

| ZIP Code | System Territory |
|---|---|
| 72521 | 100 |
| 72522 | 095 |
| 72523 | 114 |
| 72524 | 101 |
| 72525 | 100 |
| 72526 | 115 |
| 72527 | 116 |
| 72528 | 098 |
| 72529 | 100 |
| 72530 | 109 |
| 72531 | 098 |
| 72532 | 100 |
| 72533 | 108 |
| 72534 | 116 |
| 72536 | 099 |
| 72537 | 046 |
| 72538 | 098 |
| 72539 | 100 |
| 72540 | 099 |
| 72542 | 100 |
| 72543 | 112 |
| 72544 | 046 |
| 72545 | 112 |
| 72546 | 114 |
| 72550 | 114 |
| 72553 | 116 |
| 72554 | 100 |
| 72555 | 115 |
| 72556 | 099 |
| 72557 | 019 |
| 72560 | 108 |
| 72561 | 111 |
| 72562 | 101 |
| 72564 | 101 |
| 72565 | 099 |
| 72566 | 099 |
| 72567 | 115 |
| 72568 | 116 |
| 72569 | 138 |
| 72571 | 101 |
| 72572 | 096 |
| 72573 | 111 |
| 72575 | 116 |
| 72576 | 099 |
| 72577 | 100 |
| 72578 | 098 |
| 72579 | 116 |
| 72581 | 114 |
| 72583 | 098 |
| 72584 | 099 |
| 72585 | 099 |
| 72587 | 099 |
| 72601 | 041 |
| 72602 | 041 |

| ZIP Code | System Territory |
|---|---|
| 72610 | 019 |
| 72611 | 042 |
| 72613 | 034 |
| 72615 | 041 |
| 72616 | 042 |
| 72617 | 045 |
| 72619 | 046 |
| 72623 | 046 |
| 72624 | 042 |
| 72626 | 046 |
| 72628 | 040 |
| 72629 | 106 |
| 72630 | 041 |
| 72631 | 042 |
| 72632 | 034 |
| 72633 | 042 |
| 72634 | 046 |
| 72635 | 046 |
| 72636 | 044 |
| 72638 | 042 |
| 72639 | 105 |
| 72640 | 042 |
| 72641 | 042 |
| 72642 | 046 |
| 72644 | 041 |
| 72645 | 038 |
| 72648 | 042 |
| 72650 | 038 |
| 72651 | 046 |
| 72653 | 046 |
| 72654 | 046 |
| 72655 | 042 |
| 72657 | 108 |
| 72658 | 046 |
| 72660 | 042 |
| 72661 | 046 |
| 72662 | 042 |
| 72663 | 108 |
| 72666 | 042 |
| 72668 | 046 |
| 72669 | 042 |
| 72670 | 042 |
| 72672 | 041 |
| 72675 | 044 |
| 72677 | 041 |
| 72679 | 107 |
| 72680 | 108 |
| 72682 | 041 |
| 72683 | 042 |
| 72685 | 042 |
| 72686 | 037 |
| 72687 | 041 |
| 72701 | 032 |
| 72702 | 032 |

| ZIP Code | System Territory |
|---|---|
| 72703 | 032 |
| 72704 | 032 |
| 72711 | 032 |
| 72712 | 032 |
| 72714 | 032 |
| 72715 | 032 |
| 72716 | 032 |
| 72717 | 086 |
| 72718 | 032 |
| 72719 | 032 |
| 72721 | 042 |
| 72722 | 032 |
| 72727 | 032 |
| 72728 | 032 |
| 72729 | 080 |
| 72730 | 032 |
| 72732 | 031 |
| 72733 | 031 |
| 72734 | 032 |
| 72735 | 032 |
| 72736 | 032 |
| 72737 | 032 |
| 72738 | 035 |
| 72739 | 032 |
| 72740 | 035 |
| 72741 | 032 |
| 72742 | 042 |
| 72744 | 032 |
| 72745 | 032 |
| 72747 | 032 |
| 72749 | 086 |
| 72751 | 032 |
| 72752 | 042 |
| 72753 | 032 |
| 72756 | 032 |
| 72757 | 032 |
| 72758 | 032 |
| 72760 | 042 |
| 72761 | 032 |
| 72762 | 032 |
| 72764 | 032 |
| 72765 | 032 |
| 72766 | 032 |
| 72768 | 032 |
| 72769 | 032 |
| 72770 | 032 |
| 72773 | 042 |
| 72774 | 032 |
| 72776 | 042 |
| 72801 | 074 |
| 72802 | 074 |
| 72811 | 074 |
| 72812 | 074 |
| 72820 | 071 |

