Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Personal Auto
SERFF Tr Num: NWPC-126707827
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: 10A-7161AR-JMS
State Status: Fees verified and received

Filing Type: Rate/Rule
Reviewer(s): Alexa Grissom, Brittany Yielding

Author: L Filings
Disposition Date: 07/29/2010

Date Submitted: 07/06/2010
Disposition Status: Filed

Effective Date Requested (New): 10/19/2010
Effective Date (New): 10/19/2010

Effective Date Requested (Renewal): 10/19/2010
Effective Date (Renewal):

State Filing Description:

General Information

Project Name:
Status of Filing in Domicile: Not Filed

Project Number: 10A-7161AR-JMS
Domicile Status Comments:

Reference Organization:
Reference Number:

Reference Title:
Advisory Org. Circular:

Filing Status Changed: 07/29/2010

State Status Changed: 07/08/2010
Deemer Date:

Created By: L Filings
Submitted By: L Filings

Corresponding Filing Tracking Number:

Filing Description:

Please find herein a filing memorandum and supporting exhibits pertaining to a premium level increase of 0.9 percent for Private Passenger Automobile policies written in the Nationwide Mutual Insurance Company. The effective date for this filing is October 19, 2010.

Rate/Rule Schedule Note: Due to the size of our final manual, we divided it into Part 1 and Part 2. However, because of this division the links inside of the manual will no longer function properly. If you would like a complete electronic version of our manual please let us know.

Company and Contact

Filing Contact Information

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Columbus, OH 43215

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614-249-5113 [FAX]

Filing Company Information

Nationwide Mutual Insurance Company.	CoCode: 23787	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type: Property and Casualty
Columbus, OH 43215	Group Name: Nationwide Insurance	State ID Number:
(614) 249-7022 ext. [Phone]	FEIN Number: 31-4177100	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100 * 1 Rate Filling = $100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company.	$100.00	07/06/2010	37772585

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/29/2010	07/29/2010

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	07/12/2010	07/12/2010	L Filings	07/20/2010	07/20/2010

Disposition

Disposition Date: 07/29/2010
Effective Date (New): 10/19/2010
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):**
Nationwide Mutual Insurance Company.	2.400%	0.900%	$554,226	39,998	$61,580,642	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Rate	General Definitions	Filed	Yes
Rate	OEM Loss Settlement Endorsement	Filed	Yes
Rate	Matrix Factor	Filed	Yes
Rate	Advanced Quote Discount	Filed	Yes
Rate	Terms with Prior Carrier Discount	Filed	Yes
Rate	Intra-Agency Transfer Discount	Filed	Yes
Rate	Home and Car Discount	Filed	Yes
Rate	Auto Financial Discount	Filed	Yes
Rate	Additional Coverage for Customization	Filed	Yes
Rate	Driver Classification - Definitions	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Expense Fees	Filed	Yes
Rate	Model Year Factor	Filed	Yes
Rate	Excess Family Medical Expense	Filed	Yes
Rate	Loss of Use and Loss of Use - Broad Form	Filed	Yes
Rate	Marked-Up Manual Pages	Filed	Yes
Rate	Rating Chart Change Report	Filed	Yes
Rate	Final Manual	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/12/2010
Submitted Date	07/12/2010
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. Please review Ark. Code Ann. 23-79-152 and Directive 2-2009 and make any necessary amendments for compliance. Also, please advise if the territorial changes were based on loss data. If so, please provide such.

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	07/20/2010
Submitted Date	07/20/2010

Dear Alexa Grissom,

Comments:
Please find below a response to your objection letter dated July 12, 2010. We have included your original question for your reference.

Response 1

Comments: 1. Please review Ark. Code Ann. 23-79-152 and Directive 2-2009 and make any necessary amendments for compliance.

No amendments are necessary.

2. Also, please advise if the territorial changes were based on loss data. If so, please provide such.

Nationwide chose to take a 1% increase across all territories in Arkansas to offset statewide loss ratio pressures. Support was provided in our original filing through our indications. We further chose to decrease rates in Territory 25 (Miller County) for marketing reasons. Currently we have very little business (0.3% of statewide premium) and no agents in the area. The rate decrease sought in Territory 25 is intended to increase competitiveness and support a planned new agent placement. No off-balance to other territories was applied as a result of this decrease. We will continue to monitor this territory as we grow and gain credibility.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

L Filings

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.300%
Effective Date of Last Rate Revision:	07/14/2009
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Mutual Insurance Company.	2.400%	0.900%	$554,226	39,998	$61,580,642	%	%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 07/29/2010	General Definitions		Replacement	
Filed 07/29/2010	OEM Loss Settlement Endorsement		Replacement	
Filed 07/29/2010	Matrix Factor		Replacement	
Filed 07/29/2010	Advanced Quote Discount		Replacement	
Filed 07/29/2010	Terms with Prior Carrier Discount		Replacement	
Filed 07/29/2010	Intra-Agency Transfer Discount		Replacement	
Filed 07/29/2010	Home and Car Discount		Replacement	
Filed 07/29/2010	Auto Financial Discount		Replacement	
Filed 07/29/2010	Additional Coverage for Customization		Replacement	
Filed 07/29/2010	Driver Classification - Definitions		Replacement	

Filed 07/29/2010	Base Rates	Replacement	
Filed 07/29/2010	Expense Fees	Replacement	
Filed 07/29/2010	Model Year Factor	Replacement	
Filed 07/29/2010	Excess Family Medical Expense	Replacement	
Filed 07/29/2010	Loss of Use and Loss of Use - Broad Form	Replacement	
Filed 07/29/2010	Marked-Up Manual Pages	Replacement	AR PPA 10-19-2010 Marked-Up Manual.pdf
Filed 07/29/2010	Rating Chart Change Report	Replacement	AR PPA 10-19-2010 Rating Chart Change Report.pdf
Filed 07/29/2010	Final Manual	Replacement	AR PPA 10-19-2010 Final Manual - Part 1.pdf AR PPA 10-19-2010 Final Manual - Part 2.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – ~~August 14, 2009~~October 19, 2010

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS**
Eff. 10-19-10

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

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

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

   a. Pleasure.

   b. Driving to and from a primary place of employment.

   c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR

   d. Incidental hauling of:

      (1) Equipment.
      (2) Merchandise, OR
      (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

A **Comprehensive Family Liability** policy provides personal liability protection as a separate coverage on either the Auto or CFL – Auto Combination policy.

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
RSA	Roadside Assistance (PPA and AC)
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT
Eff. 7-28-06

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT
Eff. 12-21-08

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

NEW VEHICLE DISCOUNT
Eff. 7-30-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be "current" and model year 2004 will be one year old).

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT**
Eff. 10-19-10

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

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

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

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

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The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be "current" and model year 2001 will be one year old).

Rating Chart – COMP**

Rating Chart – COLL**

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

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

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

   Exceptions —

   a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

   b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

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

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

NO PRIOR INSURANCE SURCHARGE

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New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR~~~~**
Eff. ~~7-14-09~~10-19-10

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the ~~Named Insured or a resident relative~~ household member must also be ~~the Named Insured~~ a household member under a Nationwide Homeowner~~s policy~~, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy. ~~(The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.) See the DEFINITIONS section for eligible companies.~~

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3. If the total number of vehicles insured by ~~Nationwide Mutual Insurance Company~~ a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. ~~For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives.~~

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide ~~Mutual Insurance Company~~ or Allied Company.

   Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide or Allied Preferred or Standard Companies ~~(described in the DEFINITIONS section of this manual)~~, which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor

PD Matrix Factor

MDCL Matrix Factor

COMP Matrix Factor

COLL Matrix Factor

ADVANCE QUOTE DISCOUNT**
Eff. ~~7-14-09~~10-19-10

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

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1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart**

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TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. ~~7-14-09~~10-19-10

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: ~~Standard Carriers Other than a Nationwide Insurance Company~~Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

INTRA-AGENCY TRANSFER DISCOUNT**
Eff. ~~8-1-07~~10-19-10

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart**

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

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HOME AND CAR DISCOUNT**
Eff. ~~5-10-08~~10-19-10

~~If the Named Insured or a resident relative is also the Named Insured under a Nationwide Mutual Insurance Company Homeowners, Tenants, Condominium or Mobile Homeowners policy, the otherwise applicable premium shall be reduced. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.)~~
The following rules apply to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

The following rules apply to Antique and Classic Restricted Use, Motorhome, and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, Condominium, or Mobile Homeowners, or owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

Rating Chart

AUTO FINANCIAL DISCOUNT**
Eff. ~~7-29-04~~10-19-10

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

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION**
Eff. ~~9-20-05~~10-19-10

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

COMP Rating Chart**

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions**
Eff. 10-19-10

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

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

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

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

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

   If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

   An "Operator Status" of "principal" will be assigned in all other cases.

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

   a. The owner or operator is ~~between the ages of 16 and 25~~ age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):

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

      (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR

      (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

      (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

   c. The "Good Student" classification will continue to be applicable for those operators ~~under age 25~~ who have completed their undergraduate work provided that the operator has:

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(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test – II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company each subsequent twelve months.

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

DRIVER CLASSIFICATION — Factors
Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

MERIT RATING PLAN FACTOR
Eff. 7-14-09

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

A. EXPERIENCE PERIOD

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

   k. Fleeing or attempting to elude a police officer with an auto, OR

   l. Reckless operation of a motor vehicle, OR

   m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR

   n. Operating a motor vehicle without owner's permission, OR

   o. Illegal transportation of hazardous materials or explosives, OR

   p. Illegal transportation of liquor or narcotics for sale, OR

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q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

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ACCIDENTS
Eff. 11-21-07

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

2. Chargeable Accident Definition.

   New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

   Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

   An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of $1,000.

   Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

   EXCEPTIONS:

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

   a. Lawfully parked, OR

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

   c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

   d. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR

   e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

   f. Involved in an accident resulting in damage by contact with animals or fowl, OR

   g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

   h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

   i. Involved in an accident in which the responsible party was protected by sovereign immunity.

   j. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

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

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C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE
Eff. 7-14-09

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

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

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

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

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

Accident surcharges decrease as the time since the latest chargeable accident increases. The

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

Additive Accident Surcharge Table

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

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

ACCIDENT FREE DISCOUNT
Eff. 7-14-09

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

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge", AND
3. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND
5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.

Rating Chart

ACCIDENT FORGIVENESS
Eff. 7-14-09

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND

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3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. There are no other chargeable accidents currently being “forgiven” from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

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

Accident Forgiveness Rating Chart

MINOR VIOLATION FORGIVENESS
Eff. 7-14-09

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND

2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND

3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. The driver does not have other chargeable minor violations currently being “forgiven” from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

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For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 8-14-09

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

6. Policies may move up or down only one financial responsibility class per review, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

   c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 36 months.

   Move policies to a worse financial responsibility class upon renewal if:

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a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 36 months.

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

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

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

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

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

Rating Chart

Spin-Off Policies

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

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2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**
Eff. ~~7-14-09~~10-19-10

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**
Eff. ~~7-14-09~~10-19-10

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS
Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**
Eff. ~~7-14-09~~10-19-10

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES
Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

County		Definition	Territory
1	ARKANSAS	Entire County	63
2	ASHLEY	Entire County	62
3	BAXTER	Entire County	66
4	BENTON	72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764	49
		72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758	50
		72722, 72734, 72747, 72761, 72768	51
		Remainder of County	50
5	BOONE	Entire County	66
6	BRADLEY	Entire County	62
7	CALHOUN	Entire County	62
8	CARROLL	Entire County	66
9	CHICOT	Entire County	62
10	CLARK	Entire County	62
11	CLAY	Entire County	65
12	CLEBURNE	Entire County	64
13	CLEVELAND	Entire County	62
14	COLUMBIA	Entire County	62
15	CONWAY	Entire County	58
16	CRAIGHEAD	Entire County	65
17	CRAWFORD	Entire County	47
18	CRITTENDEN	Entire County	28
19	CROSS	Entire County	65
20	DALLAS	Entire County	62
21	DESHA	Entire County	36
22	DREW	Entire County	36
23	FAULKNER	Entire County	60
24	FRANKLIN	Entire County	66
25	FULTON	Entire County	65
26	GARLAND	71909, 71949, 71956, 71957, 71968	34
		Remainder of County	35
27	GRANT	Entire County	67
28	GREENE	Entire County	53
29	HEMPSTEAD	Entire County	62
30	HOT SPRING	Entire County	40

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County		Definition	Territory
31	HOWARD	Entire County	62
32	INDEPENDENCE	Entire County	65
33	IZARD	Entire County	65
34	JACKSON	Entire County	65
35	JEFFERSON	Entire County	24
36	JOHNSON	Entire County	66
37	LAFAYETTE	Entire County	62
38	LAWRENCE	Entire County	65
39	LEE	Entire County	52
40	LINCOLN	Entire County	62
41	LITTLE RIVER	Entire County	62
42	LOGAN	Entire County	66
43	LONOKE	Entire County	67
44	MADISON	Entire County	66
45	MARION	Entire County	66
46	MILLER	Entire County	25
47	MISSISSIPPI	Entire County	53
48	MONROE	Entire County	63
49	MONTGOMERY	Entire County	62
50	NEVADA	Entire County	62
51	NEWTON	Entire County	66
52	OUACHITA	Entire County	62
53	PERRY	Entire County	66
54	PHILLIPS	Entire County	36
55	PIKE	Entire County	62
56	POINSETT	Entire County	65
57	POLK	Entire County	61
58	POPE	Entire County	66
59	PRARIE	Entire County	65
60	PULASKI	72114, 72201, 72202	54
		72117	55
		72046, 72065, 72103, 72142, 72204, 72206, 72209	57
		72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227	54
		72113	55
		72016, 72023, 72076, 72099, 72116, 72118, 72120	56
		72126, 72135, 72199, 72207	56
		Remainder of County	55
61	RANDOLPH	Entire County	65
62	SAINT FRANCIS	Entire County	52
63	SALINE	Entire County	68
64	SCOTT	Entire County	66
65	SEARCY	Entire County	66
66	SEBASTIAN	72901, 72903, 72904, 72908, 72916	46
		Remainder of County	48

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County		Definition	Territory
67	SEVIER	Entire County	62
68	SHARPE	Entire County	65
69	STONE	Entire County	65
70	UNION	Entire County	7
71	VAN BUREN	Entire County	64
72	WASHINGTON	72701,72703, 72704, 72717, 72727, 72729, 72730, 72738	49
		72744, 72749, 72762, 72764, 72769, 72948	49
		72745, 72756	50
		72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934	51
		Remainder of County	50
73	WHITE	Entire County	65
74	WOODRUFF	Entire County	65
75	YELL	Entire County	66
Out of State (except LA, MA, MI or NJ)			999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense

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

Rating Chart

B. Work Loss

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

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff.~~7-14-09~~10-19-10

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and

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PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums

UIMBI Premiums

UMPD Premiums

DIMINISHING DEDUCTIBLE
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

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

COMP Diminishing Deductible Rating Chart
COLL Diminishing Deductible Rating Chart

TOTAL LOSS DEDUCTIBLE WAIVER
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

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

COMP Total Loss Deductible Waiver Rating Chart
COLL Total Loss Deductible Waiver Rating Chart

ROADSIDE ASSISTANCE COVERAGE
Eff. 7-14-09

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

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

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Roadside Assistance Rating Chart

TOWING AND LABOR COSTS
Eff. 7-14-09

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. ~~7-14-09~~10-19-10

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS
Eff 8-1-08

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS
Eff 8-1-08

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

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

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

Truck Camper Calculation Charts

ANTIQUE AND CLASSIC AUTOMOBILES
Eff. 7-14-09

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES
Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

Limited Form is a part of the policy which extends certain coverages, without charge, to the Policyholder, if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owned automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners — individuals, other than husband and wife, who jointly own automobile. Coverage extends to:
   a. One such person without charge.
   b. Any other named co-owner or partner for a charge.
2. Employers who wish to extend limited use of other automobiles coverage to employees (including executive officers) who are furnished automobiles for their regular use provided that the car is owned or leased under long term contract by the employer.

   Coverage applies also to spouse of above persons if resident of same household.

B. BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

Rating Chart

Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR

2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.

3. Persons operating a public or livery conveyance, including school bus drivers.

4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction)	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25	164	230
b. No male operator under age 25	144	202

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3. Do not customarily involve use of automobiles and there is:

   a. A male operator under age 25 ..... 87 230

   b. No male operator under age 25 ..... 58 164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

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

NOTE — The premiums produced by the factors above are not subject any further rate modification.

NNO Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

   NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

   Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers 1

2. Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding $500 and total acreage:

   a. does not exceed 160 2
   b. exceeds160 but not 500 3
   c. exceeds 500 but not 2000 4

3. Farmers whose annual receipts from custom farming exceed $500 but do not exceed $3,000 and total acreage:

   a. does not exceed 160 5
   b. exceeds160 but not 500 6
   c. exceeds 500 but not 2000 7

4. Farmers whose total acreage exceeds 2000 (submit to Underwriting) 8

5. Farmers whose annual receipts from custom farming exceed $3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms.

D. PREMIUM

1. Class 1

   a. Charge “basic” premium for Policyholder’s principal residence.

   b. Charge “additional residence” premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

   c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in “Declarations.” If such coverage is granted, charge “additional residence” premium for each such dwelling unit.

      NOTE — Real estate brokers or persons owning more than three rental dwelling units are ineligible for this extended coverage. If Policyholder or spouse resides in a multiple dwelling owned by either, the part of such multiple dwelling rented to others shall not be considered in determining eligibility for this extended coverage.

      Additional dwellings acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

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2. Classes 2, 3, 4, 5, 6 or 7

   a. Charge “basic” premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. “Basic” premium includes charge for Policyholder's principal residence.

   b. Charge “additional residence” premium for:

      (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

      (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the “additional residence” charge.

      NOTE — Coverage for such units need not be activated in the “Declarations” since it is provided automatically by CFL—Farm Endorsement.

      Additional dwellings or acreage acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

      EXCEPTION — If ALL partners have Nationwide CFL—Farm coverage, the classification for each partner is determined as follows:

      (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.

      (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

   Submit the name and policy number of all partners. For proper coverage, individual or partnership farmers living in urban residences must be issued the CFL—Farm endorsement.

Semi-Annual Premium-Basic

Additional Residences

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of the change.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. BAD CHECKS

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

D. LATE PAYMENT FEE

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

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES

Eff. 8-1-08

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

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

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PRORATE TABLES – ANNUAL POLICIES-2
Eff. 8-1-08

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

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

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PRORATE TABLES – ANNUAL POLICIES-3
Eff. 8-1-08

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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Arkansas Standard Automobile
Nationwide Mutual Company
Nationwide Mutual Fire Company
Rate Review: 10868 Effective: Oct 19, 2010

Synopsis of Rate Revision
Chart: COMP Base Rate RX03TA01
Chart: COLL Base Rate RX03TA02
Chart: BI Base Rate RX03TA03
Chart: PD Base Rate RX03TA04
Chart: MDCL Base Rate RX03TA30
Chart: EXMDCL Base Rate RX03TA33
Chart: LOU Base Rate RX03TA52
Chart: COMP Customized Vehicle COMP Factor RX03TB21
Chart: COMP Vehicle Model Year Factor RX03TC11
Chart: COLL Vehicle Model Year Factor RX03TC12
Chart: BI Vehicle Model Year Factor RX03TC13
Chart: PD Vehicle Model Year Factor RX03TC14
Chart: MDCL Vehicle Model Year Factor RX03TC15
Chart: COMP OEM Endorsement Factor RX03TE98
Chart: COLL OEM Endorsement Factor RX03TE99
Chart: PLCY Coverage Expense Fee RX03TF78
Chart: PLCY Terms with Prior Carrier Factor RX03TF91
Chart: PLCY Advance Quote Discount Factor RX03TM20

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

RX03TA01: COMP Base Rate **
Effective Date: OCT-19-2010

*	Territory	New: Base Rate	Old: Base Rate
C	07	156.70	141.70
C	24	80.20	72.60
C	25	93.20	99.20
C	28	100.00	90.50
C	34	91.10	82.40
C	35	90.80	82.10
C	36	149.50	135.20
C	40	100.90	91.20
C	46	68.90	62.30
C	47	73.10	66.10
C	48	74.40	67.30
C	49	87.00	78.70
C	50	71.30	64.50
C	51	89.20	80.70
C	52	108.00	97.70
C	53	107.80	97.50
C	54	71.90	65.00
C	55	77.50	70.10
C	56	73.10	66.10
C	57	99.00	89.50
C	58	84.90	76.80
C	60	86.90	78.60
C	61	98.00	88.70
C	62	154.50	139.70
C	63	99.30	89.80
C	64	91.50	82.80
C	65	102.70	92.90
C	66	97.50	88.20
C	67	82.30	74.50
C	68	88.50	80.00
C	999	87.90	79.50

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **
Effective Date: OCT-19-2010

*	Territory	New: Base Rate	Old: Base Rate
C	07	283.80	258.70
C	24	226.70	206.70
C	25	247.80	258.80
C	28	253.50	231.20
C	34	288.30	262.90
C	35	261.80	238.70
C	36	283.90	258.80
C	40	288.40	263.00
C	46	246.70	224.90
C	47	268.20	244.60
C	48	261.50	238.40
C	49	262.90	239.70
C	50	265.70	242.30
C	51	259.10	236.20
C	52	255.20	232.70
C	53	252.70	230.40
C	54	331.00	301.80
C	55	295.40	269.40
C	56	249.80	227.80
C	57	275.10	250.80
C	58	265.20	241.80
C	60	258.80	235.90
C	61	178.60	162.90
C	62	250.30	228.20
C	63	243.20	221.80
C	64	247.10	225.30
C	65	256.90	234.30
C	66	251.70	229.50
C	67	245.20	223.60
C	68	316.30	288.40
C	999	248.20	226.30

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **
Effective Date: OCT-19-2010

*	Territory	New: Base Rate	Old: Base Rate
C	07	106.80	100.10
C	24	167.30	156.80
C	25	112.40	124.60
C	28	154.00	144.30
C	34	167.60	157.00
C	35	166.50	156.10
C	36	186.20	174.50
C	40	146.10	136.90
C	46	139.70	131.00
C	47	140.60	131.70
C	48	139.70	131.00
C	49	113.30	106.20
C	50	124.90	117.10
C	51	119.80	112.30
C	52	141.70	132.80
C	53	146.90	137.70
C	54	193.20	181.10
C	55	177.70	166.50
C	56	169.50	158.90
C	57	232.80	218.20
C	58	130.50	122.30

*	Territory	New: Base Rate	Old: Base Rate
C	60	145.20	136.00
C	61	90.50	84.90
C	62	119.60	112.10
C	63	137.30	128.70
C	64	126.00	118.10
C	65	155.70	145.90
C	66	119.30	111.80
C	67	146.60	137.40
C	68	174.80	163.90
C	999	140.50	131.60

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

RX03TA04: PD Base Rate **

Effective Date: OCT-19-2010

*	Territory	New: Base Rate	Old: Base Rate
C	07	102.20	97.00
C	24	103.10	97.80
C	25	94.70	105.00
C	28	125.00	118.70
C	34	125.60	119.30
C	35	136.40	129.50
C	36	124.10	117.80
C	40	121.90	115.70
C	46	129.60	123.00
C	47	126.90	120.40
C	48	119.30	113.30
C	49	127.80	121.30
C	50	123.80	117.50
C	51	107.10	101.70
C	52	104.50	99.20
C	53	109.00	103.40
C	54	160.10	152.00
C	55	154.50	146.70
C	56	142.50	135.30
C	57	142.50	135.30
C	58	118.70	112.70
C	60	139.40	132.30
C	61	73.00	69.30
C	62	106.40	101.00
C	63	107.20	101.80
C	64	103.80	98.50
C	65	126.60	120.10
C	66	101.30	96.20
C	67	115.90	110.00
C	68	134.60	127.70
C	999	124.10	117.80

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

RX03TA30: MDCL Base Rate **

Effective Date: OCT-19-2010

*	Territory	New: Base Rate	Old: Base Rate
C	07	82.90	71.60
C	24	105.90	91.50
C	25	62.00	67.20
C	28	92.40	79.80
C	34	86.10	74.40
C	35	85.90	74.20

*	Territory	New: Base Rate	Old: Base Rate
C	36	104.70	90.40
C	40	87.00	75.10
C	46	82.10	70.90
C	47	82.30	71.10
C	48	83.50	72.20
C	49	86.20	74.50
C	50	80.30	69.40
C	51	82.40	71.20
C	52	81.00	70.00
C	53	90.20	77.90
C	54	97.80	84.50
C	55	90.30	78.00
C	56	82.10	70.90
C	57	122.30	105.70
C	58	79.90	69.00
C	60	82.10	70.90
C	61	69.30	59.90
C	62	85.30	73.70
C	63	87.00	75.10
C	64	76.30	65.90
C	65	98.80	85.30
C	66	77.30	66.80
C	67	86.00	74.30
C	68	90.70	78.30
C	999	85.90	74.20

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

RX03TA33: EXMDCL Base Rate **

Effective Date: OCT-19-2010

*	Territory	New: Base Rate	Old: Base Rate
C	07	124.30	117.00
C	24	160.00	149.50
C	25	98.80	109.80
C	28	139.30	130.40
C	34	128.80	121.60
C	35	128.80	121.30
C	36	158.20	147.70
C	40	130.60	122.70
C	46	122.90	115.90
C	47	123.40	116.20
C	48	125.00	118.00
C	49	129.20	121.70
C	50	120.30	113.40
C	51	123.50	116.30
C	52	121.80	114.40
C	53	135.60	127.30
C	54	147.50	138.10
C	55	135.70	127.50
C	56	122.90	115.90
C	57	185.80	172.70
C	58	119.80	112.70
C	60	123.10	115.90
C	61	104.40	97.90
C	62	128.30	120.40
C	63	130.90	122.70
C	64	113.90	107.70
C	65	148.70	139.40
C	66	115.40	109.10

*	Territory	New: Base Rate	Old: Base Rate
C	67	129.20	121.40
C	68	136.10	127.90
C	999	129.40	121.30

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

RX03TA52: LOU Base Rate **

Effective Date: OCT-19-2010

*	Option Code	New: Base Rate	Old: Base Rate
C	$15 per day $300 Total	7.40	7.30
C	$20 per day $700 total	14.40	14.20
C	$25 per day $500	14.80	14.60
C	$30 per day $900	20.30	20.10
C	$40 per day $1100 total	26.20	25.90
C	$50 per day $1300 total	32.00	31.70
C	$60 per day $1500 total	37.80	37.40

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

RX03TB21: COMP Customized Vehicle COMP Factor **

Effective Date: OCT-19-2010

Sub-chart - High Level	*	Option Code
OEM does apply		OEM Endorsment (500)
OEM does not apply		Not OEM Endorsment (500)

Sub-chart	*	Customized Vehicle Units	New: Customized Vehicle COMP Factor	Old: Customized Vehicle COMP Factor	New: Customized Vehicle COMP Factor Plus	Old: Customized Vehicle COMP Factor Plus
OEM does apply		0	0.000	0.000	0.000	0.000
	C	1	0.025	0.028	0.000	0.000
	C	2	0.050	0.056	0.000	0.000
	C	3	0.075	0.084	0.000	0.000
	C	4	0.100	0.112	0.000	0.000
	C	5	0.125	0.140	0.000	0.000
	C	>5	0.125	0.140	0.025	0.028
OEM does not apply		No Changes				

RX03TC11: COMP Vehicle Model Year Factor **

Effective Date: OCT-19-2010

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2015	1.092	0.000
C	2014	1.069	1.125
C	2013	1.046	1.100
C	2012	1.023	1.075
C	2011	1.000	1.050
C	2010	0.977	1.025
C	2009	0.953	1.000
C	2008	0.930	0.975
C	2007	0.906	0.951
C	2006	0.883	0.926
C	2005	0.860	0.902
C	2004	0.836	0.877
C	2003	0.813	0.853
C	2002	0.789	0.828
C	2001	0.765	0.803
C	2000	0.741	0.777
C	1999	0.717	0.753
C	1998	0.693	0.727
C	1997	0.670	0.703
C	1996	0.646	0.678

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	1995	0.622	0.653
C	<1995	0.599	0.628

COMP base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor **

Effective Date: OCT-19-2010

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2015	1.160	0.000
C	2014	1.120	1.220
C	2013	1.080	1.176
C	2012	1.040	1.132
C	2011	1.000	1.088
C	2010	0.960	1.044
C	2009	0.920	1.000
C	2008	0.879	0.956
C	2007	0.839	0.913
C	2006	0.799	0.869
C	2005	0.759	0.825
C	2004	0.718	0.781
C	2003	0.678	0.738
C	2002	0.638	0.694
C	2001	0.598	0.650
C	2000	0.557	0.606
C	1999	0.517	0.563
C	1998	0.478	0.520
C	1997	0.438	0.476
C	1996	0.397	0.432
C	1995	0.357	0.388
C	1994	0.317	0.345
C	<1994	0.302	0.328

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor **

Effective Date: OCT-19-2010

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2015	1.048	0.000
C	2014	1.036	1.060
C	2013	1.024	1.048
C	2012	1.012	1.036
C	2011	1.000	1.024
C	2010	0.988	1.012
C	2009	0.976	1.000
C	2008	0.964	0.988
C	2007	0.952	0.976
C	2006	0.940	0.963
C	2005	0.929	0.951
C	2004	0.917	0.939
C	2003	0.905	0.927
C	2002	0.893	0.915
C	2001	0.879	0.900
C	2000	0.867	0.888
C	1999	0.855	0.876
C	1998	0.842	0.863
C	1997	0.830	0.850
C	1996	0.818	0.838

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
C	1995	0.805	0.824
C	<1995	0.793	0.812

RX03TC14: PD Vehicle Model Year Factor **
Effective Date: OCT-19-2010

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2015	1.032	0.000
C	2014	1.024	1.045
C	2013	1.016	1.036
C	2012	1.008	1.027
C	2011	1.000	1.018
C	2010	0.992	1.009
C	2009	0.983	1.000
C	2008	0.975	0.991
C	2007	0.966	0.983
C	2006	0.958	0.974
C	2005	0.949	0.966
C	2004	0.941	0.957
C	2003	0.932	0.948
C	2002	0.924	0.940
C	2001	0.915	0.931
C	2000	0.907	0.922
C	1999	0.899	0.915
C	1998	0.891	0.906
C	1997	0.881	0.897
C	1996	0.874	0.889
C	<1996	0.865	0.880

RX03TC15: MDCL Vehicle Model Year Factor **
Effective Date: OCT-19-2010

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2015	1.084	0.000
C	2014	1.063	1.105
C	2013	1.042	1.084
C	2012	1.021	1.063
C	2011	1.000	1.042
C	2010	0.979	1.021
C	2009	0.959	1.000
C	2008	0.938	0.979
C	2007	0.918	0.957
C	2006	0.897	0.936
C	2005	0.877	0.914
C	2004	0.856	0.893
C	2003	0.836	0.871
C	2002	0.816	0.851
C	2001	0.795	0.829
C	2000	0.775	0.808
C	1999	0.754	0.787
C	1998	0.734	0.765
C	1997	0.713	0.744
C	<1997	0.693	0.722

RX03TE98: COMP OEM Endorsement Factor **
Effective Date: OCT-19-2010

*	Option Code	New: OEM Endorsement Factor	Old: OEM Endorsement Factor
C	OEM Endorsment (500)	1.21	1.06

*	Option Code	New: OEM Endorsement Factor	Old: OEM Endorsement Factor
	Not OEM Endorsment (500)	1.00	1.00

RX03TE99: COLL OEM Endorsement Factor **
Effective Date: OCT-19-2010

*	Option Code	New: OEM Endorsement Factor	Old: OEM Endorsement Factor
C	OEM Endorsment (500)	1.11	1.08
	Not OEM Endorsment (500)	1.00	1.00

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: OCT-19-2010

*	Coverage	Vehicle Type	Vehicle Use	New: Coverage Expense Fee	Old: Coverage Expense Fee
C	BI	Automobile		27.10	28.60
C	PD	Automobile		23.90	25.60
C	MDCL	Automobile		6.60	7.00
C	COLL	Automobile		44.10	45.40
C	COMP	Automobile		18.00	20.30
	BI	Motorcycle		0.00	0.00
	PD	Motorcycle		0.00	0.00
	MDCL	Motorcycle		0.00	0.00
	COLL	Motorcycle		0.00	0.00
	COMP	Motorcycle		0.00	0.00
	BI	Motorhome		0.00	0.00
	PD	Motorhome		0.00	0.00
	MDCL	Motorhome		0.00	0.00
	COLL	Motorhome		0.00	0.00
	COMP	Motorhome		0.00	0.00
	BI	Named Non Owner		0.00	0.00
	PD	Named Non Owner		0.00	0.00
	MDCL	Named Non Owner		0.00	0.00
	COLL	Named Non Owner		0.00	0.00
	COMP	Named Non Owner		0.00	0.00
C	BI	Classics	Not Restricted	27.10	28.60
C	PD	Classics	Not Restricted	23.90	25.60
C	MDCL	Classics	Not Restricted	6.60	7.00
	COLL	Classics	Not Restricted	0.00	0.00
	COMP	Classics	Not Restricted	0.00	0.00
C	BI	Antique	Not Restricted	27.10	28.60
C	PD	Antique	Not Restricted	23.90	25.60
C	MDCL	Antique	Not Restricted	6.60	7.00
	COLL	Antique	Not Restricted	0.00	0.00
	COMP	Antique	Not Restricted	0.00	0.00
	BI	Classics	Restricted	0.00	0.00
	PD	Classics	Restricted	0.00	0.00
	MDCL	Classics	Restricted	0.00	0.00
	COMP	Classics	Restricted	0.00	0.00
	COLL	Classics	Restricted	0.00	0.00
	BI	Antique	Restricted	0.00	0.00
	PD	Antique	Restricted	0.00	0.00
	MDCL	Antique	Restricted	0.00	0.00
	COMP	Antique	Restricted	0.00	0.00
	COLL	Antique	Restricted	0.00	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor **
Effective Date: OCT-19-2010

Sub-chart - High Level	*	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal		<20070801	

Sub-chart - High Level	*	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Group A			Non-standard Prior Carriers Version 2.
			Nationwide Prior Carriers Version 6..
Group B			Not(Nationwide Prion Carrier Version 6).)
			Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	*	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	New: Terms with Prior Carrier Factor	Old: Terms with Prior Carrier Factor
Renewal		No Changes				
Group A		No Changes				
Group B			Lapse > 30 Days		1.00	1.00
		0-99		0-5	1.00	1.00
		1, 2		>5	0.90	0.90
		3		>5	0.92	0.92
		4		>5	0.94	0.94
		5		>5	0.96	0.96
		6		>5	0.98	0.98
		7-99		>5	1.00	1.00
		501(Intra Agency Transfer Discount)			0.90	0.90
	C	502(Intra Agency Transfer Discount)			0.90	0.92
	C	503(Intra Agency Transfer Discount)			0.92	0.93
	C	504(Intra Agency Transfer Discount)			0.94	0.95
		505(Intra Agency Transfer Discount)			0.96	0.96
		506(Intra Agency Transfer Discount)			0.98	0.98
		507-999			1.00	1.00

RX03TM20: PLCY Advance Quote Discount Factor **
Effective Date: OCT-19-2010

*	Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	New: Advance Quote Discount Factor	Old: Advance Quote Discount Factor
		<20060130			1.000	1.000
			Nationwide Prior Carriers incl Titan		1.000	1.000
				0-7	1.000	1.000
C	001	>20070731		8	0.910	0.920
C	001	>20070731		>8	0.910	0.920
C	002	>20070731		8	0.910	0.930
C	002	>20070731		>8	0.910	0.930
C	3	>20070731		8	0.920	0.940
C	3	>20070731		>8	0.920	0.940
C	4	>20070731		8	0.940	0.960
C	4	>20070731		>8	0.940	0.960
C	5	>20070731		8	0.960	0.970
C	5	>20070731		>8	0.960	0.970
	6	>20070731		8	0.980	0.980
	6	>20070731		>8	0.980	0.980
	>6	>20070731			1.000	1.000
	001	>20060129		8	0.950	0.950
	001	>20060129		>8	0.950	0.950
	002	>20060129		8	0.975	0.975

*	Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	New: Advance Quote Discount Factor	Old: Advance Quote Discount Factor
	002	>20060129		>8	0.975	0.975
	Not(1, 2)	>20060129			1.000	1.000

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – October 19, 2010

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS**
Eff. 10-19-10

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

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

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

   a. Pleasure.

   b. Driving to and from a primary place of employment.

   c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR

   d. Incidental hauling of:

      (1) Equipment.
      (2) Merchandise, OR
      (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

A **Comprehensive Family Liability** policy provides personal liability protection as a separate coverage on either the Auto or CFL – Auto Combination policy.

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
RSA	Roadside Assistance (PPA and AC)
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT
Eff. 7-28-06

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT
Eff. 12-21-08

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

NEW VEHICLE DISCOUNT
Eff. 7-30-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be "current" and model year 2004 will be one year old).

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT**
Eff. 10-19-10

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

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

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

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

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be "current" and model year 2001 will be one year old).

Rating Chart – COMP**

Rating Chart – COLL**

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

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

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

   Exceptions —

   a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

   b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

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

Exceptions —

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1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as “Pleasure,” “Work,” or “Farm Use.”

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR**
Eff. 10-19-10

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

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1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

   Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide or Allied Preferred or Standard Companies, which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor

PD Matrix Factor

MDCL Matrix Factor

COMP Matrix Factor

COLL Matrix Factor

ADVANCE QUOTE DISCOUNT**
Eff. 10-19-10

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

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The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart**

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TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. 10-19-10

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

INTRA-AGENCY TRANSFER DISCOUNT**
Eff. 10-19-10

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart**

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

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HOME AND CAR DISCOUNT**
Eff. 10-19-10

The following rules apply to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

The following rules apply to Antique and Classic Restricted Use, Motorhome, and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, Condominium, or Mobile Homeowners, or owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

Rating Chart

AUTO FINANCIAL DISCOUNT**
Eff. 10-19-10

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

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION**
Eff. 10-19-10

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

COMP Rating Chart**

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions**
Eff. 10-19-10

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

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

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

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

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

   If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

   An "Operator Status" of "principal" will be assigned in all other cases.

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

   a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):

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

      (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR

      (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

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(4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test – II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company each subsequent twelve months.

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

DRIVER CLASSIFICATION — Factors
Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR
Eff. 7-14-09

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

A. EXPERIENCE PERIOD

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

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k. Fleeing or attempting to elude a police officer with an auto, OR

l. Reckless operation of a motor vehicle, OR

m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR

n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

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ACCIDENTS
Eff. 11-21-07

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

2. Chargeable Accident Definition.

   New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

   Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

   An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of $1,000.

   Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

   EXCEPTIONS:

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

   a. Lawfully parked, OR

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

   c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

   d. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR

   e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

   f. Involved in an accident resulting in damage by contact with animals or fowl, OR

   g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

   h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

   i. Involved in an accident in which the responsible party was protected by sovereign immunity.

   j. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

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

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C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE
Eff. 7-14-09

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

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

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

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

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge

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for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

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

Additive Accident Surcharge Table

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

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

ACCIDENT FREE DISCOUNT
Eff. 7-14-09

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

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge", AND
3. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND
5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.

Rating Chart

ACCIDENT FORGIVENESS
Eff. 7-14-09

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Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND
3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

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

Accident Forgiveness Rating Chart

MINOR VIOLATION FORGIVENESS
Eff. 7-14-09

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND
2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND
3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. The driver does not have other chargeable minor violations currently being "forgiven" from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven

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if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 8-14-09

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

6. Policies may move up or down only one financial responsibility class per review, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

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c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 36 months.

Move policies to a worse financial responsibility class upon renewal if:

a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 36 months.