| ZIP Code | System Territory |
|---|---|
| 72821 | 071 |
| 72823 | 074 |
| 72824 | 071 |
| 72826 | 071 |
| 72827 | 071 |
| 72828 | 071 |
| 72829 | 074 |
| 72830 | 071 |
| 72832 | 071 |
| 72833 | 071 |
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| 72837 | 074 |
| 72838 | 069 |
| 72839 | 071 |
| 72840 | 071 |
| 72841 | 069 |
| 72842 | 071 |
| 72843 | 072 |
| 72845 | 071 |

| ZIP Code | System Territory |
|---|---|
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| 72847 | 074 |
| 72851 | 071 |
| 72852 | 043 |
| 72853 | 073 |
| 72854 | 070 |
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| 72856 | 036 |
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| 72858 | 074 |
| 72860 | 071 |
| 72863 | 071 |
| 72865 | 071 |
| 72901 | 081 |
| 72902 | 084 |
| 72903 | 084 |
| 72904 | 084 |
| 72905 | 084 |
| 72906 | 084 |
| 72908 | 084 |

| ZIP Code | System Territory |
|---|---|
| 72913 | 084 |
| 72914 | 084 |
| 72916 | 084 |
| 72917 | 084 |
| 72918 | 084 |
| 72919 | 084 |
| 72921 | 084 |
| 72923 | 084 |
| 72924 | 077 |
| 72926 | 023 |
| 72927 | 088 |
| 72928 | 071 |
| 72930 | 068 |
| 72932 | 087 |
| 72933 | 083 |
| 72934 | 087 |
| 72935 | 084 |
| 72936 | 084 |
| 72937 | 085 |
| 72938 | 079 |

| ZIP Code | System Territory |
|---|---|
| 72940 | 079 |
| 72941 | 084 |
| 72943 | 071 |
| 72944 | 077 |
| 72945 | 079 |
| 72946 | 087 |
| 72947 | 082 |
| 72948 | 087 |
| 72949 | 088 |
| 72950 | 069 |
| 72951 | 071 |
| 72952 | 082 |
| 72955 | 087 |
| 72956 | 084 |
| 72957 | 084 |
| 72958 | 077 |
| 72959 | 033 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| CF | Class Factor |
| SF | Symbol Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MY | Model Year Factor |
| PF | Point Factor |
| TF | Term Factor |
| CR | Renewal Cap Factor |

| | |
|---|---|
| SD | Safe Driver Discount |
| RD | Renewal Discount |
| MC | Multi-Car Discount |
| SR | Senior Driver Discount |
| PI | Prior Insurance Discount |
| VU | Vehicle Use |
| CG | College Graduate Discount |
| MX | Maximum Discount |
| | |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CF*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Accidental Death Calculation:*
BR*TF*CR

*Towing Coverage Calculation:*
BR*TF*CR

*Rental Coverage Calculation:*
BR*TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.

# Direct National Insurance Company

## Underwriting Rules / Rating Guidelines

**State of**

## Arkansas

# ARKANSAS

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## RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

## RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $10.00 fee is applied per filing.

## RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

## RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

## RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver);
   b. attained age of driver; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

## RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **<u>convicted</u>** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

## RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

## RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

## RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured <u>must</u> sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

## RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

## RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

## RULE 12. POLICY FEES

1. Policy Fee: $ 20.00 earned at inception on each new and renewal policy.
2. SR-22: $ 25.00 per filing.
3. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.
4. Installment Billing Fee: $ 8.00 per installment or $2.00 per EFT installment.
5. Late Fee: $10.00 for each late installment payment.
6. NSF Fee: $ 25.00for each payment returned to the company for insufficient funds.

## RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. The discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

## RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

## RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

| Description | Points 1st Occurrence | Points 2nd Occurrence | Points Each Additional Occurrence |
|---|---|---|---|
| AAF – At-Fault Accident | 4 | 6 | 9 |
| DWI – Driving Under the Influence | 1 | 2 | 5 |
| IND – No Charge | 0 | 0 | 0 |
| MAJ – Major Violation | 4 | 4 | 4 |
| MIN – Minor Violation | 2 | 3 | 2 |
| NAF – Not-At-Fault | 0 | 0 | 0 |
| SPD – Speeding | 2 | 1 | 1 |