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

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

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

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

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

Rating Chart

Spin-Off Policies

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

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ACCIDENT PREVENTION COURSE DISCOUNT

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

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 10-19-10

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 10-19-10

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 10-19-10

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

County		Definition	Territory
1	ARKANSAS	Entire County	63
2	ASHLEY	Entire County	62
3	BAXTER	Entire County	66
4	BENTON	72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764	49
		72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758	50
		72722, 72734, 72747, 72761, 72768	51
		Remainder of County	50
5	BOONE	Entire County	66
6	BRADLEY	Entire County	62
7	CALHOUN	Entire County	62
8	CARROLL	Entire County	66
9	CHICOT	Entire County	62
10	CLARK	Entire County	62
11	CLAY	Entire County	65
12	CLEBURNE	Entire County	64
13	CLEVELAND	Entire County	62
14	COLUMBIA	Entire County	62
15	CONWAY	Entire County	58
16	CRAIGHEAD	Entire County	65
17	CRAWFORD	Entire County	47
18	CRITTENDEN	Entire County	28
19	CROSS	Entire County	65
20	DALLAS	Entire County	62
21	DESHA	Entire County	36
22	DREW	Entire County	36
23	FAULKNER	Entire County	60
24	FRANKLIN	Entire County	66
25	FULTON	Entire County	65
26	GARLAND	71909, 71949, 71956, 71957, 71968	34
		Remainder of County	35
27	GRANT	Entire County	67
28	GREENE	Entire County	53
29	HEMPSTEAD	Entire County	62
30	HOT SPRING	Entire County	40
31	HOWARD	Entire County	62

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County		Definition	Territory
32	INDEPENDENCE	Entire County	65
33	IZARD	Entire County	65
34	JACKSON	Entire County	65
35	JEFFERSON	Entire County	24
36	JOHNSON	Entire County	66
37	LAFAYETTE	Entire County	62
38	LAWRENCE	Entire County	65
39	LEE	Entire County	52
40	LINCOLN	Entire County	62
41	LITTLE RIVER	Entire County	62
42	LOGAN	Entire County	66
43	LONOKE	Entire County	67
44	MADISON	Entire County	66
45	MARION	Entire County	66
46	MILLER	Entire County	25
47	MISSISSIPPI	Entire County	53
48	MONROE	Entire County	63
49	MONTGOMERY	Entire County	62
50	NEVADA	Entire County	62
51	NEWTON	Entire County	66
52	OUACHITA	Entire County	62
53	PERRY	Entire County	66
54	PHILLIPS	Entire County	36
55	PIKE	Entire County	62
56	POINSETT	Entire County	65
57	POLK	Entire County	61
58	POPE	Entire County	66
59	PRARIE	Entire County	65
60	PULASKI	72114, 72201, 72202	54
		72117	55
		72046, 72065, 72103, 72142, 72204, 72206, 72209	57
		72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227	54
		72113	55
		72016, 72023, 72076, 72099, 72116, 72118, 72120	56
		72126, 72135, 72199, 72207	56
		Remainder of County	55
61	RANDOLPH	Entire County	65
62	SAINT FRANCIS	Entire County	52
63	SALINE	Entire County	68
64	SCOTT	Entire County	66
65	SEARCY	Entire County	66
66	SEBASTIAN	72901, 72903, 72904, 72908, 72916	46
		Remainder of County	48
67	SEVIER	Entire County	62
68	SHARPE	Entire County	65
69	STONE	Entire County	65

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County		Definition	Territory
70	UNION	Entire County	7
71	VAN BUREN	Entire County	64
72	WASHINGTON	72701,72703, 72704, 72717, 72727, 72729, 72730, 72738	49
		72744, 72749, 72762, 72764, 72769, 72948	49
		72745, 72756	50
		72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934	51
		Remainder of County	50
73	WHITE	Entire County	65
74	WOODRUFF	Entire County	65
75	YELL	Entire County	66
Out of State (except LA, MA, MI or NJ)			999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense

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

Rating Chart

B. Work Loss

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

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff.10-19-10

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

UMBI Premiums

UIMBI Premiums

UMPD Premiums

DIMINISHING DEDUCTIBLE
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

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

COMP Diminishing Deductible Rating Chart
COLL Diminishing Deductible Rating Chart

TOTAL LOSS DEDUCTIBLE WAIVER
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

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

COMP Total Loss Deductible Waiver Rating Chart
COLL Total Loss Deductible Waiver Rating Chart

ROADSIDE ASSISTANCE COVERAGE
Eff. 7-14-09

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Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

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

Roadside Assistance Rating Chart

TOWING AND LABOR COSTS
Eff. 7-14-09

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 10-19-10

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS
Eff 8-1-08

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS
Eff 8-1-08

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

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

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

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES
Eff. 7-14-09

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES
Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

Limited Form is a part of the policy which extends certain coverages, without charge, to the Policyholder, if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owned automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners — individuals, other than husband and wife, who jointly own automobile. Coverage extends to:
   a. One such person without charge.
   b. Any other named co-owner or partner for a charge.
2. Employers who wish to extend limited use of other automobiles coverage to employees (including executive officers) who are furnished automobiles for their regular use provided that the car is owned or leased under long term contract by the employer.

   Coverage applies also to spouse of above persons if resident of same household.

B. BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

Rating Chart
Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR

2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.

3. Persons operating a public or livery conveyance, including school bus drivers.

4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25.....	164	230
b. No male operator under age 25.....	144	202

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3. Do not customarily involve use of automobiles and there is:

   a. A male operator under age 25..... 87 230

   b. No male operator under age 25..... 58 164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

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

NOTE — The premiums produced by the factors above are not subject any further rate modification.

NNO_Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

   NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

   Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers..... 1

2. Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding $500 and total acreage:

   a. does not exceed 160..... 2
   b. exceeds160 but not 500..... 3
   c. exceeds 500 but not 2000..... 4

3. Farmers whose annual receipts from custom farming exceed $500 but do not exceed $3,000 and total acreage:

   a. does not exceed 160..... 5
   b. exceeds160 but not 500..... 6
   c. exceeds 500 but not 2000..... 7

4. Farmers whose total acreage exceeds 2000 (submit to Underwriting)..... 8

5. Farmers whose annual receipts from custom farming exceed $3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms.

D. PREMIUM

1. Class 1

   a. Charge “basic” premium for Policyholder’s principal residence.

   b. Charge “additional residence” premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

   c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in “Declarations.” If such coverage is granted, charge “additional residence” premium for each such dwelling unit.

      NOTE — Real estate brokers or persons owning more than three rental dwelling units are ineligible for this extended coverage. If Policyholder or spouse resides in a multiple dwelling owned by either, the part of such multiple dwelling rented to others shall not be considered in determining eligibility for this extended coverage.

      Additional dwellings acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

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2. Classes 2, 3, 4, 5, 6 or 7

   a. Charge “basic” premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. “Basic” premium includes charge for Policyholder's principal residence.

   b. Charge “additional residence” premium for:

      (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

      (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the “additional residence” charge.

      NOTE — Coverage for such units need not be activated in the “Declarations” since it is provided automatically by CFL—Farm Endorsement.

      Additional dwellings or acreage acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

      EXCEPTION — If ALL partners have Nationwide CFL—Farm coverage, the classification for each partner is determined as follows:

      (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.

      (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

   Submit the name and policy number of all partners. For proper coverage, individual or partnership farmers living in urban residences must be issued the CFL—Farm endorsement.

Semi-Annual Premium-Basic
Additional Residences

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of the change.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. BAD CHECKS

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

D. LATE PAYMENT FEE

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

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES

Eff. 8-1-08

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

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
38	20.9	84	46.2	130	71.4	175	96.2
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

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PRORATE TABLES – ANNUAL POLICIES-2
Eff. 8-1-08

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

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

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PRORATE TABLES – ANNUAL POLICIES-3
Eff. 8-1-08

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

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

CALCULATION PPA BI ADF Individual Coverage Driver Factor
RX03PPABI3003
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COLL ADF Individual Coverage Driver Factor

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RX03PPACOLL3002
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COMP ADF Individual Coverage Driver Factor
RX03PPACOMP3004
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA MDCL ADF Individual Coverage Driver Factor
RX03PPAMDCL3005
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73

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Step	Description	Chart Name
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION PPA PD ADF Individual Coverage Driver Factor
RX03PPAPD3006
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF MOTORCYCLE MC
QUICK REFERENCE

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

CALCULATION MC BI ADF Individual Coverage Driver Factor
RX03MOCYBI3007
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI86
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COLL ADF Individual Coverage Driver Factor
RX03MOCYCOLL3008
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI85
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COMP ADF Individual Coverage Driver Factor
RX03MOCYCOMP3009
Renewal Effective Date: AUG-18-2000

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New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI84
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC MDCL ADF Individual Coverage Driver Factor
RX03MOCYMDCL3010
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI88
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PD ADF Individual Coverage Driver Factor
RX03MOCYPD3011
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI87
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	

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Step	Description	Chart Name
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF ANTIQUE and CLASSICS AC

QUICK REFERENCE

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

CALCULATION AC BI ADF Individual Coverage Driver Factor
RX03ANTQBI3044
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COLL ADF Individual Coverage Driver Factor
RX03ANTQCOLL3045
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COMP ADF Individual Coverage Driver Factor
RX03ANTQCOMP3046
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC MDCL ADF Individual Coverage Driver Factor
RX03ANTQMDCL3047
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270

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

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CALCULATION AC PD ADF Individual Coverage Driver Factor
RX03ANTQPD3048
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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PRIVATE PASSENGER PPA

QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X	X	X					X	X				
Coverage Rating Year Plus One											X			
Customized Vehicle COLL Factor			X											
Customized Vehicle COLL Factor Plus			X											
Customized Vehicle COMP Factor				X										
Customized Vehicle COMP Factor Plus				X										
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Limit/Deductible Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
New Vehicle Discount Factor		X	X	X					X	X				
OEM Endorsement Factor			X	X										
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Policy UOA Endorsement Amount 1		X												
Policy UOA Endorsement Factor 1		X								X				
Policy Use of Other Auto Endor Amount		X												
Policy Use of Other Auto Govt Amt		X								X				

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	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Preferred Discount	X	X	X	X	X	X	X	X	X	X		X	X	X
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Symbol Factor		X	X	X					X	X	X			
Rate Symbol Plus Factor			X	X							X			
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Model Year Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION PPA AD Coverage Premium
RX03PPAAD1478
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Base Rate = Base Rate	
6.	Result = Base Rate * Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium
RX03PPABI1479
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Preferred Discount	RX03TM22
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine BI Matrix Factor	RX03TM12
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Coverage Expense Fee	RX03TF78
20.	Result = Base Rate * Preferred Discount (ten cents rounded)	
21.	* Nationwide Associate Discount Factor (ten cents rounded)	
22.	* Rate Symbol Factor (ten cents rounded)	
23.	* Vehicle Model Year Factor (ten cents rounded)	
24.	* New Vehicle Discount Factor (ten cents rounded)	
25.	* Limit/Deductible Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
30.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* BI Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
39.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03PPACBR1480
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA COLL Coverage Premium
RX03PPACOLL1481
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
20.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOLL3575
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	

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Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA COMP Coverage Premium
RX03PPACOMP1482
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
20.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOMP3324
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COMP Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA EXMDCL Coverage Premium
RX03PPAEXMDCL1483
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION PPA LOI Coverage Premium
RX03PPALOI1484
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium
RX03PPALOU1485
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium
RX03PPAMDCL1486
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* MP Matrix Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Home and Car Discount Factor (ten cents rounded)	
35.	* Auto Financial Discount Factor (ten cents rounded)	
36.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
37.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium
RX03PPAPD1488
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* PD Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA TL Coverage Premium
RX03PPATL1489
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION PPA UIMBI Coverage Premium
RX03PPAUIMBI1490
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION PPA UMBI Coverage Premium
RX03PPAUMBI1491
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA UMPD Coverage Premium
RX03PPAUMPD1492
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA BI Policy UOA Endorsement Amount 1
RX03PPABI3322
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	If UOA Code 1 > 0	
2.	Policy UOA Endorsement Code = UOA Code 1	
3.	Else	
4.	Policy UOA Endorsement Code = UOA Code 2	
5.	End - If	
6.	Determine Policy UOA Endorsement Amount 1	RX03TF01
7.	Determine Policy UOA Endorsement Factor 1	RX03TF28
8.	Result Coverage Premium1 = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	Policy Use of Other Auto Govt Amt = Result Coverage Premium1 * Policy UOA Endorsement Factor 1 (cents rounded)	
11.	Policy Use of Other Auto Endor Amount = Policy UOA Endorsement Amount 1 * Limit/Deductible Factor (cents rounded)	

CALCULATION PPA COLL Customized Vehicle COLL Factor
RX03PPACOLL13970

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Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COLL Factor	RX03TB22
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COLL Factor Plus = Result Cost Class * Customized Vehicle COLL Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COLL Factor = Customized Vehicle COLL Factor + Customized Vehicle COLL Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COLL Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COLL Rate Symbol Factor
RX03PPACOLL3575
Effective Date: SEP-27-2006

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

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CALCULATION PPA COMP Customized Vehicle COMP Factor
RX03PPACOMP13971
Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COMP Factor	RX03TB21
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COMP Factor Plus = Result Cost Class * Customized Vehicle COMP Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COMP Factor = Customized Vehicle COMP Factor + Customized Vehicle COMP Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COMP Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COMP Rate Symbol Factor
RX03PPACOMP3324
Effective Date: SEP-27-2006

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

CALCULATION PPA PD Policy Use of Other Auto Govt Amt
RX03PPAPD3325
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Policy UOA Endorsement Factor 1	RX03TF28
2.	Result2 = Base Rate * Rate Symbol Factor (ten cents rounded)	
3.	* Limit/Deductible Factor (ten cents rounded)	
4.	Policy Use of Other Auto Govt Amt = Policy UOA Endorsement Factor 1 * Result2	

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CALCULATION PPA PLCY Vehicle Age
RX03PPAPLCY10010
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	If Coverage Rating Month < 10	
2.	If Model Year > Coverage Rating Year	
3.	Vehicle Age = 0	
4.	Else	
5.	Vehicle Age = Coverage Rating Year - Model Year	
6.	End - If	
7.	Else	
8.	Coverage Rating Year Plus One = Coverage Rating Year + 01	
9.	If Model Year > Coverage Rating Year Plus One	
10.	Vehicle Age = 0	
11.	Else	
12.	Vehicle Age = Coverage Rating Year Plus One - Model Year	
13.	End - If	
14.	End - If	

CALCULATION PPA PLCY Rate Symbol Factor
RX03PPAPLCY15010
Effective Date: SEP-27-2006

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

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MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Average Driver Factor		X	X	X			X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X	X
Engine Size Percent		X	X	X				X			
Limit/Deductible Factor		X	X	X			X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X			X	X			

CALCULATION MC AD Coverage Premium
RX03MOCYAD1511
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC BI Coverage Premium
RX03MOCYBI1512
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Engine Size Percent	RX03TI91
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COLL Coverage Premium
RX03MOCYCOLL1513
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Determine Limit/Deductible Factor	RX03TD02
5.	Determine Engine Size Percent	RX03TI90
6.	Result = Base Rate * Rate Factor (ten cents rounded)	

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Step	Description	Chart Name
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COMP Coverage Premium
RX03MOCYCOMP1514
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Determine Limit/Deductible Factor	RX03TD01
5.	Determine Engine Size Percent	RX03TI89
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC EXMDCL Coverage Premium
RX03MOCYEXMDCL1515
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC LOI Coverage Premium
RX03MOCYLOI1516
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC MDCL Coverage Premium
RX03MOCYMDCL1517
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Vehicle Model Year Factor (ten cents rounded)	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC PD Coverage Premium
RX03MOCYPD1519
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Engine Size Percent	RX03TI92
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC UIMBI Coverage Premium
RX03MOCYUIMBI1520
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC UMBI Coverage Premium
RX03MOCYUMBI1521
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMPD Coverage Premium
RX03MOCYUMPD1522
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV

QUICK REFERENCE

	BI	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X
Limit/Deductible Factor	X	X			
Rate Factor			X	X	X

CALCULATION RV BI Coverage Premium
RX03RVBI1554
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA16
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV COLL Coverage Premium
RX03RVCOLL1555
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA55

CALCULATION RV COMP Coverage Premium
RX03RVCOMP1556
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA54

CALCULATION RV MDCL Coverage Premium
RX03RVMDCL1558
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA58

CALCULATION RV PD Coverage Premium
RX03RVPD1560
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA17
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV UIMBI Coverage Premium
RX03RVUIMBI1562
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMBI Coverage Premium
RX03RVUMBI1563
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMPD Coverage Premium
RX03RVUMPD1564
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Long Term Policyholder Discount Factor	X	X		
Nationwide Associate Discount Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLL Coverage Premium
RX03SUPLCOLL1566
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	If Full Term Policy Months = Annual	
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium
RX03SUPLCOMP1567
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	If Full Term Policy Months = Annual	

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Step	Description	Chart Name
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium
RX03SUPLPE1568
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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COMPREHENSIVE FAMILIY LIABILITY CFL

QUICK REFERENCE

	CFL
Base Rate	X
CFL Additional Rate	X

CALCULATION CFL CFL Coverage Premium
RX03CFLPLCY1862
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA43
2.	Determine CFL Additional Rate	RX03TI06
3.	Result = Coverage Additional Residence Count * CFL Additional Rate (ten cents rounded)	
4.	+ Base Rate (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium
RX03MOHMAD1524
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium
RX03MOHMBI1525
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03MOHMCBR1526
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium
RX03MOHMCOLL1527
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB02
4.	Determine Vehicle Model Year Factor	RX03TC12
5.	Determine Limit/Deductible Factor	RX03TD02
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH COMP Coverage Premium
RX03MOHMCOMP1528
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB01
4.	Determine Vehicle Model Year Factor	RX03TC11
5.	Determine Limit/Deductible Factor	RX03TD01
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	

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Step	Description	Chart Name
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH EXMDCL Coverage Premium
RX03MOHMEXMDCL1529
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium
RX03MOHMLOI1530
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium
RX03MOHMLOU1531
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium
RX03MOHMMDCL1532
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH PD Coverage Premium
RX03MOHMPD1535
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium
RX03MOHMPE1533
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

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CALCULATION MH TL Coverage Premium
RX03MOHMTL1536
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium
RX03MOHMUIMBI1537
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium
RX03MOHMUMBI1538
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMPD Coverage Premium
RX03MOHMUMPD1539
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH COLL Rate Symbol Factor
RX03MOHMCOLL3576
Effective Date: SEP-27-2006

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

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Step	Description	Chart Name
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMP Rate Symbol Factor
RX03MOHMCOMP3577
Effective Date: SEP-27-2006

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

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NAMED NON OWNER NNO

QUICK REFERENCE

	AD	BI	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X			X	X			
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium
RX03NNOAD1541
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Base Rate = Base Rate	
4.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO BI Coverage Premium
RX03NNOBI1542
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium
RX03NNOEXMDCL1544
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium
RX03NNOLOI1545
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO MDCL Coverage Premium

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RX03NNOMDCL1546
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium
RX03NNOPD1549
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium
RX03NNOUIMBI1550
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium
RX03NNOUMBI1551
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION NNO UMPD Coverage Premium
RX03NNOUMPD1552
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X			X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X							X	X				
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Limit/Deductible Factor		X	X	X					X	X				
Long Term Policyholder Discount Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Factor		X	X	X					X	X				
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION AC AD Coverage Premium
RX03ANTQAD1463
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC BI Coverage Premium
RX03ANTQBI1464
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA03
11.	Determine Limit/Deductible Factor	RX03TD03
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine BI Matrix Factor	RX03TM12
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* BI Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03ANTQCBR1465

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Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC COLL Coverage Premium
RX03ANTQCOLL1466
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
4.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
12.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
13.	Else	
14.	Determine Limit/Deductible Factor	RX03TD07
15.	Determine Nationwide Associate Discount Factor	RX03TM62
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Prior Insurance Surcharge Factor	RX03TE20
18.	Determine COLL Matrix Factor	RX03TM13
19.	Determine Advance Quote Discount Factor	RX03TM20
20.	Determine Terms with Prior Carrier Factor	RX03TF91
21.	Determine Home and Car Discount Factor	RX03TI35
22.	Determine Auto Financial Discount Factor	RX03TI83
23.	Determine Feature : Accident Forgiveness Factor	RX03TM29
24.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
25.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
26.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
27.	Result = Stated Amount / 100	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Nationwide Associate Discount Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	End - If	

CALCULATION AC COMP Coverage Premium
RX03ANTQCOMP1467
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
4.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Auto Financial Discount Factor (ten cents rounded)	
12.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
13.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
14.	Else	
15.	Determine Limit/Deductible Factor	RX03TD06
16.	Determine Nationwide Associate Discount Factor	RX03TM62
17.	Determine Vehicle Use Factor	RX03TE54
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine COMP Matrix Factor	RX03TM14
20.	Determine Advance Quote Discount Factor	RX03TM20
21.	Determine Terms with Prior Carrier Factor	RX03TF91
22.	Determine Home and Car Discount Factor	RX03TI35
23.	Determine Auto Financial Discount Factor	RX03TI83
24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
26.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
27.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
28.	Result = Stated Amount / 100	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Nationwide Associate Discount Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	* COMP Matrix Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Home and Car Discount Factor (ten cents rounded)	
38.	* Auto Financial Discount Factor (ten cents rounded)	
39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
41.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
42.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
43.	End - If	

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CALCULATION AC EXMDCL Coverage Premium
RX03ANTQEXMDCL1468
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOI Coverage Premium
RX03ANTQLOI1469
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOU Coverage Premium
RX03ANTQLOU1470
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC MDCL Coverage Premium
RX03ANTQMDCL1471
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA30
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine Limit/Deductible Factor	RX03TD13
13.	Determine Vehicle Use Factor	RX03TE54

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Step	Description	Chart Name
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
16.	Determine MP Matrix Factor	RX03TM15
17.	Determine Advance Quote Discount Factor	RX03TM20
18.	Determine Terms with Prior Carrier Factor	RX03TF91
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Feature : Accident Forgiveness Factor	RX03TM29
22.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
23.	Determine Coverage Expense Fee	RX03TF78
24.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
30.	* MP Matrix Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Terms with Prior Carrier Factor (ten cents rounded)	
33.	* Home and Car Discount Factor (ten cents rounded)	
34.	* Auto Financial Discount Factor (ten cents rounded)	
35.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
36.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
37.	+ Coverage Expense Fee (ten cents rounded)	
38.	End - If	

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CALCULATION AC PD Coverage Premium
RX03ANTQPD1472
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA04
11.	Determine Limit/Deductible Factor	RX03TD04
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine PD Matrix Factor	RX03TM16
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* PD Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC TL Coverage Premium
RX03ANTQTL1473

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Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION AC UIMBI Coverage Premium
RX03ANTQUIMBI1474
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium
RX03ANTQUMBI1475
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC UMPD Coverage Premium
RX03ANTQUMPD1476
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

RX03TA01: COMP Base Rate **
Effective Date: OCT-19-2010

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	156.70	24	80.20	25	93.20
28	100.00	34	91.10	35	90.80
36	149.50	40	100.90	46	68.90
47	73.10	48	74.40	49	87.00
50	71.30	51	89.20	52	108.00
53	107.80	54	71.90	55	77.50
56	73.10	57	99.00	58	84.90
60	86.90	61	98.00	62	154.50
63	99.30	64	91.50	65	102.70
66	97.50	67	82.30	68	88.50
999	87.90				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **
Effective Date: OCT-19-2010

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	283.80	24	226.70	25	247.80
28	253.50	34	288.30	35	261.80
36	283.90	40	288.40	46	246.70
47	268.20	48	261.50	49	262.90
50	265.70	51	259.10	52	255.20
53	252.70	54	331.00	55	295.40
56	249.80	57	275.10	58	265.20
60	258.80	61	178.60	62	250.30
63	243.20	64	247.10	65	256.90
66	251.70	67	245.20	68	316.30
999	248.20				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **
Effective Date: OCT-19-2010

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	106.80	24	167.30	25	112.40
28	154.00	34	167.60	35	166.50
36	186.20	40	146.10	46	139.70
47	140.60	48	139.70	49	113.30
50	124.90	51	119.80	52	141.70
53	146.90	54	193.20	55	177.70
56	169.50	57	232.80	58	130.50
60	145.20	61	90.50	62	119.60
63	137.30	64	126.00	65	155.70
66	119.30	67	146.60	68	174.80
999	140.50				

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

RX03TA04: PD Base Rate **

Effective Date: OCT-19-2010

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	102.20	24	103.10	25	94.70
28	125.00	34	125.60	35	136.40
36	124.10	40	121.90	46	129.60
47	126.90	48	119.30	49	127.80
50	123.80	51	107.10	52	104.50
53	109.00	54	160.10	55	154.50
56	142.50	57	142.50	58	118.70
60	139.40	61	73.00	62	106.40
63	107.20	64	103.80	65	126.60
66	101.30	67	115.90	68	134.60
999	124.10				

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

RX03TA07: UMBI Base Rate

Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	33.90	25000	100000	39.40
	30000	60000	39.40	40000	80000	39.40
	50000	50000	39.40	50000	100000	39.40
	50000	200000	44.90	100000	100000	44.90
	100000	150000	44.90	100000	200000	44.90
	100000	250000	46.60	100000	300000	46.60
	100000	400000	50.90	100000	500000	50.90
	150000	200000	49.90	150000	250000	49.90
	150000	300000	49.90	150000	400000	50.90
	150000	500000	50.90	200000	200000	49.90
	200000	250000	49.90	200000	300000	49.90
	200000	400000	50.90	200000	500000	50.90
	200000	750000	54.50	250000	250000	49.90
	250000	300000	49.90	250000	400000	50.90

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	500000	50.90	250000	750000	54.50
	250000	1000000	54.50	300000	300000	49.90
	300000	400000	52.90	300000	500000	52.90
	300000	750000	54.50	300000	1000000	54.50
	400000	400000	52.90	400000	500000	52.90
	400000	750000	54.50	400000	1000000	54.50
	500000	500000	52.90	500000	750000	54.50
	500000	1000000	54.50	1000000	1000000	56.30
Single Vehicle Policy	25000	50000	17.70	25000	100000	20.70
	30000	60000	20.70	40000	80000	20.70
	50000	50000	20.70	50000	100000	20.70
	50000	200000	23.70	100000	100000	23.70
	100000	150000	23.70	100000	200000	23.70
	100000	250000	24.40	100000	300000	24.40
	100000	400000	26.60	100000	500000	26.60
	150000	200000	26.20	150000	250000	26.20
	150000	300000	26.20	150000	400000	26.60
	150000	500000	26.60	200000	200000	26.20
	200000	250000	26.20	200000	300000	26.20
	200000	400000	26.60	200000	500000	26.60
	200000	750000	28.70	250000	250000	26.20
	250000	300000	26.20	250000	400000	26.60
	250000	500000	26.60	250000	750000	28.70
	250000	1000000	28.70	300000	300000	26.20
	300000	400000	27.70	300000	500000	27.70
	300000	750000	28.70	300000	1000000	28.70
	400000	400000	27.70	400000	500000	27.70
	400000	750000	28.70	400000	1000000	28.70
	500000	500000	27.70	500000	750000	28.70
	500000	1000000	28.70	1000000	1000000	29.70

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate

Effective Date: JAN-30-2006

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				
Per Occ / Without COLL	25000	30.70	30000	32.60	35000	32.60
	40000	32.60	45000	32.60	50000	32.60
	60000	34.50	70000	34.50	75000	34.50
	80000	36.20	90000	36.20	100000	36.20
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.

RX03TA09: UIMBI Base Rate
Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	26.30	25000	100000	43.20
	30000	60000	43.20	40000	80000	43.20
	50000	50000	43.20	50000	100000	43.20
	50000	200000	64.20	100000	100000	64.20
	100000	150000	64.20	100000	200000	64.20
	100000	250000	72.90	100000	300000	72.90
	100000	400000	96.60	100000	500000	96.60
	150000	200000	90.90	150000	250000	90.90
	150000	300000	90.90	150000	400000	96.60
	150000	500000	96.60	200000	200000	90.90
	200000	250000	90.90	200000	300000	90.90
	200000	400000	96.60	200000	500000	96.60
	200000	750000	121.20	250000	250000	90.90
	250000	300000	90.90	250000	400000	96.60
	250000	500000	96.60	250000	750000	121.20
	250000	1000000	121.20	300000	300000	90.90
	300000	400000	109.50	300000	500000	109.50
	300000	750000	121.20	300000	1000000	121.20
	400000	400000	109.50	400000	500000	109.50
	400000	750000	121.20	400000	1000000	121.20
	500000	500000	109.50	500000	750000	121.20
	500000	1000000	121.20	1000000	1000000	133.10
Single vehicle policy	25000	50000	14.20	25000	100000	22.60

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	30000	60000	22.60	40000	80000	22.60
	50000	50000	22.60	50000	100000	22.60
	50000	200000	33.90	100000	100000	33.90
	100000	150000	33.90	100000	200000	33.90
	100000	250000	38.30	100000	300000	38.30
	100000	400000	50.70	100000	500000	50.70
	150000	200000	47.80	150000	250000	47.80
	150000	300000	47.80	150000	400000	50.70
	150000	500000	50.70	200000	200000	47.80
	200000	250000	47.80	200000	300000	47.80
	200000	400000	50.70	200000	500000	50.70
	200000	750000	63.70	250000	250000	47.80
	250000	300000	47.80	250000	400000	50.70
	250000	500000	50.70	250000	750000	63.70
	250000	1000000	63.70	300000	300000	47.80
	300000	400000	57.30	300000	500000	57.30
	300000	750000	63.70	300000	1000000	63.70
	400000	400000	57.30	400000	500000	57.30
	400000	750000	63.70	400000	1000000	63.70
	500000	500000	57.30	500000	750000	63.70
	500000	1000000	63.70	1000000	1000000	70.10

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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

RX03TA17: PD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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

RX03TA19: COMP Base Rate
Effective Date: AUG-01-2008

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	2.80	2	6.30	3	9.40
	4	12.70	5	20.10	6	27.10
	7	33.70	8	40.30	9	44.20
	10	48.00	11	52.10	12	55.90
	13	60.10	14	63.90	15	68.00
	16	71.80	17	75.90	18	79.70
	19	83.80	20	87.80	21	91.90
	22	95.90	23	100.00	24	104.10
	25	108.10	26	112.20	27	116.30
	28	120.30	29	124.40	30	128.50
	31	132.50	32	136.60	33	140.70
	34	144.70	35	148.80	36	153.00
	37	156.90	38	161.00	39	165.20
	40	169.10				
SUPL-TRAVEL-TRAILER-50	1	2.00	2	4.30	3	6.40
	4	8.70	5	13.90	6	18.60
	7	23.30	8	27.70	9	30.50
	10	33.20	11	36.00	12	38.60
	13	41.40	14	44.10	15	46.90
	16	49.50	17	52.30	18	54.90
	19	57.80	20	60.60	21	63.40

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	22	66.20	23	69.00	24	71.80
	25	74.60	26	77.40	27	80.20
	28	83.00	29	85.80	30	88.60
	31	91.40	32	94.20	33	97.00
	34	99.80	35	102.60	36	105.40
	37	108.20	38	111.00	39	113.90
	40	116.70				
SUPL-PICKUP-CAMPER-FULL	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-PICKUP-CAMPER-50	1	3.60	2	6.40	3	9.10
	4	11.90	5	15.50	6	19.10
	7-20	22.80				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA20: COLL Base Rate
Effective Date: AUG-01-2008

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

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	5.60	2	8.70	3	11.90
	4	15.00	5	21.00	6	27.40
	7	33.70	8	39.90	9	44.10
	10	48.00	11	52.10	12	56.30
	13	60.20	14	64.40	15	68.50
	16	72.40	17	76.60	18	80.70
	19	84.80	20	88.80	21	92.90
	22	97.00	23	101.00	24	105.10
	25	109.20	26	113.20	27	117.30
	28	121.40	29	125.60	30	129.50
	31	133.70	32	137.80	33	141.70
	34	145.90	35	150.00	36	153.90
	37	158.10	38	162.20	39	166.30
	40	170.30				
SUPL-PICKUP-CAMPER-50	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-TRAVEL-TRAILER-100	1	4.30	2	6.80	3	9.10
	4	11.60	5	16.20	6	21.10
	7	25.90	8	30.70	9	33.80
	10	37.00	11	40.10	12	43.20
	13	46.40	14	49.50	15	52.60
	16	55.80	17	58.90	18	62.00
	19	65.20	20	68.30	21	71.40
	22	74.60	23	77.70	24	80.90
	25	84.00	26	87.10	27	90.30
	28	93.40	29	96.50	30	99.70
	31	102.80	32	105.90	33	109.10
	34	112.20	35	115.30	36	118.50
	37	121.60	38	124.70	39	127.90
	40	131.00				
SUPL-TRAVEL-TRAILER-250	1	3.30	2	5.10	3	6.80
	4	8.70	5	12.20	6	15.80
	7	19.50	8	23.10	9	25.40
	10	27.70	11	30.00	12	32.50
	13	34.80	14	37.10	15	39.40
	16	41.90	17	44.20	18	46.50
	19	48.80	20	51.30	21	53.60
	22	55.90	23	58.20	24	60.70
	25	63.00	26	65.30	27	67.70
	28	70.10	29	72.40	30	74.70
	31	77.10	32	79.50	33	81.80

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	34	84.20	35	86.50	36	88.90
	37	91.20	38	93.60	39	95.90
	40	98.30				
SUPL-PICKUP-CAMPER-100	1	4.60	2	7.30	3	10.10
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA22: AD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **
Effective Date: OCT-19-2010

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	82.90	24	105.90	25	62.00
28	92.40	34	86.10	35	85.90
36	104.70	40	87.00	46	82.10
47	82.30	48	83.50	49	86.20

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
50	80.30	51	82.40	52	81.00
53	90.20	54	97.80	55	90.30
56	82.10	57	122.30	58	79.90
60	82.10	61	69.30	62	85.30
63	87.00	64	76.30	65	98.80
66	77.30	67	86.00	68	90.70
999	85.90				

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

RX03TA31: LOI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **
Effective Date: OCT-19-2010

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	124.30	24	160.00	25	98.80
28	139.30	34	128.80	35	128.80
36	158.20	40	130.60	46	122.90
47	123.40	48	125.00	49	129.20
50	120.30	51	123.50	52	121.80
53	135.60	54	147.50	55	135.70
56	122.90	57	185.80	58	119.80
60	123.10	61	104.40	62	128.30
63	130.90	64	113.90	65	148.70
66	115.40	67	129.20	68	136.10
999	129.40				

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

RX03TA43: CFL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50

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Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate

Effective Date: JUN-19-2003

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: OCT-19-2010

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	7.40	$20 per day $700 total	14.40	$25 per day $500	14.80
$30 per day $900	20.30	$40 per day $1100 total	26.20	$50 per day $1300 total	32.00
$60 per day $1500 total	37.80				

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

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RX03TA54: COMP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered,

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they shall be rated as Motorcycles.

RX03TA55: COLL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-200-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-200-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000

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15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA58: MP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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

RX03TA61: PE Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

RX03TB01: COMP Rate Symbol Factor
Effective Date: SEP-27-2006

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

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

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

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

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB05: COMP Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

RX03TB06: COLL Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

RX03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
>1998	6	1.040	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo

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10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
>1998	6	1.200	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr

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32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB17: MDCL Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
>1998	6	0.770	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

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RX03TB21: COMP Customized Vehicle COMP Factor **

Effective Date: OCT-19-2010

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus
OEM does apply	0	0.000	0.000	1	0.025	0.000
	2	0.050	0.000	3	0.075	0.000
	4	0.100	0.000	5	0.125	0.000
	>5	0.125	0.025			
OEM does not apply	0	0.000	0.000	1	0.030	0.000
	2	0.060	0.000	3	0.090	0.000
	4	0.120	0.000	5	0.150	0.000
	>5	0.150	0.030			

RX03TB22: COLL Customized Vehicle COLL Factor

Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RX03TC11: COMP Vehicle Model Year Factor **

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.092	2014	1.069	2013	1.046
2012	1.023	2011	1.000	2010	0.977
2009	0.953	2008	0.930	2007	0.906
2006	0.883	2005	0.860	2004	0.836
2003	0.813	2002	0.789	2001	0.765
2000	0.741	1999	0.717	1998	0.693
1997	0.670	1996	0.646	1995	0.622
<1995	0.599				

COMP base premiums for the next subsequent model year shall be determined by

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increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor **

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.160	2014	1.120	2013	1.080
2012	1.040	2011	1.000	2010	0.960
2009	0.920	2008	0.879	2007	0.839
2006	0.799	2005	0.759	2004	0.718
2003	0.678	2002	0.638	2001	0.598
2000	0.557	1999	0.517	1998	0.478
1997	0.438	1996	0.397	1995	0.357
1994	0.317	<1994	0.302		

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor **

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.048	2014	1.036	2013	1.024
2012	1.012	2011	1.000	2010	0.988
2009	0.976	2008	0.964	2007	0.952
2006	0.940	2005	0.929	2004	0.917
2003	0.905	2002	0.893	2001	0.879
2000	0.867	1999	0.855	1998	0.842
1997	0.830	1996	0.818	1995	0.805
<1995	0.793				

RX03TC14: PD Vehicle Model Year Factor **

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.032	2014	1.024	2013	1.016
2012	1.008	2011	1.000	2010	0.992
2009	0.983	2008	0.975	2007	0.966
2006	0.958	2005	0.949	2004	0.941
2003	0.932	2002	0.924	2001	0.915
2000	0.907	1999	0.899	1998	0.891
1997	0.881	1996	0.874	<1996	0.865

RX03TC15: MDCL Vehicle Model Year Factor **

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.084	2014	1.063	2013	1.042
2012	1.021	2011	1.000	2010	0.979
2009	0.959	2008	0.938	2007	0.918
2006	0.897	2005	0.877	2004	0.856

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2003	0.836	2002	0.816	2001	0.795
2000	0.775	1999	0.754	1998	0.734
1997	0.713	<1997	0.693		

RX03TC21: COMP New Vehicle Discount Factor
Effective Date: JUL-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.829	0	0.829	1	0.887
2	0.923	3	0.951	4	0.976
>4	1.000				

RX03TC22: COLL New Vehicle Discount Factor
Effective Date: JAN-30-2005

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

RX03TC23: BI New Vehicle Discount Factor
Effective Date: JAN-30-2005

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

RX03TC24: PD New Vehicle Discount Factor
Effective Date: JAN-30-2005

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

RX03TC25: MDCL New Vehicle Discount Factor
Effective Date: JAN-30-2005

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

RX03TD01: COMP Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
0	1.000	50	0.920	100	0.850

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Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
250	0.610	500	0.450		

For Additional limits, refer to Underwriting.