4. Point Assignments:

| Description | Violation Code | Violation Point Class |
|---|---|---|
| At-Fault Accident | 301 | AAF |
| Auto Theft/Felony Motor Vehicle | 605 | MAJ |
| Careless/Improper Operation | 101 | MAJ |
| Comprehensive Claim | 007 | IND |
| Drag Racing | 118 | MAJ |
| Drive Under Influence Drugs / Alcohol | 602 | DWI |
| Drive while License Revoked / Suspended | 302 | MIN |
| Driving without License | 303 | MIN |
| Failure to Follow Traffic Device / Sign | 110 | MIN |
| Failure to Yield | 111 | MIN |
| Fleeing from Police | 606 | MAJ |
| Following too Close | 112 | MIN |
| Foreign Driver's License | 401 | MAJ |
| Improper Backing | 113 | MIN |
| Improper Passing | 114 | MIN |

| Description | Violation Code | Violation Point Class |
|---|---|---|
| Improper Turn | 124 | MIN |
| Leaving the Scene | 608 | MAJ |
| Minor Moving Violation | 115 | MIN |
| Not-At-Fault Accident | 011 | NAF |
| Open Bottle | 116 | DWI |
| Passing a Stopped School Bus | 117 | MAJ |
| Reckless Driving | 305 | MAJ |
| Speeding | 201 | SPD |
| Suspended, Revoked or Cancelled License | 404 | MAJ |
| Undisclosed Driver | 402 | MAJ |
| Unverifiable Driving Record | 403 | MAJ |
| Vehicular Homicide | 601 | MAJ |
| Without Owner's Consent | 603 | MAJ |
| Wrong Way on One-Way Street | 107 | MIN |

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.

g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.

i. In receipt of a traffic citation which was dismissed or nolle prosequi.

6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.

7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

      2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

      3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

   d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

   e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

## RULE 16. VEHICLE USE

| Vehicle Use Relativity Table | BI | PD | PIP | UMB | UMP | UDB | MP | CMP | COL |
|---|---|---|---|---|---|---|---|---|---|
| Pleasure (PL) | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| Business Use (BU) | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| Non-Owner (NO) | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | 0.90 | N/A | N/A | N/A |

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

c. The following professions are deemed acceptable:

1) Sales;

2) Lawyers;

3) Clergymen;

4) Realtors; and

5) Visiting Nurses.

d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

a) the vehicle is individually owned;

b) the vehicle is operated solely by the Named Insured and family members;

c) the insured has no more than one (1) vehicle in this category; and

d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

## RULE 17. PAYMENT PLANS

The total premium including fees is due at the beginning of the policy period, unless the insured elects one (1) of the following installment plan options.

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | | | 100.0000% | | 100.0000% | |
| 6 | 3 mos. from inception | 1 | 50.0000% | 50.0000% | 50.0000% | 50.0000% |
| 6 | 2 and 4 mos. from inception | 2 | 40.0000% | 30.0000% | 40.0000% | 30.0000% |
| 6 | Monthly | 4 | 41.6800% | 14.5800% | 41.6800% | 14.5800% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | Monthly | 4 | 30.0000% | 17.5000% | 30.0000% | 17.5000% |
| 6 | Monthly | 4 | N/A | N/A | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 25.0000% | 18.7500% | 25.0000% | 18.7500% |
| 6 | Monthly | 4 | 20.0000% | 20.0000% | 20.0000% | 20.0000% |
| 6 | Monthly | 5 | 30.0000% | 14.0000% | 30.0000% | 14.0000% |
| 6 | Monthly | 5 | N/A | N/A | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | 25.0000% | 15.0000% | 25.0000% | 15.0000% |
| 6 | 20/27 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 7/28 | 5 | 20.2400% | 15.9520% | 17.6000% | 16.4800% |
| 6 | 8/28 | 5 | 20.9600% | 15.8080% | 18.2300% | 16.3540% |
| 6 | 9/28 | 5 | 21.6900% | 15.6620% | 18.8600% | 16.2280% |
| 6 | 10/28 | 5 | 22.4100% | 15.5180% | 19.4900% | 16.1020% |
| 6 | 11/28 | 5 | 23.1300% | 15.3740% | 20.1100% | 15.9780% |
| 6 | 12/28 | 5 | 23.8500% | 15.2300% | 20.7400% | 15.8520% |
| 6 | 13/28 | 5 | 24.5800% | 15.0840% | 21.3700% | 15.7260% |
| 6 | 14/28 | 5 | 21.9000% | 15.6200% | 21.9000% | 15.6200% |
| 6 | 14/28 | 5 | N/A | N/A | 22.0000% | 15.6000% |
| 6 | 15/28 | 5 | 26.0200% | 14.7960% | 22.6300% | 15.4740% |
| 6 | 16/28 | 5 | 26.7500% | 14.6500% | 23.2600% | 15.3480% |
| 6 | 17/28 | 5 | 27.4700% | 14.5060% | 23.8900% | 15.2220% |
| 6 | 18/28 | 5 | 28.1900% | 14.3620% | 24.5100% | 15.0980% |
| 6 | 19/28 | 5 | 28.9100% | 14.2180% | 25.1400% | 14.9720% |
| 6 | 20/28 | 5 | 29.6400% | 14.0720% | 25.7700% | 14.8460% |
| 6 | 21/28 | 5 | 30.3600% | 13.9280% | 26.4000% | 14.7200% |
| 6 | 7/30 | 5 | 18.0000% | 16.4000% | 15.0000% | 17.0000% |
| 6 | 8/30 | 5 | 18.5000% | 16.3000% | 15.4200% | 16.9160% |
| 6 | 9/30 | 5 | 19.0000% | 16.2000% | 15.8300% | 16.8340% |
| 6 | 10/30 | 5 | 19.5000% | 16.1000% | 16.2500% | 16.7500% |
| 6 | 11/30 | 5 | 20.0000% | 16.0000% | 16.6700% | 16.6660% |
| 6 | 12/30 | 5 | 20.5000% | 15.9000% | 17.0800% | 16.5840% |
| 6 | 13/30 | 5 | 21.0000% | 15.8000% | 17.5000% | 16.5000% |
| 6 | 14/30 | 5 | 21.5000% | 15.7000% | 17.9200% | 16.4160% |
| 6 | 15/30 | 5 | 22.0000% | 15.6000% | 18.3300% | 16.3340% |
| 6 | 16/30 | 5 | 22.5000% | 15.5000% | 18.7500% | 16.2500% |
| 6 | 17/30 | 5 | 23.0000% | 15.4000% | 19.1700% | 16.1660% |
| 6 | 18/30 | 5 | 23.5000% | 15.3000% | 19.5800% | 16.0840% |
| 6 | 19/30 | 5 | 24.0000% | 15.2000% | 20.0000% | 16.0000% |
| 6 | 20/30 | 5 | 24.5000% | 15.1000% | 20.4200% | 15.9160% |
| 6 | 21/30 | 5 | 25.0000% | 15.0000% | 20.8300% | 15.8340% |
| 6 | 22/30 | 5 | 25.5000% | 14.9000% | 21.2500% | 15.7500% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 6 | 23/30 | 5 | 26.0000% | 14.8000% | 21.6700% | 15.6660% |
| 6 | 24/30 | 5 | 26.5000% | 14.7000% | 22.0800% | 15.5840% |
| 6 | 25/30 | 5 | 27.0000% | 14.6000% | 22.5000% | 15.5000% |
| 6 | 26/30 | 5 | 27.5000% | 14.5000% | 22.9200% | 15.4160% |
| 6 | 27/30 | 5 | 28.0000% | 14.4000% | 23.3300% | 15.3340% |
| 6 | 28/30 | 5 | 28.5000% | 14.3000% | 23.7500% | 15.2500% |
| 6 | 29/30 | 5 | 29.0000% | 14.2000% | 24.1700% | 15.1660% |
| 6 | 30/30 | 5 | 29.5000% | 14.1000% | 24.5800% | 15.0840% |
| 6 | 31/30 | 5 | 30.0000% | 14.0000% | 25.0000% | 15.0000% |
| 12 | | | 100.0000% | | 100.0000% | |
| 12 | 3, 7 and 10 mos. from inception | 3 | 25.0000% | 25.0000% | 25.0000% | 25.0000% |
| 12 | Monthly | 10 | 30.0000% | 7.0000% | N/A | N/A |
| 12 | Monthly | 10 | 25.0000% | 7.5000% | 25.0000% | 7.5000% |
| 12 | Monthly | 10 | 20.0000% | 8.0000% | 20.0000% | 8.0000% |
| 12 | Monthly | 10 | 16.7000% | 8.3300% | 16.7000% | 8.3300% |
| 12 | Monthly | 10 | 15.0000% | 8.5000% | N/A | N/A |
| 12 | Monthly | 10 | 12.5000% | 8.7500% | 12.5000% | 8.7500% |
| 12 | Monthly | 11 | 15.0000% | 7.7273% | 15.0000% | 7.7273% |
| 12 | Monthly | 11 | N/A | N/A | 12.5000% | 7.9545% |
| 12 | 20/27 | 12 | 27.0000% | 6.0800% | 20.8000% | 6.6000% |
| 12 | 20/27 | 12 | 15.0000% | 7.0834% | 15.0000% | 7.0834% |
| 12 | 20/27 | 12 | 13.5000% | 7.2100% | N/A | N/A |
| 12 | 20/27 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 7/28 | 12 | 10.1200% | 7.4900% | 8.8000% | 7.6000% |
| 12 | 8/28 | 12 | 10.4800% | 7.4600% | 9.1100% | 7.5742% |
| 12 | 9/28 | 12 | 10.8400% | 7.4300% | 9.4300% | 7.5475% |
| 12 | 10/28 | 12 | 11.2000% | 7.4000% | 9.7400% | 7.5217% |
| 12 | 11/28 | 12 | 11.5700% | 7.3692% | 10.0600% | 7.4950% |
| 12 | 12/28 | 12 | 11.9300% | 7.3392% | 10.3700% | 7.4692% |
| 12 | 13/28 | 12 | 12.2900% | 7.3092% | 10.6900% | 7.4425% |
| 12 | 14/28 | 12 | 25.2000% | 6.2300% | 16.0000% | 7.0000% |
| 12 | 14/28 | 12 | 12.6500% | 7.2800% | N/A | N/A |
| 12 | 14/28 | 5 | N/A | N/A | 11.0000% | 17.8000% |
| 12 | 15/28 | 12 | 13.0100% | 7.2492% | 11.3100% | 7.3908% |
| 12 | 16/28 | 12 | 13.3700% | 7.2192% | 11.6300% | 7.3642% |
| 12 | 17/28 | 12 | 13.7300% | 7.1892% | 11.9400% | 7.3383% |
| 12 | 18/28 | 12 | 14.1000% | 7.1583% | 12.2600% | 7.3117% |
| 12 | 19/28 | 12 | 14.4600% | 7.1283% | 12.5700% | 7.2858% |
| 12 | 20/28 | 12 | 14.8200% | 7.0983% | 12.8900% | 7.2592% |