RX03TD02: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor

Effective Date: JAN-30-2006

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.130
30000	60000	1.060	50000	50000	1.090
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.400	100000	300000	1.430
100000	400000	1.480	100000	500000	1.500
150000	200000	1.420	150000	250000	1.440
150000	300000	1.470	150000	400000	1.500
150000	500000	1.530	200000	200000	1.470
200000	250000	1.490	200000	300000	1.490
200000	400000	1.530	200000	500000	1.550
200000	750000	1.610	250000	250000	1.500
250000	300000	1.520	250000	400000	1.550
250000	500000	1.580	250000	750000	1.620
250000	1000000	1.670	300000	300000	1.540
300000	400000	1.580	300000	750000	1.650
300000	500000	1.600	300000	1000000	1.680
400000	400000	1.600	400000	500000	1.620
400000	750000	1.670	400000	1000000	1.700
500000	500000	1.650	500000	750000	1.680
500000	1000000	1.720	1000000	1000000	1.850

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.090
150000	1.150	200000	1.170	250000	1.180

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Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
300000	1.200	30000	1.010	45000	1.030
60000	1.070	70000	1.070	75000	1.070
80000	1.070	90000	1.080	110000	1.100
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For Limits in excess of $100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

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

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

RX03TD07: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

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

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Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

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

RX03TD13: MDCL Limit/Deductible Factor

Effective Date: JUN-19-2003

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.000	10000	1.350
25000	1.690				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

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

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable/Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
				Prior Ins. Over 30 Days (1)	
BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	BI	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
BI	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	PD	Not Applicable/Previously Insured (0)	1.00
PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
PD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	PD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50
COMP	Not Applicable/Previously Insured (0)	1.00	COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	COMP	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00
COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
COMP	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55	COLL	Not Applicable/Previously Insured (0)	1.00
COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
COLL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00	COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	COLL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55
MDCL	Not Applicable/Previously Insured (0)	1.00	MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins.	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol.	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	over 30 Days (3)			Anniv. - No Prior Ins. 1-30 Days (4)	
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RX03TE24: PLCY Rate Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

RX03TE54: PLCY Vehicle Use Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE80: BI Driver Factor
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE81: PD Driver Factor
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated,			

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
			Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE82: COMP Driver Factor
Effective Date: JUL-14-2009

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.13
	17	Applies		1.13
	18	Applies		1.13
	19	Applies		1.11
	20	Applies		1.10
	21	Applies		1.09
	22	Applies		1.08
	23	Applies		1.08
	24	Applies		1.08
	16	Does Not Apply		1.40
	17	Does Not Apply		1.40
	18	Does Not Apply		1.40
	19	Does Not Apply		1.37
	20	Does Not Apply		1.33
	21	Does Not Apply		1.18
	22	Does Not Apply		1.16
	23	Does Not Apply		1.15
	24	Does Not Apply		1.13
	25			1.02
	26			1.01
	27			1.00
	28			0.99
	29			0.98
	30			0.91
	31			0.91
	32			0.91
	33			0.91
	34			0.91
	35			0.91

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	36			0.91
	37			0.91
	38			0.91
	39			0.91
	40			0.90
	41			0.90
	42			0.90
	43			0.90
	44			0.90
	45			0.90
	46			0.90
	47			0.90
	48			0.90
	49			0.90
	50			0.84
	51			0.83
	52			0.82
	53			0.81
	54			0.79
	55			0.75
	56			0.74
	57			0.73
	58			0.72
	59			0.71
	60			0.70
	61			0.69
	62			0.68
	63			0.68
	64			0.66
	65			0.62
	66			0.61
	67			0.59
	68			0.58
	69			0.57
	70			0.57
	71			0.55
	72			0.54
	73			0.53
	74			0.51
	75			0.46
	76			0.45
	77			0.44
	78			0.43
	79			0.41
	80			0.41
	81			0.40
	82			0.39

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	83			0.38
	84			0.37
	85			0.37
	86			0.37
	87			0.37
	88			0.37
	89			0.37
	90			0.37
	91			0.37
	92			0.37
	93			0.37
	94			0.37
	95			0.37
	96			0.37
	97			0.37
	98			0.37
	99			0.37
MALE-MD	16	Applies		1.53
	17	Applies		1.53
	18	Applies		1.53
	19	Applies		1.46
	20	Applies		1.46
	21	Applies		1.46
	22	Applies		1.45
	23	Applies		1.42
	24	Applies		1.39
	16	Does Not Apply		1.91
	17	Does Not Apply		1.91
	18	Does Not Apply		1.91
	19	Does Not Apply		1.83
	20	Does Not Apply		1.79
	21	Does Not Apply		1.61
	22	Does Not Apply		1.54
	23	Does Not Apply		1.50
	24	Does Not Apply		1.46
	25			1.28
	26			1.23
	27			1.18
	28			1.14
	29			1.10
	30			1.01
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.98
	36			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	37			0.98
	38			0.98
	39			0.98
	40			0.97
	41			0.97
	42			0.97
	43			0.97
	44			0.97
	45			0.97
	46			0.97
	47			0.97
	48			0.97
	49			0.97
	50			0.93
	51			0.93
	52			0.92
	53			0.91
	54			0.89
	55			0.87
	56			0.86
	57			0.85
	58			0.84
	59			0.83
	60			0.82
	61			0.80
	62			0.79
	63			0.78
	64			0.78
	65			0.74
	66			0.74
	67			0.73
	68			0.71
	69			0.70
	70			0.68
	71			0.67
	72			0.66
	73			0.64
	74			0.63
	75			0.61
	76			0.60
	77			0.58
	78			0.57
	79			0.56
	80			0.55
	81			0.55
	82			0.54
	83			0.53

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	84			0.52
	85			0.50
	86			0.49
	87			0.48
	88			0.46
	89			0.45
	90			0.44
	91			0.44
	92			0.44
	93			0.44
	94			0.44
	95			0.44
	96			0.44
	97			0.44
	98			0.44
	99			0.44
FEM-UNMARRIED	16	Applies	Principal	1.10
	17	Applies	Principal	1.10
	18	Applies	Principal	1.10
	19	Applies	Principal	1.10
	20	Applies	Principal	1.10
	21	Applies	Principal	1.10
	22	Applies	Principal	1.10
	23	Applies	Principal	1.10
	24	Applies	Principal	1.10
	16	Does Not Apply	Principal	1.38
	17	Does Not Apply	Principal	1.38
	18	Does Not Apply	Principal	1.38
	19	Does Not Apply	Principal	1.34
	20	Does Not Apply	Principal	1.32
	21	Does Not Apply	Principal	1.18
	22	Does Not Apply	Principal	1.17
	23	Does Not Apply	Principal	1.17
	24	Does Not Apply	Principal	1.15
	25			1.06
	26			1.05
	27			1.04
	28			1.04
	29			1.03
	30			0.97
	31			0.97
	32			0.97
	33			0.97
	34			0.97
	35			0.96
	36			0.96
	37			0.96

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	38			0.96
	39			0.96
	40			0.96
	41			0.96
	42			0.96
	43			0.96
	44			0.96
	45			0.96
	46			0.95
	47			0.95
	48			0.94
	49			0.94
	50			0.88
	51			0.87
	52			0.86
	53			0.84
	54			0.82
	55			0.79
	56			0.78
	57			0.76
	58			0.75
	59			0.74
	60			0.74
	61			0.73
	62			0.72
	63			0.71
	64			0.70
	65			0.67
	66			0.66
	67			0.65
	68			0.64
	69			0.63
	70			0.62
	71			0.60
	72			0.59
	73			0.58
	74			0.56
	75			0.51
	76			0.49
	77			0.48
	78			0.47
	79			0.46
	80			0.45
	81			0.44
	82			0.43
	83			0.42
	84			0.41

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	85			0.41
	86			0.40
	87			0.40
	88			0.40
	89			0.39
	90			0.39
	91			0.39
	92			0.39
	93			0.39
	94			0.39
	95			0.39
	96			0.39
	97			0.39
	98			0.39
	99			0.39
	16	Applies	Occasional	1.06
	17	Applies	Occasional	1.06
	18	Applies	Occasional	1.06
	19	Applies	Occasional	1.06
	20	Applies	Occasional	1.06
	21	Applies	Occasional	1.06
	22	Applies	Occasional	1.06
	23	Applies	Occasional	1.06
	24	Applies	Occasional	1.06
	16	Does Not Apply	Occasional	1.22
	17	Does Not Apply	Occasional	1.22
	18	Does Not Apply	Occasional	1.22
	19	Does Not Apply	Occasional	1.20
	20	Does Not Apply	Occasional	1.18
	21	Does Not Apply	Occasional	1.07
	22	Does Not Apply	Occasional	1.06
	23	Does Not Apply	Occasional	1.06
	24	Does Not Apply	Occasional	1.06
MALE-UNMARRIED	16	Applies	Principal	1.85
	17	Applies	Principal	1.85
	18	Applies	Principal	1.85
	19	Applies	Principal	1.76
	20	Applies	Principal	1.67
	21	Applies	Principal	1.65
	22	Applies	Principal	1.59
	23	Applies	Principal	1.52
	24	Applies	Principal	1.50
	16	Does Not Apply	Principal	2.31
	17	Does Not Apply	Principal	2.31
	18	Does Not Apply	Principal	2.31
	19	Does Not Apply	Principal	2.19
	20	Does Not Apply	Principal	2.05

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Does Not Apply	Principal	1.74
	22	Does Not Apply	Principal	1.67
	23	Does Not Apply	Principal	1.60
	24	Does Not Apply	Principal	1.57
	25			1.39
	26			1.34
	27			1.30
	28			1.27
	29			1.23
	30			1.07
	31			1.07
	32			1.07
	33			1.07
	34			1.07
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.03
	41			1.02
	42			1.02
	43			1.01
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.91
	51			0.91
	52			0.90
	53			0.89
	54			0.89
	55			0.86
	56			0.85
	57			0.84
	58			0.84
	59			0.83
	60			0.82
	61			0.81
	62			0.80
	63			0.80
	64			0.79
	65			0.75
	66			0.74
	67			0.73

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	68			0.72
	69			0.71
	70			0.70
	71			0.69
	72			0.67
	73			0.66
	74			0.64
	75			0.61
	76			0.59
	77			0.58
	78			0.57
	79			0.55
	80			0.54
	81			0.53
	82			0.52
	83			0.51
	84			0.50
	85			0.49
	86			0.49
	87			0.48
	88			0.48
	89			0.47
	90			0.47
	91			0.47
	92			0.47
	93			0.47
	94			0.47
	95			0.47
	96			0.47
	97			0.47
	98			0.47
	99			0.47
	16	Applies	Occasional	1.57
	17	Applies	Occasional	1.57
	18	Applies	Occasional	1.57
	19	Applies	Occasional	1.49
	20	Applies	Occasional	1.43
	21	Applies	Occasional	1.43
	22	Applies	Occasional	1.42
	23	Applies	Occasional	1.42
	24	Applies	Occasional	1.40
	16	Does Not Apply	Occasional	1.96
	17	Does Not Apply	Occasional	1.96
	18	Does Not Apply	Occasional	1.96
	19	Does Not Apply	Occasional	1.86
	20	Does Not Apply	Occasional	1.75
	21	Does Not Apply	Occasional	1.58

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.47
	24	Does Not Apply	Occasional	1.45

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE83: COLL Driver Factor
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE85: MDCL Driver Factor
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.64
	17	Applies		1.64
	18	Applies		1.64
	19	Applies		1.53
	20	Applies		1.41
	21	Applies		1.34
	22	Applies		1.24
	23	Applies		1.20
	24	Applies		1.20
	16	Does Not Apply		1.77
	17	Does Not Apply		1.77
	18	Does Not Apply		1.77
	19	Does Not Apply		1.68

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Does Not Apply		1.60
	21	Does Not Apply		1.40
	22	Does Not Apply		1.31
	23	Does Not Apply		1.25
	24	Does Not Apply		1.21
	25			1.20
	26			1.20
	27			1.20
	28			1.20
	29			1.20
	30			1.21
	31			1.21
	32			1.21
	33			1.21
	34			1.21
	35			1.22
	36			1.22
	37			1.22
	38			1.22
	39			1.22
	40			1.21
	41			1.21
	42			1.21
	43			1.21
	44			1.21
	45			1.21
	46			1.21
	47			1.21
	48			1.21
	49			1.21
	50			1.14
	51			1.12
	52			1.11
	53			1.09
	54			1.07
	55			1.05
	56			1.05
	57			1.05
	58			1.05
	59			1.05
	60			1.04
	61			1.04
	62			1.04
	63			1.04
	64			1.03
	65			1.03
	66			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	67			0.99
	68			0.98
	69			0.97
	70			0.98
	71			0.98
	72			1.00
	73			1.01
	74			1.01
	75			1.04
	76			1.05
	77			1.05
	78			1.06
	79			1.07
	80			1.07
	81			1.07
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.06
	92			1.06
	93			1.06
	94			1.06
	95			1.06
	96			1.06
	97			1.06
	98			1.06
	99			1.06
MALE-MD	16	Applies		2.10
	17	Applies		2.10
	18	Applies		2.10
	19	Applies		1.69
	20	Applies		1.46
	21	Applies		1.26
	22	Applies		1.23
	23	Applies		1.21
	24	Applies		1.19
	16	Does Not Apply		2.62
	17	Does Not Apply		2.62
	18	Does Not Apply		2.62
	19	Does Not Apply		2.11
	20	Does Not Apply		1.76

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Does Not Apply		1.32
	22	Does Not Apply		1.29
	23	Does Not Apply		1.27
	24	Does Not Apply		1.25
	25			1.14
	26			1.13
	27			1.13
	28			1.13
	29			1.12
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.99
	51			0.99
	52			0.97
	53			0.97
	54			0.95
	55			0.93
	56			0.93
	57			0.93
	58			0.93
	59			0.93
	60			0.94
	61			0.94
	62			0.95
	63			0.96
	64			0.97
	65			0.98
	66			0.98
	67			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	68			0.99
	69			0.99
	70			0.99
	71			1.00
	72			1.01
	73			1.02
	74			1.02
	75			1.02
	76			1.03
	77			1.05
	78			1.05
	79			1.06
	80			1.06
	81			1.06
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
FEM-UNMARRIED	16	Applies	Principal	2.07
	17	Applies	Principal	2.07
	18	Applies	Principal	2.07
	19	Applies	Principal	1.90
	20	Applies	Principal	1.82
	21	Applies	Principal	1.43
	22	Applies	Principal	1.33
	23	Applies	Principal	1.33
	24	Applies	Principal	1.32
	16	Does Not Apply	Principal	2.59
	17	Does Not Apply	Principal	2.59
	18	Does Not Apply	Principal	2.59
	19	Does Not Apply	Principal	2.32
	20	Does Not Apply	Principal	2.16
	21	Does Not Apply	Principal	1.50

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	22	Does Not Apply	Principal	1.40
	23	Does Not Apply	Principal	1.40
	24	Does Not Apply	Principal	1.39
	25			1.28
	26			1.28
	27			1.28
	28			1.28
	29			1.28
	30			1.28
	31			1.28
	32			1.28
	33			1.28
	34			1.28
	35			1.28
	36			1.28
	37			1.28
	38			1.28
	39			1.28
	40			1.28
	41			1.28
	42			1.28
	43			1.28
	44			1.28
	45			1.28
	46			1.28
	47			1.28
	48			1.28
	49			1.28
	50			1.21
	51			1.21
	52			1.19
	53			1.18
	54			1.15
	55			1.14
	56			1.13
	57			1.13
	58			1.12
	59			1.12
	60			1.11
	61			1.11
	62			1.11
	63			1.11
	64			1.10
	65			1.07
	66			1.04
	67			1.04
	68			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	69			1.04
	70			1.04
	71			1.05
	72			1.06
	73			1.07
	74			1.08
	75			1.13
	76			1.13
	77			1.13
	78			1.13
	79			1.13
	80			1.13
	81			1.13
	82			1.13
	83			1.13
	84			1.13
	85			1.13
	86			1.13
	87			1.13
	88			1.13
	89			1.13
	90			1.13
	91			1.13
	92			1.13
	93			1.13
	94			1.13
	95			1.13
	96			1.13
	97			1.13
	98			1.13
	99			1.13
	16	Applies	Occasional	1.66
	17	Applies	Occasional	1.66
	18	Applies	Occasional	1.66
	19	Applies	Occasional	1.56
	20	Applies	Occasional	1.56
	21	Applies	Occasional	1.31
	22	Applies	Occasional	1.28
	23	Applies	Occasional	1.28
	24	Applies	Occasional	1.28
	16	Does Not Apply	Occasional	2.08
	17	Does Not Apply	Occasional	2.08
	18	Does Not Apply	Occasional	2.08
	19	Does Not Apply	Occasional	1.87
	20	Does Not Apply	Occasional	1.77
	21	Does Not Apply	Occasional	1.38
	22	Does Not Apply	Occasional	1.30

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	23	Does Not Apply	Occasional	1.30
	24	Does Not Apply	Occasional	1.30
MALE-UNMARRIED	16	Applies	Principal	2.38
	17	Applies	Principal	2.38
	18	Applies	Principal	2.38
	19	Applies	Principal	2.26
	20	Applies	Principal	2.24
	21	Applies	Principal	1.36
	22	Applies	Principal	1.31
	23	Applies	Principal	1.27
	24	Applies	Principal	1.22
	16	Does Not Apply	Principal	2.99
	17	Does Not Apply	Principal	2.99
	18	Does Not Apply	Principal	2.99
	19	Does Not Apply	Principal	2.84
	20	Does Not Apply	Principal	2.72
	21	Does Not Apply	Principal	1.48
	22	Does Not Apply	Principal	1.44
	23	Does Not Apply	Principal	1.41
	24	Does Not Apply	Principal	1.38
	25			1.16
	26			1.15
	27			1.15
	28			1.15
	29			1.14
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.99
	36			0.99
	37			0.99
	38			0.99
	39			0.99
	40			0.99
	41			0.99
	42			0.99
	43			0.99
	44			0.99
	45			0.99
	46			0.99
	47			0.99
	48			0.99
	49			0.99
	50			0.95
	51			0.94

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	52			0.92
	53			0.91
	54			0.89
	55			0.88
	56			0.88
	57			0.88
	58			0.88
	59			0.88
	60			0.89
	61			0.89
	62			0.90
	63			0.91
	64			0.91
	65			0.94
	66			0.94
	67			0.94
	68			0.94
	69			0.94
	70			0.94
	71			0.94
	72			0.95
	73			0.96
	74			0.96
	75			0.96
	76			0.96
	77			0.98
	78			0.99
	79			1.00
	80			1.01
	81			1.04
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	99			1.07
	16	Applies	Occasional	1.77
	17	Applies	Occasional	1.77
	18	Applies	Occasional	1.77
	19	Applies	Occasional	1.68
	20	Applies	Occasional	1.67
	21	Applies	Occasional	1.25
	22	Applies	Occasional	1.22
	23	Applies	Occasional	1.19
	24	Applies	Occasional	1.16
	16	Does Not Apply	Occasional	2.22
	17	Does Not Apply	Occasional	2.22
	18	Does Not Apply	Occasional	2.22
	19	Does Not Apply	Occasional	2.10
	20	Does Not Apply	Occasional	2.08
	21	Does Not Apply	Occasional	1.31
	22	Does Not Apply	Occasional	1.28
	23	Does Not Apply	Occasional	1.25
	24	Does Not Apply	Occasional	1.22

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE87: PLCY Financial Responsibility Rate Factor
Effective Date: JUL-14-2009

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	5-9	0-599	0.66
BI, PD	10-19	0-599	0.71
BI, PD	20-29	0-599	0.74
BI, PD	30-39	0-599	0.78
BI, PD	40-49	0-599	0.81
BI, PD	50-59	0-599	0.85
BI, PD	60-69	0-599	0.89
BI, PD	70-79	0-599	0.91
BI, PD	80-85	0-599	0.94
BI, PD	86-89	0-599	0.97
BI, PD	90-94	0-599	0.98
BI, PD	95-100	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	998	1-6	0.87
BI, PD	998	7-10	0.85
BI, PD	998	11-999	0.82
BI, PD	999	1-6	0.88
BI, PD	999	7-10	0.85
BI, PD	999	11-999	0.83
COLL	5-9	0-599	0.57
COLL	10-19	0-599	0.61
COLL	20-29	0-599	0.66

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
COLL	30-39	0-599	0.70
COLL	40-49	0-599	0.74
COLL	50-59	0-599	0.80
COLL	60-69	0-599	0.84
COLL	70-79	0-599	0.89
COLL	80-85	0-599	0.93
COLL	86-89	0-599	0.95
COLL	90-94	0-599	0.98
COLL	95-100	0-599	1.00
COLL	993	0-599	1.00
COLL	998	1-6	0.89
COLL	998	7-10	0.86
COLL	998	11-999	0.83
COLL	999	1-6	0.89
COLL	999	7-10	0.86
COLL	999	11-999	0.83
COMP	5-9	0-599	0.57
COMP	10-19	0-599	0.61
COMP	20-29	0-599	0.65
COMP	30-39	0-599	0.69
COMP	40-49	0-599	0.74
COMP	50-59	0-599	0.80
COMP	60-69	0-599	0.85
COMP	70-79	0-599	0.90
COMP	80-85	0-599	0.93
COMP	86-89	0-599	0.95
COMP	90-94	0-599	0.98
COMP	95-100	0-599	1.00
COMP	993	0-599	1.00
COMP	998	1-6	0.85
COMP	998	7-10	0.84
COMP	998	11-999	0.82
COMP	999	1-6	0.85
COMP	999	7-10	0.84
COMP	999	11-999	0.82
MDCL	5-9	0-599	0.48
MDCL	10-19	0-599	0.52
MDCL	20-29	0-599	0.56
MDCL	30-39	0-599	0.61
MDCL	40-49	0-599	0.67
MDCL	50-59	0-599	0.73
MDCL	60-69	0-599	0.80
MDCL	70-79	0-599	0.85
MDCL	80-85	0-599	0.91
MDCL	86-89	0-599	0.93
MDCL	90-94	0-599	0.96