| Policy Term | Due Dates* | Number of Installments | NEW BUSINESS | | RENEWAL BUSINESS | |
|---|---|---|---|---|---|---|
| | | | Down Payment | Installment Percent | Down Payment | Installment Percent |
| 12 | 21/28 | 12 | 15.1800% | 7.0683% | 13.2000% | 7.2333% |
| 12 | 7/30 | 11 | 9.0000% | 8.2727% | 7.5000% | 8.4091% |
| 12 | 8/30 | 11 | 9.2500% | 8.2500% | 7.7100% | 8.3900% |
| 12 | 9/30 | 11 | 9.5000% | 8.2273% | 7.9200% | 8.3709% |
| 12 | 10/30 | 11 | 9.7500% | 8.2045% | 8.1300% | 8.3518% |
| 12 | 11/30 | 11 | 10.0000% | 8.1818% | 8.3300% | 8.3336% |
| 12 | 12/30 | 11 | 10.2500% | 8.1591% | 8.5400% | 8.3145% |
| 12 | 13/30 | 11 | 10.5000% | 8.1364% | 8.7500% | 8.2955% |
| 12 | 14/30 | 11 | 10.7500% | 8.1136% | 8.9600% | 8.2764% |
| 12 | 15/30 | 11 | 11.0000% | 8.0909% | 9.1700% | 8.2573% |
| 12 | 16/30 | 11 | 11.2500% | 8.0682% | 9.3800% | 8.2382% |
| 12 | 17/30 | 11 | 11.5000% | 8.0455% | 9.5800% | 8.2200% |
| 12 | 18/30 | 11 | 11.7500% | 8.0227% | 9.7900% | 8.2009% |
| 12 | 19/30 | 11 | 12.0000% | 8.0000% | 10.0000% | 8.1818% |
| 12 | 20/30 | 11 | 12.2500% | 7.9773% | 10.2100% | 8.1627% |
| 12 | 21/30 | 11 | 12.5000% | 7.9545% | 10.4200% | 8.1436% |
| 12 | 22/30 | 11 | 12.7500% | 7.9318% | 10.6300% | 8.1245% |
| 12 | 23/30 | 11 | 13.0000% | 7.9091% | 10.8300% | 8.1064% |
| 12 | 24/30 | 11 | 13.2500% | 7.8864% | 11.0400% | 8.0873% |
| 12 | 25/30 | 11 | 13.5000% | 7.8636% | 11.2500% | 8.0682% |
| 12 | 26/30 | 11 | 13.7500% | 7.8409% | 11.4600% | 8.0491% |
| 12 | 27/30 | 11 | 14.0000% | 7.8182% | 11.6700% | 8.0300% |
| 12 | 28/30 | 11 | 14.2500% | 7.7955% | 11.8800% | 8.0109% |
| 12 | 29/30 | 11 | 14.5000% | 7.7727% | 12.0800% | 7.9927% |
| 12 | 30/30 | 11 | 14.7500% | 7.7500% | 12.2900% | 7.9736% |
| 12 | 31/30 | 11 | 15.0000% | 7.7273% | 12.5000% | 7.9545% |

* Due dates in the form of xx/dd is defined as: the first installment is due (xx) days after the inception of the policy, with remaining installments due every (dd) days thereafter.