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
MDCL	95-100	0-599	1.00
MDCL	993	0-599	1.00
MDCL	998	1-6	0.73
MDCL	998	7-10	0.71
MDCL	998	11-999	0.69
MDCL	999	1-6	0.73
MDCL	999	7-10	0.71
MDCL	999	11-999	0.69

98 = Exclusion (Thin file)
99 = No-hit

RX03TE88: PLCY At Fault Accidents Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.47	0.00
	Yes	2	0.47	0.00
	No, Space	2	1.10	0.00
	Yes	3	1.10	0.00
	No, Space	3	1.99	0.00
	Yes	4	1.99	0.00
	No, Space	4	3.04	0.00
	Yes	>4	1.99	1.05
	No, Space	>4	3.04	1.05
Time Since Last accident is 13-24 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.40	0.00
	Yes	2	0.40	0.00
	No, Space	2	1.00	0.00
	Yes	3	1.00	0.00
	No, Space	3	1.85	0.00
	Yes	4	1.85	0.00
	No, Space	4	2.85	0.00
	Yes	>4	1.85	1.00
	No, Space	>4	2.85	1.00
Time Since Last Accident is 35-35 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.33	0.00
	Yes	2	0.33	0.00
	No, Space	2	0.90	0.00

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Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
	Yes	3	0.90	0.00
	No, Space	3	1.71	0.00
	Yes	4	1.71	0.00
	No, Space	4	2.66	0.00
	Yes	>4	1.71	0.95
	No, Space	>4	2.66	0.95

RX03TE89: PLCY Violation Surcharge Factor
Effective Date: DEC-04-2002

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	0	0.00	0.00	1	0.26	0.00
	2	0.47	0.00	3	0.68	0.00
	4	0.89	0.00	5	1.10	0.00
	6	1.31	0.00	7	1.52	0.00
	8	1.73	0.00	9	1.94	0.00
	10	2.15	0.00	11	2.36	0.00
	12	2.57	0.00	>12	2.57	0.21
Time Since Last Incident is 13-24 Months	0	0.00	0.00	1	0.20	0.00
	2	0.40	0.00	3	0.60	0.00
	4	0.80	0.00	5	1.00	0.00
	6	1.20	0.00	7	1.40	0.00
	8	1.60	0.00	9	1.80	0.00
	10	2.00	0.00	11	2.20	0.00
	12	2.40	0.00	>12	2.40	0.20
Time Since Last Incident is 25-35 Months	0	0.00	0.00	1	0.14	0.00
	2	0.33	0.00	3	0.52	0.00
	4	0.71	0.00	5	0.90	0.00
	6	1.09	0.00	7	1.28	0.00
	8	1.47	0.00	9	1.66	0.00
	10	1.85	0.00	11	2.04	0.00
	12	2.23	0.00	>12	2.23	0.19

RX03TE90: PLCY Major Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
0	0.00	0.00	1	6.00	0.00
2	9.00	0.00	3	12.00	0.00
4	15.00	0.00	5	18.00	0.00
6	21.00	0.00	7	24.00	0.00

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Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
8	27.00	0.00	9	30.00	0.00
10	33.00	0.00	>10	33.00	3.00

RX03TE91: PLCY Minor Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Minor Violations	Minor Violation Points	Minor Violation Points Plus	Minor Violations	Minor Violation Points	Minor Violation Points Plus
0	0.00	0.00	1	1.00	0.00
2	2.00	0.00	>2	2.00	1.00

RX03TE98: COMP OEM Endorsement Factor **
Effective Date: OCT-19-2010

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.21	Not OEM Endorsment (500)	1.00		

RX03TE99: COLL OEM Endorsement Factor **
Effective Date: OCT-19-2010

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.11	Not OEM Endorsment (500)	1.00		

RX03TF01: PLCY Policy UOA Endorsement Amount 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1
Limited Form	1.60	Broad Form	3.20	Gov't Employee	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF28: PLCY Policy UOA Endorsement Factor 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Gov't Employee	0.40	Broad Form	0.00	Limited Form	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF73: PLCY Policy Expense Fee
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

RX03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: OCT-19-2010

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		27.10
PD	Automobile		23.90
MDCL	Automobile		6.60
COLL	Automobile		44.10
COMP	Automobile		18.00
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	27.10
PD	Classics	Not Restricted	23.90
MDCL	Classics	Not Restricted	6.60
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	27.10
PD	Antique	Not Restricted	23.90
MDCL	Antique	Not Restricted	6.60
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor **

Effective Date: OCT-19-2010

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20070801	
Group A		Non-standard Prior Carriers Version 2.
		Nationwide Prior Carriers Version 6..
Group B		Not(Nationwide Prion Carrier Version 6).)
		Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal	0-999			1.00
Group A	0-999			1.00
Group B		Lapse > 30 Days		1.00
	0-99		0-5	1.00

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Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
	1, 2		>5	0.90
	3		>5	0.92
	4		>5	0.94
	5		>5	0.96
	6		>5	0.98
	7-99		>5	1.00
	501(Intra Agency Transfer Discount)			0.90
	502(Intra Agency Transfer Discount)			0.90
	503(Intra Agency Transfer Discount)			0.92
	504(Intra Agency Transfer Discount)			0.94
	505(Intra Agency Transfer Discount)			0.96
	506(Intra Agency Transfer Discount)			0.98
	507-999			1.00

RX03TI06: CFL CFL Additional Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate	Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate
25000	500	2.00	50000	500	2.50
100000	750	3.00			

RX03TI12: PLCY Accident Prevention Course Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RX03TI29: PLCY Passive Occupant Restraint Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RX03TI33: PLCY Long Term Policyholder Discount Factor
Effective Date: JUL-28-2003

Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Discount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Discount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor
Effective Date: JUL-29-2004

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Automobile		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Not Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not	Antique(11), Classic(09)	Restricted	1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
	Mobile Home, not Tenent			
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Motorhome(06), Trailer(04)		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RX03TI73: PLCY Accident Free Discount Factor

Effective Date: DEC-15-2000

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RX03TI83: PLCY Auto Financial Discount Factor

Effective Date: JAN-11-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes		Non Nationwide Homeowner	0.95

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Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes		Non Nationwider Mobile Homeowner	0.95
Yes		Non Nationwide Condo	0.95
Yes		Non Nationwide Farm	0.95
No		Non Nationwide Homeowner	1.00
No		Non Nationwider Mobile Homeowner	1.00
No		Non Nationwide Condo	1.00
No		Non Nationwide Farm	1.00
	Remove (at renewal), Yes		1.00
Yes	Future (add at renewal), No		0.95
	Future (add at renewal), No		1.00

RX03TI84: COMP Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI85: COLL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI86: BI Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI87: PD Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI88: MDCL Driver's Age Percent

Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI89: COMP Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.32	101-200	0.59	201-350	1.00
351-500	1.32	501-650	1.62	651-800	1.62
801-950	1.62	951-99999	1.62		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI90: COLL Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.44	201-350	0.66
351-500	0.96	501-650	1.12	651-800	1.12
801-950	1.12	951-99999	1.12		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI91: BI Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.43	101-200	0.56	201-350	0.64
351-500	0.71	501-650	0.71	651-800	0.71
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91

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Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor
Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	998	Future (add at renewal), No		Applies	1-2	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	999	Future (add at renewal), No		Applies	1-2	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Future (add at renewal), No		Does Not Apply	3-6	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	998	Future (add at renewal), No		Applies	3-6	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	999	Future (add at renewal), No		Applies	3-6	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	5-9	Future (add at renewal), No		Applies	501-506	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	998	Future (add at renewal), No		Applies	501-506	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	999	Future (add at renewal), No		Applies	501-506	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	998	Future (add at renewal), No		Applies	11-999	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	999	Future (add at renewal), No		Applies	11-999	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	30-39	Future (add at renewal), No		Applies	1-2	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Future (add at renewal), No		Does Not Apply	1-2	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	993	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	30-39	Future (add at renewal), No		Applies	11-999	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Future (add at renewal), No		Does Not Apply	11-999	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	90-94	Future (add at renewal), No		Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	95-100	Future (add at renewal), No		Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	993	Future (add at renewal), No		Does Not Apply	1-2	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	993	Future (add at renewal), No		Applies	1-2	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	86-89	Future (add at renewal), No		Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	90-94	Future (add at renewal), No		Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	95-100	Future (add at renewal), No		Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	993	Future (add at renewal), No		Does Not Apply	3-6	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	993	Future (add at renewal), No		Applies	3-6	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	999	Future (add at renewal), No		Applies	3-6	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	90-94	Future (add at renewal), No		Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	95-100	Future (add at renewal), No		Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	993	Future (add at renewal), No		Does Not Apply	501-506	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	993	Future (add at renewal), No		Applies	501-506	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.92

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	90-94	Future (add at renewal), No		Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	95-100	Future (add at renewal), No		Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	993	Future (add at renewal), No		Does Not Apply	11-999	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	993	Future (add at renewal), No		Applies	11-999	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM13: COLL COLL Matrix Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM14: COMP COMP Matrix Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM15: MDCL MP Matrix Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM16: PD PD Matrix Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.53

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM20: PLCY Advance Quote Discount Factor **

Effective Date: OCT-19-2010

Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	<20060130			1.000
		Nationwide Prior Carriers incl Titan		1.000
			0-7	1.000
001	>20070731		8	0.910
001	>20070731		>8	0.910
002	>20070731		8	0.910
002	>20070731		>8	0.910
3	>20070731		8	0.920
3	>20070731		>8	0.920
4	>20070731		8	0.940
4	>20070731		>8	0.940
5	>20070731		8	0.960
5	>20070731		>8	0.960
6	>20070731		8	0.980
6	>20070731		>8	0.980
>6	>20070731			1.000
001	>20060129		8	0.950
001	>20060129		>8	0.950
002	>20060129		8	0.975
002	>20060129		>8	0.975
Not(1, 2)	>20060129			1.000

RX03TM22: PLCY Preferred Discount

Effective Date: JUL-28-2006

Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount
08	0.85	09	1.00	Not(08, 09)	1.00

RX03TM29: PLCY Feature : Accident Forgiveness Factor

Effective Date: JUL-14-2009

Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor
Yes(Y)	1.052	No(N)	1.000		

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RX03TM30: PLCY Feature : Minor Violation Forgiveness Factor
Effective Date: JUL-14-2009

Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor
Yes	1.019	No	1.000		

RX03TM33: COMP Feature:Diminishing COMP Deductible Factor
Effective Date: JUL-14-2009

Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor
	No	1.000	0	Yes	1.000
50	Yes	1.080	100	Yes	1.160
250	Yes	1.350	500	Yes	1.460

RX03TM34: COLL Feature:Diminshing COLL Deductible Factor
Effective Date: JUL-14-2009

Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor
	No	1.000	50	Yes	1.030
100	Yes	1.050	150	Yes	1.070
200	Yes	1.090	250	Yes	1.110
500	Yes	1.170	1000	Yes	1.130

RX03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor
Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor
	No	1.000	0	Yes	1.000
50	Yes	1.030	100	Yes	1.030
250	Yes	1.030	500	Yes	1.030

RX03TM36: COLL Feature: Total Loss Coll Ded Waiver Factor
Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
	No	1.000	50	Yes	1.050
100	Yes	1.050	150	Yes	1.050
200	Yes	1.050	250	Yes	1.050
500	Yes	1.050	1000	Yes	1.120

RX03TM37: TL Feature : RoadSide Assistance Cov Prem
Effective Date: JUL-14-2009

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First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	5.00
Yes	>1	200(Basic Roadside Assistance)	10.00
Yes	1	201(Plus Roadside Assistance)	10.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RX03TM62: PLCY Nationwide Associate Discount Factor

Effective Date: DEC-21-2008

Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor
Yes	0.900	No	1.000		

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	07/29/2010

Comments:

Please see the attached document.

Attachment:

AR 10-19-10 Form A-1 Private Passenger Automobile Abstract _ed. 1-06_.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	07/29/2010

Comments:

Please see the attached documents.

Attachments:

AR 10-19-10 PPA Survey FORM APCS.pdf

AR 10-19-10 PPA Survey FORM APCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	07/29/2010

Comments:

Please see attached document.

Attachment:

AR 10-19-10 NAIC Loss Cost Data Entry Doc _ed. 5-05_.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	07/29/2010
Bypass Reason:	This form does not apply to this filing.		

Comments:

		Item Status:	**Status Date:**
Satisfied - Item:	Actuarial Memorandum	Filed	07/29/2010

Comments:

Please see the attached document.

Attachment:

AR 10-19-2010 Filing Memorandum and Exhibits.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 Nationwide Mutual Insurance Company
NAIC No. (including group #) NAIC Group Number 0140, NAIC Company Code 23787

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% (Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix
d.	Accident Free Discount	10%*
	*Please Specify Qualification for Discount:	
	Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents* that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the "No Prior Insurance Surcharge". *Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.	
e.	Anti-Theft Discount	0%
f.	Other (specify)	
	Full Front Seat Air Bag	30%
	Driver Side Only Air Bag	20%
	Auto Financial Discount	5%
	Long Term Policyholder Discount	8% to 15%
	Home and Car Discount	5% to 10%
	New Vehicle Discount	0.6% to 29%
	Preferred Discount	15%
	Advance Quote Discount	2% to 9%
	Terms with Prior Carrier Factor	2% to 10%
	Intra-Agency Transfer Discount	2% to 10%

6. Do you have an installment payment plan for automobile insurance? [X] Yes [ ] No
   If so, what is the fee for installment payments? $5.00

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

Program	Percentage Difference	Volume

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

Christine Hadley

Signature

Christine M. Hadley

Printed Name

Pricing Manager

Title

614-677-7759

Telephone Number

hadleyc@nationwide.com

Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23787
Company Name:	Nationwide Mutual Insurance Company
Contact Person:	Christine Hadley
Telephone No.:	(800)882-2822 ext.77752
Email Address:	hadleyc@nationwide.com
Effective Date:	10/19/2010

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20 or 30*	%
AUTO/HOMEOWNERS	*5-10*	%
GOOD STUDENT	*1-21*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*39/16*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$524	$649	$245	$235	$586	$730	$264	$252	$729	$918	$308	$293	$497	$613	$237	$227	$565	$702	$258	$247
	Minimum Liability with Comprehensive and Collision		$874	$1,120	$392	$371	$940	$1,210	$416	$392	$1,099	$1,417	$463	$437	$878	$1,140	$408	$383	$875	$1,118	$392	$371
	100/300/50 Liability with Comprehensive and Collision		$915	$1,163	$424	$403	$999	$1,277	$453	$429	$1,188	$1,524	$509	$482	$921	$1,185	$440	$415	$945	$1,200	$432	$411
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$540	$669	$251	$240	$606	$755	$271	$259	$756	$952	$318	$301	$513	$633	$243	$232	$586	$728	$266	$253
	Minimum Liability with Comprehensive and Collision		$1,062	$1,371	$453	$427	$1,130	$1,464	$478	$449	$1,307	$1,695	$531	$499	$1,066	$1,395	$472	$441	$1,045	$1,345	$447	$421
	100/300/50 Liability with Comprehensive and Collision		$1,092	$1,399	$481	$456	$1,179	$1,517	$511	$483	$1,386	$1,788	$573	$541	$1,098	$1,424	$499	$470	$1,105	$1,414	$485	$459
2003 Honda Odyssey "EX"	*Minimum Liability*		$481	$591	$233	$224	$538	$666	$251	$240	$669	$836	$291	$277	$458	$561	$226	$217	$523	$645	$247	$236
	Minimum Liability with Comprehensive and Collision		$953	$1,229	$422	$398	$1,015	$1,315	$446	$419	$1,168	$1,513	$492	$461	$969	$1,269	$446	$417	$939	$1,207	$417	$393
	100/300/50 Liability with Comprehensive and Collision		$981	$1,255	$450	$426	$1,059	$1,361	$478	$451	$1,239	$1,596	$532	$501	$998	$1,295	$473	$444	$994	$1,269	$453	$429
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$549	$678	$256	$244	$624	$776	$279	$265	$789	$992	$330	$312	$527	$649	$249	$237	$613	$760	$277	$262
	Minimum Liability with Comprehensive and Collision		$1,153	$1,492	$486	$456	$1,231	$1,598	$515	$482	$1,427	$1,854	$574	$537	$1,166	$1,531	$510	$475	$1,143	$1,474	$482	$453
	100/300/50 Liability with Comprehensive and Collision		$1,183	$1,520	$513	$485	$1,282	$1,653	$548	$516	$1,512	$1,955	$617	$580	$1,198	$1,560	$537	$503	$1,207	$1,548	$520	$491
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$482	$592	$234	$224	$544	$674	$253	$242	$682	$853	$295	$281	$462	$566	$228	$218	$532	$657	$250	$239
	Minimum Liability with Comprehensive and Collision		$1,240	$1,626	$533	$492	$1,311	$1,728	$557	$518	$1,484	$1,953	$608	$566	$1,289	$1,727	$576	$531	$1,197	$1,566	$512	$478
	100/300/50 Liability with Comprehensive and Collision		$1,250	$1,627	$547	$514	$1,338	$1,750	$582	$544	$1,540	$2,014	$641	$600	$1,298	$1,723	$593	$551	$1,239	$1,609	$542	$509
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$514	$633	$244	$233	$578	$718	$264	$252	$723	$907	$309	$293	$490	$602	$237	$227	$563	$697	$260	$248
	Minimum Liability with Comprehensive and Collision		$984	$1,263	$427	$403	$1,050	$1,353	$451	$424	$1,219	$1,573	$502	$472	$986	$1,281	$442	$415	$977	$1,251	$425	$401
	100/300/50 Liability with Comprehensive and Collision		$1,017	$1,295	$456	$433	$1,101	$1,409	$485	$459	$1,300	$1,670	$545	$514	$1,021	$1,315	$471	$444	$1,040	$1,323	$463	$439

Attachment "AR 10-19-10 PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**10A-7161AR-JMS**

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

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Mutual Insurance Company**	**B.**	**23787**

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	7.2%	1.6%					
Property Damage	3.2%	0.7%					
Medical Benefits/ Excess Medical	28.2%	6.3%					
Comprehensive	7.4%	1.6%					
Collision	-4.6%	0.0%					
UM/UIM – Bodily Injury	-4.8%	0.0%					
UM – Property Damage	-17.1%	0.0%					
Loss of Use	5.0%	1.1%					
TOTAL OVERALL EFFECT	2.4%	0.9%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	40,692	5.3%	7/14/2009	62,453	35,494	56.8%	53.75%
2008	43,122	3.0%	8/1/2008	62,537	37,819	60.5%	55.5%
2007	43,232	0.0%	8/1/2007	62,386	34,000	54.5%	53.8%
2006	42,491	-0.3%	9/15/2006	61,966	34,433	55.6%	53.4%
		0.0%	7/28/2006				
		-2.1%	4/14/2006				
		0.0%	1/30/2006				
2005	42,472	2.5%	7/30/2005	63,050	35,947	57.0%	53.9%
		3.8%	1/30/2005				

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	12.8%
B. General Expense	15.0%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	5.1%
E. Other (explain)	-1.8% Underwriting Expense Offsets
F. TOTAL	33.9%

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

9. **8.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **65**
10. **–11.0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): **25**

PC RLC

FILING MEMORANDUM
Arkansas Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in Nationwide Mutual Insurance Company.

STATEWIDE RATE LEVEL CHANGES

We are filing for an effective date of October 19, 2010, for both new and renewal business. The overall rate level change for the Nationwide Mutual Insurance Company is a 0.9 percent increase.

Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company ending December 31, 2009. Earned premiums are adjusted to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates. Exhibit II displays the determination of premium projection factors.

Accident year losses for the period ending December 31, 2009 were evaluated as of March 31, 2010. Ultimate loss levels were calculated using historical losses for Arkansas and company age-to-ultimate factors. Exhibit III shows the development of ultimate losses by coverage.

Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured / Underinsured Motorists Coverage – Bodily Injury ultimate losses by removing losses greater than or equal to $100,000, developing the remaining losses to ultimate, and then adding the large losses back in.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses. The Comprehensive indication for the Nationwide Mutual Insurance Company contains a total catastrophe provision of 18.6 percent of losses to reflect catastrophe exposure as shown on Exhibit IV.

Projection of Losses

Exhibit V shows the Average Paid Cost Trend data and Incurred Claim Frequency by coverage for the Nationwide Mutual Insurance Company for Arkansas and Companywide

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for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average accident date of the current accident year using retrospective trends. These "current" losses are then trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period might not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an effective date of October 19, 2010. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (7) of Exhibit I for Comprehensive coverage and row (6) for the remaining coverages.

Projected Expense Adjustments

Expenses, which are not directly related to the premiums, are projected separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premiums.

	Liability	Physical Damage
Fixed Expenses	25.7%	22.0%

We project these expense dollars using an annual average expense trend of +3.2 percent. This trend is based on trends in the Consumer Price Index and insurance industry wages.

Financial Needs Model

Exhibit VIII is the Company's Financial Needs Model, which demonstrates the need for a 4.3 percent underwriting profit provision for Liability coverages and a 6.1 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The Permissible Loss, Loss Adjustment, and Fixed Expense ratios of 81.4 percent for Liability coverages and 80.1 percent for Physical Damage coverages were derived using the components of the variable expense ratio of 14.3 percent for liability coverages and 13.8 percent for physical damage coverages, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

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Permissible Loss, Loss Adjustment, and Fixed Expense Ratio =
100% – Variable Expenses – Underwriting Profit Provision

INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I, and the permissible loss and fixed expense ratio developed above, the indicated and proposed changes by coverage are summarized in the following table below. The indications are based on 36 months of experience.

Coverage	Indicated Change	Proposed Change
Bodily Injury	7.2%	1.6%
Property Damage	3.2%	0.7%
Medical Benefits / Excess Medical Benefits	28.2%	6.3%
Uninsured Motorists - Property Damage	-17.1%	0.0%
Uninsured Motorists / Underinsured - Bodily Injury	-4.8%	0.0%
Comprehensive	7.4%	1.6%
Collision	-4.6%	0.0%
Loss of Use	5.0%	1.1%
Total	**2.4%**	**0.9%**

Territory Base Rates

We are revising the territorial base rates for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision coverages. Exhibit X reflects the determination of the territorial base rates by coverage. Exhibit IX shows a summary of the territorial base rate changes for all coverages.

Loss of Use Base Rates

We are revising base rates for Loss of Use coverage as shown on Exhibit XI.

Coverage Expense Fees

We are revising Coverage Expense Fees for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit XII.

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OEM Factors

We are revising OEM Factors for Comprehensive and Collision coverages as shown on Exhibit XIII.

Additional Vehicle Customization Factors

We are revising Additional Vehicle Customization Factors for Comprehensive as shown on Exhibit XIV.

Advanced Quote Discount

We are revising Advanced Quote Discount Factors as shown on Exhibit XV.

Premier Intra-Agency Transfer Discount

We are revising Premier Intra-Agency Transfer Discount Factors as shown on Exhibit XVI.

Model Year Factors

We are rebasing Model Year Factors to 2011 for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages. We are also extending our Model Years to 2015 as shown in Exhibit XVII.

Editorial Revision

Driver Classification Definitions

We are revising the Good Student classification to broaden the eligibility for home-schooled students.

Terms with Prior Carrier Discount

We are revising the Terms with Prior Carrier Discount. In the previous manual the Prior Carrier group definitions in the rules section were listed incorrectly. With this revision, we are updating the rules to correspond to the rating charts which were defined correctly in the previous manual.

Home and Car Discount

We are revising the requirement of "Named Insured and resident relative" to "household member" in order to qualify for the Home and Car Discount. We are also adding Allied companies to the list of eligible companies to qualify for the Home and Car Discount.

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Expanded Matrix

We are revising the requirement of "Named Insured and resident relative" to "household member" in order to qualify for the Home and Car Discount and Multi-vehicle Discount within the Expanded Matrix**.** We are also adding Allied companies to the list of eligible companies to qualify for terms insured with Nationwide within the Expanded Matrix

Auto Financial Discount

We are revising the requirement of "resident relative" to "household member" in order to qualify for the Auto Financial Discount**.** We are also adding Allied companies to the list of eligible companies to qualify for the Auto Financial Discount**.**

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Bodily Injury

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	16,530,614	16,386,542	15,729,765		
2. Premium Projection Factor	0.975	0.981	0.987		
3. Projected Current Level Earned Premium = (1) × (2)	16,117,349	16,075,198	15,525,278	31,600,476	47,717,825
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	8,576,397	8,678,659	8,398,893		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	8,576,397	8,678,659	8,398,893		
6. Loss Projection Factor	1.264	1.174	1.090		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	10,840,566	10,188,746	9,154,793	19,276,290	29,871,358
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	67.3%	63.4%	59.0%	61.0%	62.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	23.3%	23.3%	22.7%	37.4%	47.4%
11. Trended Permissible Loss and DCC Expense Ratio	59.5%	59.5%	59.5%	59.5%	59.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	61.3%	60.4%	59.4%	60.1%	61.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	9,879,935	9,709,420	9,222,015	18,991,886	29,107,873
Fixed Expenses					
14. Est. General & Other Acquisition	2,345,261	2,345,416	2,268,572		
15. Est. Adjusting and Other Loss Adjustment	1,646,342	1,646,450	1,592,507		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,481,286	2,481,450	2,400,149	4,881,599	7,362,885
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,741,830	1,741,944	1,684,872	3,426,816	5,168,646
19. Projected Total Fixed Expenses = (17) + (18)	4,223,116	4,223,394	4,085,021	8,308,415	12,531,531
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	14,103,051	13,932,814	13,307,036	27,300,301	41,639,404
21. Permissible Loss, DCC and Fixed Expense Ratio	81.4%	81.4%	81.4%	81.4%	81.4%
22. Required Premium = (20) ÷ (21)	17,325,615	17,116,479	16,347,710	33,538,453	51,154,059
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	7.5%	6.5%	5.3%	6.1%	7.2%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	28.60	28.60	28.60	28.60	28.60
26. Indicated Expense Fee Per Vehicle	27.10	27.10	27.10	27.10	27.10
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2009/4)	15,525,278	15,525,278	15,525,278	15,525,278	15,525,278
29. Latest Year Fixed Current Level Earned Premium	4,203,056	4,203,056	4,203,056	4,203,056	4,203,056
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	11,322,222	11,322,222	11,322,222	11,322,222	11,322,222
31. Required Total Premium = (28) × [1 + (23)]	16,689,674	16,534,421	16,348,118	16,472,320	16,643,098
32. Required Fixed Premium	3,982,616	3,982,616	3,982,616	3,982,616	3,982,616
33. Required Variable Premium = (31) - (32)	12,707,058	12,551,805	12,365,502	12,489,704	12,660,482
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	12.2%	10.9%	9.2%	10.3%	11.8%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	12.2%	10.9%	9.2%	10.3%	11.8%
36. Indicated Expense Fee Change = (27)	-5.2%	-5.2%	-5.2%	-5.2%	-5.2%
37. Total Indicated Rate Level Change = (23)	7.5%	6.5%	5.3%	6.1%	7.2%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Property Damage

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	15,014,305	14,697,596	13,981,273		
2. Premium Projection Factor	0.948	0.960	0.973		
3. Projected Current Level Earned Premium = (1) × (2)	14,233,561	14,109,692	13,603,779	27,713,471	41,947,032
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,938,785	7,546,146	7,696,975		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,938,785	7,546,146	7,696,975		
6. Loss Projection Factor	1.026	1.037	1.049		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	8,145,193	7,825,353	8,074,127	15,962,959	24,119,543
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	57.2%	55.5%	59.4%	57.6%	57.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	71.7%	71.7%	71.0%	83.3%	88.3%
11. Trended Permissible Loss and DCC Expense Ratio	58.5%	58.5%	58.5%	58.5%	58.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	57.6%	56.3%	59.1%	57.8%	57.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	8,198,531	7,943,757	8,039,833	16,018,386	24,161,490
Fixed Expenses					
14. Est. General & Other Acquisition	2,071,147	2,071,065	2,003,010		
15. Est. Adjusting and Other Loss Adjustment	1,453,917	1,453,860	1,406,086		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,191,274	2,191,187	2,119,185	4,310,372	6,501,646
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,538,244	1,538,184	1,487,639	3,025,823	4,564,067
19. Projected Total Fixed Expenses = (17) + (18)	3,729,518	3,729,371	3,606,824	7,336,195	11,065,713
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	11,928,049	11,673,128	11,646,657	23,354,581	35,227,203
21. Permissible Loss, DCC and Fixed Expense Ratio	81.4%	81.4%	81.4%	81.4%	81.4%
22. Required Premium = (20) ÷ (21)	14,653,623	14,340,452	14,307,932	28,691,131	43,276,662
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	3.0%	1.6%	5.2%	3.5%	3.2%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	25.60	25.60	25.60	25.60	25.60
26. Indicated Expense Fee Per Vehicle	23.90	23.90	23.90	23.90	23.90
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-6.6%	-6.6%	-6.6%	-6.6%	-6.6%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2009/4)	13,603,779	13,603,779	13,603,779	13,603,779	13,603,779
29. Latest Year Fixed Current Level Earned Premium	3,762,790	3,762,790	3,762,790	3,762,790	3,762,790
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	9,840,989	9,840,989	9,840,989	9,840,989	9,840,989
31. Required Total Premium = (28) × [1 + (23)]	14,011,892	13,821,439	14,311,176	14,079,911	14,039,100
32. Required Fixed Premium	3,512,918	3,512,918	3,512,918	3,512,918	3,512,918
33. Required Variable Premium = (31) - (32)	10,498,974	10,308,521	10,798,258	10,566,993	10,526,182
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	6.7%	4.8%	9.7%	7.4%	7.0%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	6.7%	4.8%	9.7%	7.4%	7.0%
36. Indicated Expense Fee Change = (27)	-6.6%	-6.6%	-6.6%	-6.6%	-6.6%
37. Total Indicated Rate Level Change = (23)	3.0%	1.6%	5.2%	3.5%	3.2%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Medical Benefits, Excess Medical Benefits

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	2,464,893	2,420,409	2,307,077		
2. Premium Projection Factor	0.956	0.968	0.980		
3. Projected Current Level Earned Premium = (1) × (2)	2,356,438	2,342,956	2,260,935	4,603,891	6,960,329
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,279,865	1,423,180	1,581,884		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,279,865	1,423,180	1,581,884		
6. Loss Projection Factor	1.614	1.423	1.255		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,065,702	2,025,185	1,985,264	4,014,593	6,076,367
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	87.7%	86.4%	87.8%	87.2%	87.3%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	31.2%	31.2%	30.5%	47.1%	57.4%
11. Trended Permissible Loss and DCC Expense Ratio	66.0%	66.0%	66.0%	66.0%	66.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	72.8%	72.4%	72.6%	76.0%	78.2%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,715,487	1,696,300	1,641,439	3,498,957	5,442,977
Fixed Expenses					
14. Est. General & Other Acquisition	340,881	340,206	328,650		
15. Est. Adjusting and Other Loss Adjustment	239,294	238,820	230,708		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	360,652	359,938	347,712	707,650	1,068,302
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	253,173	252,672	244,089	496,761	749,934
19. Projected Total Fixed Expenses = (17) + (18)	613,825	612,610	591,801	1,204,411	1,818,236
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,329,312	2,308,910	2,233,240	4,703,368	7,261,213
21. Permissible Loss, DCC and Fixed Expense Ratio	81.4%	81.4%	81.4%	81.4%	81.4%
22. Required Premium = (20) ÷ (21)	2,861,563	2,836,499	2,743,538	5,778,093	8,920,409
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	21.4%	21.1%	21.3%	25.5%	28.2%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	7.00	7.00	7.00	7.00	7.00
26. Indicated Expense Fee Per Vehicle	6.60	6.60	6.60	6.60	6.60
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-5.7%	-5.7%	-5.7%	-5.7%	-5.7%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2009/4)	2,260,935	2,260,935	2,260,935	2,260,935	2,260,935
29. Latest Year Fixed Current Level Earned Premium	613,172	613,172	613,172	613,172	613,172
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	1,647,763	1,647,763	1,647,763	1,647,763	1,647,763
31. Required Total Premium = (28) × [1 + (23)]	2,744,775	2,737,992	2,742,514	2,837,473	2,898,519
32. Required Fixed Premium	578,134	578,134	578,134	578,134	578,134
33. Required Variable Premium = (31) - (32)	2,166,641	2,159,858	2,164,380	2,259,339	2,320,385
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	31.5%	31.1%	31.4%	37.1%	40.8%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	31.5%	31.1%	31.4%	37.1%	40.8%
36. Indicated Expense Fee Change = (27)	-5.7%	-5.7%	-5.7%	-5.7%	-5.7%
37. Total Indicated Rate Level Change = (23)	21.4%	21.1%	21.3%	25.5%	28.2%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Uninsured Motorists - Property Damage

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	1,244,171	1,238,216	1,229,547		
2. Premium Projection Factor	1.055	1.045	1.036		
3. Projected Current Level Earned Premium = (1) × (2)	1,312,600	1,293,936	1,273,811	2,567,747	3,880,347
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	366,026	448,589	386,559		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	366,026	448,589	386,559		
6. Loss Projection Factor	1.010	0.981	0.952		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	369,686	440,066	368,004	801,137	1,183,506
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	28.2%	34.0%	28.9%	31.2%	30.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	26.1%	26.1%	25.5%	41.0%	51.2%
11. Trended Permissible Loss and DCC Expense Ratio	52.3%	52.3%	52.3%	52.3%	52.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	46.0%	47.5%	46.3%	43.6%	41.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	603,796	614,620	589,774	1,119,538	1,594,823
Fixed Expenses					
14. Est. General & Other Acquisition	191,387	191,104	185,662		
15. Est. Adjusting and Other Loss Adjustment	134,351	134,152	130,332		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected Total Fixed Expenses	344,630	344,121	334,321	678,442	1,023,072
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	948,426	958,741	924,095	1,797,980	2,617,895
19. Permissible Loss, DCC and Fixed Expense Ratio	81.4%	81.4%	81.4%	81.4%	81.4%
20. Required Premium = (18) ÷ (19)	1,165,143	1,177,814	1,135,252	2,208,821	3,216,087
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-11.2%	-9.0%	-10.9%	-14.0%	-17.1%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	3,724,070	3,699,390	3,573,629		
2. Premium Projection Factor	0.972	0.979	0.986		
3. Projected Current Level Earned Premium = (1) × (2)	3,619,796	3,621,703	3,523,598	7,145,301	10,765,097
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	2,212,792	1,374,421	1,794,499		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	2,212,792	1,374,421	1,794,499		
6. Loss Projection Factor	0.910	0.954	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,013,641	1,311,198	1,794,499	3,165,368	5,048,830
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	55.6%	36.2%	50.9%	44.3%	46.9%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	24.5%	24.5%	24.0%	39.1%	49.1%
11. Trended Permissible Loss and DCC Expense Ratio	56.1%	56.1%	56.1%	56.1%	56.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	56.0%	51.2%	54.9%	51.5%	51.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,027,086	1,854,312	1,934,455	3,679,830	5,554,790
Fixed Expenses					
14. Est. General & Other Acquisition	521,164	521,132	507,160		
15. Est. Adjusting and Other Loss Adjustment	365,850	365,827	356,019		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected Total Fixed Expenses	938,461	938,403	913,243	1,851,646	2,790,107
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	2,965,547	2,792,715	2,847,698	5,531,476	8,344,897
19. Permissible Loss, DCC and Fixed Expense Ratio	81.4%	81.4%	81.4%	81.4%	81.4%
20. Required Premium = (18) ÷ (19)	3,643,178	3,430,854	3,498,400	6,795,425	10,251,716
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	0.6%	-5.3%	-0.7%	-4.9%	-4.8%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Comprehensive

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	7,959,709	7,896,515	7,531,843		
2. Premium Projection Factor	1.004	1.002	1.000		
3. Projected Current Level Earned Premium = (1) × (2)	7,991,548	7,912,308	7,531,843	15,444,151	23,435,699
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	2,995,572	3,144,221	4,831,311		
5. Catastrophe Load	1.186	1.186	1.186		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	3,552,748	3,729,046	5,729,935		
7. Loss Projection Factor	1.213	1.142	1.075		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	4,309,483	4,258,571	6,159,680	10,687,352	15,233,204
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	53.9%	53.8%	81.8%	69.2%	65.0%
10. Experience Year Weights Used Above				45/55	25/35/40
11. Credibility Assigned to Experience	51.2%	51.0%	49.8%	67.0%	75.5%
12. Trended Permissible Loss and DCC Expense Ratio	58.7%	58.7%	58.7%	58.7%	58.7%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)	56.2%	56.2%	70.2%	65.7%	63.5%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)	4,491,250	4,446,717	5,287,354	10,146,807	14,881,669
Fixed Expenses					
15. Est. General & Other Acquisition	1,150,680	1,143,301	1,088,501		
16. Est. Adjusting and Other Loss Adjustment	548,311	544,795	518,682		
17. Fixed Expense Projection Factor	1.058	1.058	1.058		
18. Projected General and Other Acquisition Expenses = (15) × (17)	1,217,419	1,209,612	1,151,634	2,361,246	3,578,665
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	580,113	576,393	548,766	1,125,159	1,705,272
20. Projected Total Fixed Expenses = (18) + (19)	1,797,532	1,786,005	1,700,400	3,486,405	5,283,937
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	6,288,782	6,232,722	6,987,754	13,633,212	20,165,606
22. Permissible Loss, DCC and Fixed Expense Ratio	80.1%	80.1%	80.1%	80.1%	80.1%
23. Required Premium = (21) ÷ (22)	7,851,164	7,781,176	8,723,788	17,020,240	25,175,538
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	-1.8%	-1.7%	15.8%	10.2%	7.4%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Vehicle	20.30	20.30	20.30	20.30	20.30
27. Indicated Expense Fee Per Vehicle	18.00	18.00	18.00	18.00	18.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	-11.3%	-11.3%	-11.3%	-11.3%	-11.3%
Indication Net of Expense Fee					
29. Latest Year Projected Total Current Level Earned Premium = (3@2009/4)	7,531,843	7,531,843	7,531,843	7,531,843	7,531,843
30. Latest Year Fixed Current Level Earned Premium	2,012,095	2,012,095	2,012,095	2,012,095	2,012,095
31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30)	5,519,748	5,519,748	5,519,748	5,519,748	5,519,748
32. Required Total Premium = (29) × [1 + (24)]	7,396,270	7,403,802	8,721,874	8,300,091	8,089,199
33. Required Fixed Premium	1,784,124	1,784,124	1,784,124	1,784,124	1,784,124
34. Required Variable Premium = (32) - (33)	5,612,146	5,619,678	6,937,750	6,515,967	6,305,075
35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1	1.7%	1.8%	25.7%	18.0%	14.2%
Summary					
36. Indicated Rate Level Change Net of Expense Fee = (35)	1.7%	1.8%	25.7%	18.0%	14.2%
37. Indicated Expense Fee Change = (28)	-11.3%	-11.3%	-11.3%	-11.3%	-11.3%
38. Total Indicated Rate Level Change = (24)	-1.8%	-1.7%	15.8%	10.2%	7.4%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Collision