1. Processing Fee: A fully earned $25.00 installment processing fee is due at inception of policy.
2. Installment Fee: $ 8.00 per installment excluding the down payment.
3. Late Fee: A late fee of $10.00 will be charged on any installment postmarked or received after the installment due date.
4. NSF Fee: $ 25.00 for each payment returned to the company for insufficient funds.

## RULE 18. BUSINESS TIERS

| Policy Description | Business Tier |
|---|---|
| **New Business – No Prior Insurance** | **N** |

| | |
|---|---|
| **New Business – With Prior Insurance of 25/50 limits** | **P** |
| **New Business – With Prior Insurance greater than 25/50 limits** | **H** |
| **Renewal Business – 1st term** | **1** |
| **Renewal Business – 2nd term** | **2** |
| **Renewal Business – 3rd term** | **3** |
| **Renewal Business – With lapse in coverage in previous 12 months** | **R** |

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
3. Qualifications for Business Tier "H";
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.
   b. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   c. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
4. Qualifications for Business Tier "R": Renewal policies with a lapse in coverage in the previous twelve (12) months.
5. Qualifications for Business Tier "1": First term renewals with no lapse in coverage in the previous twelve (12) months.
6. Qualifications for Business Tier "2": Second term renewals with no lapse in coverage in the previous twelve (12) months.
7. Qualifications for Business Tier "3": Third term renewals with no lapse in coverage in the previous twelve (12) months.
8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

## APPENDIX 1: TERRITORY DEFINITIONS

| ZIP Code | System Territory |
|---|---|
| 71601 | 232 |
| 71602 | 233 |
| 71603 | 170 |
| 71611 | 232 |
| 71612 | 233 |
| 71613 | 170 |
| 71630 | 172 |
| 71631 | 102 |
| 71635 | 173 |
| 71638 | 172 |
| 71639 | 172 |
| 71640 | 172 |
| 71642 | 173 |
| 71643 | 171 |
| 71644 | 150 |
| 71646 | 173 |
| 71647 | 102 |
| 71649 | 298 |
| 71651 | 102 |
| 71652 | 172 |
| 71653 | 172 |
| 71654 | 172 |
| 71655 | 173 |
| 71656 | 173 |
| 71657 | 173 |
| 71658 | 173 |
| 71659 | 150 |
| 71660 | 174 |
| 71661 | 173 |
| 71662 | 172 |
| 71663 | 173 |
| 71665 | 172 |
| 71666 | 172 |
| 71667 | 171 |
| 71670 | 173 |
| 71671 | 102 |
| 71674 | 172 |
| 71675 | 173 |
| 71676 | 173 |
| 71677 | 173 |
| 71678 | 171 |
| 71701 | 103 |
| 71711 | 103 |
| 71720 | 102 |
| 71721 | 107 |
| 71722 | 106 |
| 71724 | 105 |
| 71725 | 104 |
| 71726 | 103 |
| 71728 | 107 |
| 71730 | 105 |

| ZIP Code | System Territory |
|---|---|
| 71731 | 105 |
| 71740 | 103 |
| 71742 | 102 |
| 71743 | 107 |
| 71744 | 102 |
| 71745 | 102 |
| 71747 | 105 |
| 71748 | 174 |
| 71749 | 105 |
| 71750 | 105 |
| 71751 | 103 |
| 71752 | 103 |
| 71753 | 213 |
| 71754 | 213 |
| 71758 | 105 |
| 71759 | 105 |
| 71762 | 105 |
| 71763 | 104 |
| 71764 | 103 |
| 71765 | 105 |
| 71766 | 102 |
| 71768 | 105 |
| 71769 | 298 |
| 71770 | 213 |
| 71772 | 107 |
| 71801 | 215 |
| 71802 | 215 |
| 71820 | 189 |
| 71822 | 189 |
| 71823 | 190 |
| 71825 | 189 |
| 71826 | 213 |
| 71827 | 103 |
| 71828 | 106 |
| 71831 | 189 |
| 71832 | 190 |
| 71833 | 189 |
| 71834 | 216 |
| 71835 | 107 |
| 71836 | 189 |
| 71837 | 216 |
| 71838 | 189 |
| 71839 | 216 |
| 71840 | 216 |
| 71841 | 190 |
| 71842 | 190 |
| 71844 | 107 |
| 71845 | 213 |
| 71846 | 190 |
| 71847 | 189 |
| 71851 | 189 |

| ZIP Code | System Territory |
|---|---|
| 71852 | 189 |
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| 71861 | 213 |
| 71862 | 189 |
| 71864 | 106 |
| 71865 | 189 |
| 71866 | 189 |
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| 71903 | 235 |
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| 71913 | 112 |
| 71914 | 112 |
| 71920 | 193 |
| 71921 | 193 |
| 71922 | 107 |
| 71923 | 108 |
| 71929 | 111 |
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| 71952 | 189 |
| 71953 | 190 |
| 71956 | 112 |
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| 71962 | 108 |
| 71964 | 112 |
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| 71968 | 112 |
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| 72004 | 152 |
| 72005 | 134 |
| 72006 | 133 |
| 72007 | 161 |
| 72010 | 135 |
| 72011 | 237 |
| 72012 | 163 |
| 72013 | 132 |
| 72014 | 133 |
| 72015 | 235 |
| 72016 | 120 |
| 72017 | 159 |
| 72018 | 235 |
| 72020 | 138 |
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| 72025 | 116 |
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| 72027 | 115 |
| 72028 | 136 |
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| 72030 | 115 |
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| 72035 | 254 |
| 72036 | 158 |
| 72037 | 225 |
| 72038 | 154 |
| 72039 | 253 |
| 72040 | 159 |
| 72041 | 154 |
| 72042 | 154 |
| 72043 | 143 |
| 72044 | 139 |
| 72045 | 163 |
| 72046 | 225 |
| 72047 | 264 |
| 72048 | 153 |
| 72051 | 140 |

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| 72060 | 163 |
| 72061 | 255 |
| 72063 | 115 |
| 72064 | 154 |
| 72065 | 224 |
| 72066 | 159 |
| 72067 | 136 |
| 72068 | 163 |
| 72069 | 157 |
| 72070 | 115 |
| 72071 | 298 |
| 72072 | 226 |
| 72073 | 154 |
| 72074 | 158 |
| 72075 | 143 |
| 72076 | 258 |
| 72078 | 258 |
| 72079 | 149 |
| 72080 | 115 |
| 72081 | 137 |
| 72082 | 163 |
| 72083 | 265 |
| 72084 | 109 |
| 72085 | 163 |
| 72086 | 267 |
| 72087 | 235 |
| 72088 | 132 |
| 72089 | 236 |
| 72099 | 258 |
| 72101 | 133 |
| 72102 | 163 |
| 72103 | 236 |
| 72104 | 400 |
| 72105 | 111 |
| 72106 | 251 |
| 72107 | 120 |
| 72108 | 157 |
| 72110 | 115 |
| 72111 | 264 |
| 72112 | 143 |
| 72113 | 407 |
| 72114 | 228 |
| 72115 | 228 |
| 72116 | 256 |
| 72117 | 268 |
| 72118 | 256 |
| 72119 | 228 |
| 72120 | 258 |

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| 72124 | 409 |
| 72125 | 115 |
| 72126 | 115 |
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| 72136 | 263 |
| 72137 | 263 |
| 72139 | 135 |
| 72140 | 154 |
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| 72143 | 163 |
| 72145 | 163 |
| 72149 | 163 |
| 72150 | 234 |
| 72152 | 148 |
| 72153 | 132 |
| 72156 | 115 |
| 72157 | 115 |
| 72160 | 154 |
| 72164 | 227 |
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| 72166 | 153 |
| 72167 | 112 |
| 72168 | 152 |
| 72169 | 143 |
| 72170 | 154 |
| 72173 | 261 |
| 72175 | 152 |
| 72176 | 160 |
| 72178 | 163 |
| 72179 | 139 |
| 72180 | 250 |
| 72181 | 255 |
| 72182 | 152 |
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| 72217 | 239 |
| 72219 | 231 |
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| 72222 | 259 |
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| 72227 | 260 |
| 72231 | 268 |
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| 72319 | 220 |
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| 72328 | 401 |
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| 72330 | 220 |
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| 72332 | 182 |
| 72333 | 180 |
| 72335 | 179 |
| 72336 | 402 |
| 72338 | 220 |
| 72339 | 187 |
| 72340 | 178 |
| 72341 | 185 |
| 72342 | 184 |
| 72346 | 179 |
| 72347 | 134 |
| 72348 | 183 |
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| 72358 | 220 |
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| 72360 | 180 |
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| 72366 | 184 |
| 72367 | 156 |
| 72368 | 180 |
| 72369 | 180 |
| 72370 | 220 |
| 72372 | 179 |
| 72373 | 177 |
| 72374 | 184 |
| 72376 | 187 |
| 72377 | 219 |
| 72379 | 151 |
| 72381 | 298 |
| 72383 | 184 |
| 72384 | 187 |
| 72386 | 219 |
| 72387 | 176 |
| 72389 | 180 |
| 72390 | 184 |
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| 72394 | 179 |
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| 72403 | 217 |
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| 72412 | 168 |
| 72413 | 169 |
| 72414 | 221 |
| 72415 | 164 |
| 72416 | 168 |
| 72417 | 222 |
| 72419 | 221 |
| 72421 | 145 |
| 72422 | 169 |
| 72424 | 169 |
| 72425 | 168 |
| 72426 | 220 |
| 72427 | 145 |
| 72428 | 220 |
| 72429 | 134 |

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| 72435 | 169 |
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| 72438 | 220 |
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| 72440 | 164 |
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| 72442 | 220 |
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| 72451 | 221 |
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| 72512 | 146 |
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| 72567 | 140 |
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| 72576 | 147 |
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| 72578 | 147 |
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| 72583 | 147 |
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| 72587 | 147 |
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| 72635 | 210 |
| 72636 | 208 |
| 72638 | 211 |
| 72639 | 136 |
| 72640 | 208 |
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| 72642 | 210 |
| 72644 | 211 |
| 72645 | 205 |
| 72648 | 208 |
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| 72661 | 206 |
| 72662 | 211 |
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| 72683 | 208 |
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| 72702 | 196 |

| ZIP Code | System Territory |
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| 72714 | 199 |
| 72715 | 199 |
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| 72717 | 127 |
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| 72719 | 244 |
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| 72727 | 200 |
| 72728 | 198 |
| 72729 | 127 |
| 72730 | 196 |
| 72732 | 197 |
| 72733 | 197 |
| 72734 | 245 |
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| 72736 | 245 |
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| 72738 | 195 |
| 72739 | 245 |
| 72740 | 195 |
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| 72742 | 211 |
| 72744 | 201 |
| 72745 | 198 |
| 72747 | 245 |
| 72749 | 127 |
| 72751 | 198 |
| 72752 | 211 |
| 72753 | 196 |
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| 72757 | 241 |
| 72758 | 242 |
| 72760 | 211 |
| 72761 | 245 |
| 72762 | 198 |
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| 72774 | 196 |
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| 72838 | 114 |
| 72839 | 119 |
| 72840 | 119 |
| 72841 | 114 |
| 72842 | 116 |
| 72843 | 118 |
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| 72865 | 119 |
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| 72903 | 249 |
| 72904 | 249 |
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| 72908 | 130 |

| ZIP Code | System Territory |
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| 72916 | 249 |
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| 72932 | 130 |
| 72933 | 129 |
| 72934 | 128 |
| 72935 | 130 |
| 72936 | 130 |
| 72937 | 249 |
| 72938 | 124 |

| ZIP Code | System Territory |
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| 72943 | 119 |
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| 72945 | 247 |
| 72946 | 128 |
| 72947 | 128 |
| 72948 | 128 |
| 72949 | 126 |
| 72950 | 114 |
| 72951 | 119 |
| 72952 | 131 |
| 72955 | 130 |
| 72956 | 130 |
| 72957 | 130 |
| 72958 | 122 |
| 72959 | 202 |

## APPENDIX 2: PREMIUM CALCULATIONS

Abbreviations:

| | |
|---|---|
| BR | Base Rate |
| BT | Business Tier |
| CG | College Graduate Discount |
| CP | Class Point Factor |
| CR | Renewal Cap Factor |
| DF | Deductible Factor |
| IL | Increased Limit Factor |
| MC | Multi-Car Discount |

| | |
|---|---|
| MX | Maximum Discount |
| SD | Safe Driver Discount |
| SF | Symbol Factor |
| SR | Senior Driver Discount |
| TF | Term Factor |
| VA | Vehicle Age Factor |
| VU | Vehicle Use |
| WB | Welcome Back Discount |

Calculation Notes:
All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.

*Bodily Injury Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Property Damage Calculation:*
BR*IL*CP*SF*VA*BT*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Personal Injury Protection Calculation:*
BR*IL*CP*SF*MAX[(1-MX),(1-SD)*(1-MC)*(1-CG)]*VU*TF*CR

*Uninsured/Underinsured Motorists Calculation:*
BR*IL*CP*BT*VU*TF*CR

*Medical Payments Calculation:*
BR*IL*CP*MAX[(1-MX),(1-SD)*(1-MC)]*VU*TF*CR

*Comprehensive Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)]*VU*TF*CR

*Collision Calculation:*
BR*CP*SF*VA*DF*BT*MAX[(1-MX),(1-SD)*(1-SR)*(1-MC)*(1-CG)*(1-WB)]*VU*TF*CR

*Accidental Death Calculation:*
BR* TF*CR

*Rental Calculation:*
BR* TF*CR

*Towing Calculation:*
BR* TF*CR

## APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in a separate binder.