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	18,353,825	18,662,075	18,125,038		
2. Premium Projection Factor	1.089	1.063	1.038		
3. Projected Current Level Earned Premium = (1) × (2)	19,987,315	19,837,786	18,813,789	38,651,575	58,638,890
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	10,448,386	10,481,083	9,788,437		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	10,448,386	10,481,083	9,788,437		
6. Loss Projection Factor	1.063	1.042	1.022		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	11,106,634	10,921,288	10,003,783	20,910,502	31,958,195
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	55.6%	55.1%	53.2%	54.1%	54.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	63.3%	63.2%	62.0%	77.0%	83.5%
11. Trended Permissible Loss and DCC Expense Ratio	55.2%	55.2%	55.2%	55.2%	55.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	55.5%	55.1%	54.0%	54.4%	54.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	11,092,960	10,930,620	10,159,446	21,026,457	32,016,834
Fixed Expenses					
14. Est. General & Other Acquisition	2,789,691	2,770,668	2,634,762		
15. Est. Adjusting and Other Loss Adjustment	1,329,315	1,320,251	1,255,490		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,951,493	2,931,367	2,787,578	5,718,945	8,670,438
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,406,415	1,396,826	1,328,308	2,725,134	4,131,549
19. Projected Total Fixed Expenses = (17) + (18)	4,357,908	4,328,193	4,115,886	8,444,079	12,801,987
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	15,450,868	15,258,813	14,275,332	29,470,536	44,818,821
21. Permissible Loss, DCC and Fixed Expense Ratio	80.1%	80.1%	80.1%	80.1%	80.1%
22. Required Premium = (20) ÷ (21)	19,289,473	19,049,704	17,821,888	36,792,180	55,953,584
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	-3.5%	-4.0%	-5.3%	-4.8%	-4.6%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	45.40	45.40	45.40	45.40	45.40
26. Indicated Expense Fee Per Vehicle	44.10	44.10	44.10	44.10	44.10
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2009/4)	18,813,789	18,813,789	18,813,789	18,813,789	18,813,789
29. Latest Year Fixed Current Level Earned Premium	4,439,484	4,439,484	4,439,484	4,439,484	4,439,484
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	14,374,305	14,374,305	14,374,305	14,374,305	14,374,305
31. Required Total Premium = (28) × [1 + (23)]	18,155,306	18,061,237	17,816,658	17,910,727	17,948,355
32. Required Fixed Premium	4,312,363	4,312,363	4,312,363	4,312,363	4,312,363
33. Required Variable Premium = (31) - (32)	13,842,943	13,748,874	13,504,295	13,598,364	13,635,992
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	-3.7%	-4.4%	-6.1%	-5.4%	-5.1%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	-3.7%	-4.4%	-6.1%	-5.4%	-5.1%
36. Indicated Expense Fee Change = (27)	-2.9%	-2.9%	-2.9%	-2.9%	-2.9%
37. Total Indicated Rate Level Change = (23)	-3.5%	-4.0%	-5.3%	-4.8%	-4.6%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 19, 2010
Loss of Use

Fiscal Accident Year Ending	**2007/4**	**2008/4**	**2009/4**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	716,386	773,380	780,955		
2. Premium Projection Factor	1.097	1.070	1.044		
3. Projected Current Level Earned Premium = (1) × (2)	785,875	827,517	815,317	1,642,834	2,428,709
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	363,188	419,047	444,861		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	363,188	419,047	444,861		
6. Loss Projection Factor	1.400	1.280	1.170		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	508,463	536,380	520,487	1,056,342	1,564,089
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	64.7%	64.8%	63.8%	64.3%	64.4%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	83.1%	83.8%	83.6%	91.1%	93.8%
11. Trended Permissible Loss and DCC Expense Ratio	60.5%	60.5%	60.5%	60.5%	60.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	64.0%	64.1%	63.3%	64.0%	64.2%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	502,960	530,438	516,096	1,051,414	1,559,231
Fixed Expenses					
14. Est. General & Other Acquisition	100,447	105,417	103,895		
15. Est. Adjusting and Other Loss Adjustment	47,864	50,232	49,507		
16. Fixed Expense Projection Factor	1.058	1.058	1.058		
17. Projected Total Fixed Expenses	156,913	164,676	162,299	326,975	483,888
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	659,873	695,114	678,395	1,378,389	2,043,119
19. Permissible Loss, DCC and Fixed Expense Ratio	80.1%	80.1%	80.1%	80.1%	80.1%
20. Required Premium = (18) ÷ (19)	823,811	867,808	846,935	1,720,835	2,550,710
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	4.8%	4.9%	3.9%	4.7%	5.0%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Bodily Injury

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	-0.6%	-0.6%	-0.6%
5. Past-to-Present Factor = [1+(4)](3)	0.988	0.994	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	-0.7%	-0.7%	-0.7%
10. Present-to-Future Factor = [1+(9)](8)	0.987	0.987	0.987
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.975	0.981	0.987

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Property Damage

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	-1.3%	-1.3%	-1.3%
5. Past-to-Present Factor = [1+(4)](3)	0.974	0.987	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	-1.5%	-1.5%	-1.5%
10. Present-to-Future Factor = [1+(9)](8)	0.973	0.973	0.973
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.948	0.960	0.973

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Medical Benefits, Excess Medical Benefits

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	-1.2%	-1.2%	-1.2%
5. Past-to-Present Factor = [1+(4)](3)	0.976	0.988	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	-1.1%	-1.1%	-1.1%
10. Present-to-Future Factor = [1+(9)](8)	0.980	0.980	0.980
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.956	0.968	0.980

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Uninsured Motorists - Property Damage

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	0.9%	0.9%	0.9%
5. Past-to-Present Factor = [1+(4)](3)	1.018	1.009	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	2.0%	2.0%	2.0%
10. Present-to-Future Factor = [1+(9)](8)	1.036	1.036	1.036
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.055	1.045	1.036

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	-0.7%	-0.7%	-0.7%
5. Past-to-Present Factor = [1+(4)](3)	0.986	0.993	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	-0.8%	-0.8%	-0.8%
10. Present-to-Future Factor = [1+(9)](8)	0.986	0.986	0.986
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.972	0.979	0.986

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Comprehensive

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	0.2%	0.2%	0.2%
5. Past-to-Present Factor = [1+(4)](3)	1.004	1.002	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	0.0%	0.0%	0.0%
10. Present-to-Future Factor = [1+(9)](8)	1.000	1.000	1.000
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.004	1.002	1.000

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Collision

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	2.4%	2.4%	2.4%
5. Past-to-Present Factor = [1+(4)](3)	1.049	1.024	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	2.1%	2.1%	2.1%
10. Present-to-Future Factor = [1+(9)](8)	1.038	1.038	1.038
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.089	1.063	1.038

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Loss of Use

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Premium Trend	2.5%	2.5%	2.5%
5. Past-to-Present Factor = [1+(4)](3)	1.051	1.025	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
7. Average Earned Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
8. Years of Trend = (7) - (6)	1.804	1.804	1.804
9. Selected Premium Trend	2.4%	2.4%	2.4%
10. Present-to-Future Factor = [1+(9)](8)	1.044	1.044	1.044
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.097	1.070	1.044

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Bodily Injury

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100000

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
1999/4	5,026,116	4,171,885	4,436,254	4,673,117	4,695,458	4,700,420	4,737,173	4,715,300	4,716,353	4,718,051	4,718,151
2000/4	4,925,513	5,666,981	6,231,010	6,448,059	6,494,302	6,553,361	6,533,666	6,532,335	6,534,436	6,534,436	
2001/4	6,559,913	7,621,894	8,162,372	8,386,006	8,598,530	8,540,766	8,452,700	8,435,424	8,428,773		
2002/4	8,295,482	9,279,609	9,844,539	10,264,853	10,270,639	10,212,079	10,242,327	10,243,935			
2003/4	7,276,837	8,333,009	9,154,596	9,244,182	9,295,868	9,275,325	9,311,465				
2004/4	6,671,854	8,173,732	8,305,007	8,411,475	8,503,119	8,491,180					
2005/4	7,550,757	8,185,407	8,271,534	8,379,752	8,271,436						
2006/4	6,598,770	6,899,156	6,876,762	7,101,235							
2007/4	6,840,291	7,251,459	7,133,265								
2008/4	7,722,701	7,868,503									
2009/4	7,665,238										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	0.8300	1.0634	1.0534	1.0048	1.0011	1.0078	0.9954	1.0002	1.0004	1.0000
2000/4	1.1505	1.0995	1.0348	1.0072	1.0091	0.9970	0.9998	1.0003	1.0000	
2001/4	1.1619	1.0709	1.0274	1.0253	0.9933	0.9897	0.9980	0.9992		
2002/4	1.1186	1.0609	1.0427	1.0006	0.9943	1.0030	1.0002			
2003/4	1.1451	1.0986	1.0098	1.0056	0.9978	1.0039				
2004/4	1.2251	1.0161	1.0128	1.0109	0.9986					
2005/4	1.0841	1.0105	1.0131	0.9871						
2006/4	1.0455	0.9968	1.0326							
2007/4	1.0601	0.9837								
2008/4	1.0189									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0189	0.9837	1.0326	0.9871	0.9986	1.0039	1.0002	0.9992	1.0000	1.0000	
Age-to-Ult	1.0236	1.0046	1.0212	0.9890	1.0019	1.0033	0.9994	0.9992	1.0000	1.0000	
2-Year Avg	1.0395	0.9903	1.0229	0.9990	0.9982	1.0035	0.9991	0.9998	1.0002	1.0000	
Age-to-Ult	1.0528	1.0128	1.0227	0.9998	1.0008	1.0026	0.9991	1.0000	1.0002	1.0000	
3-Year Avg	1.0415	0.9970	1.0195	1.0012	0.9969	0.9989	0.9993	0.9999	1.0002	1.0000	
Age-to-Ult	1.0548	1.0128	1.0158	0.9964	0.9952	0.9983	0.9994	1.0001	1.0002	1.0000	
4-Year Avg	1.0522	1.0018	1.0171	1.0011	0.9960	0.9984	0.9984	0.9999	1.0002	1.0000	
Age-to-Ult	1.0657	1.0128	1.0110	0.9940	0.9929	0.9969	0.9985	1.0001	1.0002	1.0000	
All-Year Avg	1.0840	1.0445	1.0283	1.0059	0.9990	1.0003	0.9984	0.9999	1.0002	1.0000	
Age-to-Ult	1.1686	1.0780	1.0321	1.0037	0.9978	0.9988	0.9985	1.0001	1.0002	1.0000	
M3 of L5	1.0632	1.0078	1.0195	1.0057	0.9969	1.0013	0.9984	0.9999	1.0002	1.0000	
Age-to-Ult	1.0950	1.0299	1.0219	1.0024	0.9967	0.9998	0.9985	1.0001	1.0002	1.0000	
2-Year LWA	1.0382	0.9901	1.0220	0.9990	0.9982	1.0034	0.9992	0.9997	1.0002	1.0000	
Age-to-Ult	1.0502	1.0116	1.0217	0.9997	1.0007	1.0025	0.9991	0.9999	1.0002	1.0000	
3-Year LWA	1.0405	0.9976	1.0187	1.0013	0.9968	0.9992	0.9993	0.9998	1.0002	1.0000	
Age-to-Ult	1.0538	1.0128	1.0152	0.9966	0.9953	0.9985	0.9993	1.0000	1.0002	1.0000	
4-Year LWA	1.0520	1.0025	1.0162	1.0011	0.9959	0.9988	0.9987	0.9998	1.0002	1.0000	
Age-to-Ult	1.0658	1.0131	1.0106	0.9945	0.9934	0.9975	0.9987	1.0000	1.0002	1.0000	
All-Year LWA	1.0887	1.0432	1.0265	1.0058	0.9982	0.9999	0.9987	0.9998	1.0002	1.0000	
Age-to-Ult	1.1689	1.0737	1.0292	1.0026	0.9968	0.9986	0.9987	1.0000	1.0002	1.0000	
Selected	1.0415	0.9970	1.0195	1.0012	0.9969	0.9989	0.9993	0.9999	1.0002	1.0000	Tail Factor
Age-to-Ult	1.0548	1.0128	1.0158	0.9964	0.9952	0.9983	0.9994	1.0001	1.0002	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	4,718,151	6,347,295	6,347,295	6,347,295	6,347,295	6,347,295	6,347,295	6,347,295	6,347,295	6,347,295	6,347,295
2000/4	6,534,436	6,972,499	6,972,499	6,972,499	6,972,499	6,972,499	6,972,499	6,972,499	6,972,499	6,972,499	6,972,499
2001/4	8,428,773	9,080,868	9,082,554	9,082,554	9,082,554	9,082,554	9,082,554	9,082,554	9,082,554	9,082,554	9,082,554
2002/4	10,243,935	11,127,901	11,136,096	11,137,120	11,137,120	11,137,120	11,137,120	11,135,072	11,136,096	11,136,096	11,136,096
2003/4	9,311,465	10,320,205	10,317,412	10,320,205	10,311,825	10,311,825	10,311,825	10,317,412	10,319,274	10,313,687	10,313,687
2004/4	8,491,180	9,358,410	9,352,466	9,315,954	9,304,066	9,320,200	9,328,691	9,351,617	9,317,652	9,309,161	9,318,501
2005/4	8,271,436	8,606,308	8,597,209	8,550,889	8,531,865	8,572,395	8,563,296	8,596,382	8,551,716	8,536,001	8,564,123
2006/4	7,101,235	7,679,543	7,756,237	7,732,093	7,715,050	7,783,932	7,774,700	7,755,527	7,733,513	7,718,600	7,776,120
2007/4	7,133,265	8,614,916	8,625,616	8,576,397	8,542,157	8,692,669	8,619,910	8,618,483	8,572,117	8,539,304	8,671,982
2008/4	7,868,503	8,614,137	8,678,659	8,678,659	8,678,659	9,191,685	8,813,210	8,669,217	8,678,659	8,681,019	9,157,851
2009/4	7,665,238	8,159,738	8,383,563	8,398,893	8,482,444	9,271,197	8,707,036	8,363,633	8,391,228	8,483,211	9,273,497

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	4,718,151	1.0000	1,629,144	6,347,295	640	8,931,370	57,350	9,918	11.160	110.68	71.1%
2000/4	6,534,436	1.0000	438,063	6,972,499	774	10,401,477	66,350	9,008	11.665	105.09	67.0%
2001/4	8,428,773	1.0002	652,095	9,082,554	959	13,188,888	79,255	9,471	12.100	114.60	68.9%
2002/4	10,243,935	1.0001	892,161	11,137,120	1,241	15,659,613	86,068	8,974	14.419	129.40	71.1%
2003/4	9,311,465	0.9994	1,014,327	10,320,205	1,196	15,414,558	84,078	8,629	14.225	122.75	67.0%
2004/4	8,491,180	0.9983	839,209	9,315,954	998	14,841,073	79,943	9,335	12.484	116.53	62.8%
2005/4	8,271,436	0.9952	319,156	8,550,889	841	14,854,225	77,058	10,168	10.914	110.97	57.6%
2006/4	7,101,235	0.9964	656,422	7,732,093	761	14,939,806	74,653	10,160	10.194	103.57	51.8%
2007/4	7,133,265	1.0158	1,330,426	8,576,397	758	15,151,800	75,964	11,315	9.978	112.90	56.6%
2008/4	7,868,503	1.0128	709,439	8,678,659	726	15,102,804	75,969	11,954	9.557	114.24	57.5%
2009/4	7,665,238	1.0548	313,600	8,398,893	721	15,023,653	73,480	11,649	9.812	114.30	55.9%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Property Damage

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months 15	27	39	51	63	75	87	99	111	123	135
1999/4	4,838,167	5,069,931	5,088,904	5,146,987	5,174,649	5,163,143	5,160,388	5,160,077	5,158,814	5,158,814	5,158,814
2000/4	6,140,148	6,441,667	6,483,461	6,502,176	6,512,558	6,505,248	6,505,268	6,506,320	6,506,320	6,506,320	
2001/4	7,882,659	8,371,930	8,463,289	8,492,387	8,495,157	8,494,777	8,494,777	8,494,777	8,494,777		
2002/4	9,619,199	10,138,646	10,211,624	10,258,406	10,262,911	10,271,229	10,271,745	10,271,815			
2003/4	8,744,370	9,129,212	9,209,065	9,214,459	9,221,294	9,226,631	9,226,631				
2004/4	7,785,883	8,163,206	8,244,000	8,271,702	8,277,208	8,277,208					
2005/4	7,100,681	7,709,430	7,788,462	7,790,399	7,790,517						
2006/4	6,933,079	7,413,025	7,429,841	7,431,892							
2007/4	7,533,680	7,874,742	7,920,568								
2008/4	7,159,012	7,483,286									
2009/4	7,246,940										

Age-to-Age Development Factors

Accident Year Ending	Development Interval 15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	1.0479	1.0037	1.0114	1.0054	0.9978	0.9995	0.9999	0.9998	1.0000	1.0000
2000/4	1.0491	1.0065	1.0029	1.0016	0.9989	1.0000	1.0002	1.0000	1.0000	
2001/4	1.0621	1.0109	1.0034	1.0003	1.0000	1.0000	1.0000	1.0000		
2002/4	1.0540	1.0072	1.0046	1.0004	1.0008	1.0001	1.0000			
2003/4	1.0440	1.0087	1.0006	1.0007	1.0006	1.0000				
2004/4	1.0485	1.0099	1.0034	1.0007	1.0000					
2005/4	1.0857	1.0103	1.0002	1.0000						
2006/4	1.0692	1.0023	1.0003							
2007/4	1.0453	1.0058								
2008/4	1.0453									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0453	1.0058	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0517	1.0061	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0453	1.0041	1.0003	1.0004	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0507	1.0052	1.0011	1.0008	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0533	1.0061	1.0013	1.0005	1.0005	1.0000	1.0001	0.9999	1.0000	1.0000	
Age-to-Ult	1.0621	1.0084	1.0023	1.0010	1.0005	1.0000	1.0000	0.9999	1.0000	1.0000	
4-Year Avg	1.0614	1.0071	1.0011	1.0005	1.0004	1.0000	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0710	1.0090	1.0019	1.0008	1.0003	0.9999	0.9999	0.9999	1.0000	1.0000	
All-Year Avg	1.0551	1.0073	1.0034	1.0013	0.9997	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0672	1.0115	1.0042	1.0008	0.9995	0.9998	0.9999	0.9999	1.0000	1.0000	
M3 of L5	1.0543	1.0081	1.0014	1.0005	1.0002	1.0000	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0649	1.0101	1.0020	1.0006	1.0001	0.9999	0.9999	0.9999	1.0000	1.0000	
2-Year LWA	1.0453	1.0041	1.0003	1.0004	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0506	1.0051	1.0010	1.0007	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0530	1.0062	1.0014	1.0005	1.0005	1.0000	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0620	1.0085	1.0023	1.0009	1.0004	0.9999	0.9999	0.9999	1.0000	1.0000	
4-Year LWA	1.0611	1.0071	1.0011	1.0005	1.0004	1.0000	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0706	1.0090	1.0019	1.0008	1.0003	0.9999	0.9999	0.9999	1.0000	1.0000	
All-Year LWA	1.0550	1.0075	1.0030	1.0010	0.9999	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0668	1.0112	1.0037	1.0007	0.9997	0.9998	0.9999	0.9999	1.0000	1.0000	
Selected	1.0533	1.0061	1.0013	1.0005	1.0005	1.0000	1.0001	0.9999	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0621	1.0084	1.0023	1.0010	1.0005	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814	5,158,814
2000/4	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320	6,506,320
2001/4	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777	8,494,777
2002/4	10,271,815	10,271,815	10,271,815	10,270,788	10,270,788	10,270,788	10,270,788	10,271,815	10,270,788	10,270,788	10,270,788
2003/4	9,226,631	9,226,631	9,226,631	9,226,631	9,225,708	9,225,708	9,225,708	9,226,631	9,225,708	9,225,708	9,225,708
2004/4	8,277,208	8,277,208	8,278,036	8,277,208	8,276,380	8,275,553	8,276,380	8,277,208	8,276,380	8,276,380	8,275,553
2005/4	7,790,517	7,790,517	7,793,633	7,794,412	7,792,854	7,786,622	7,791,296	7,792,854	7,793,633	7,792,854	7,788,180
2006/4	7,431,892	7,431,892	7,437,838	7,439,324	7,437,838	7,437,838	7,436,351	7,437,094	7,438,581	7,437,838	7,437,094
2007/4	7,920,568	7,922,944	7,929,281	7,938,785	7,935,617	7,953,834	7,936,409	7,928,489	7,938,785	7,935,617	7,949,874
2008/4	7,483,286	7,528,934	7,522,199	7,546,146	7,550,636	7,569,344	7,558,867	7,521,451	7,546,894	7,550,636	7,567,099
2009/4	7,246,940	7,621,607	7,614,360	7,696,975	7,761,473	7,733,934	7,717,266	7,613,635	7,696,250	7,758,574	7,731,036

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	5,158,814	1.0000	0	5,158,814	2,283	7,496,040	57,353	2,260	39.806	89.95	68.8%
2000/4	6,506,320	1.0000	0	6,506,320	2,841	9,568,217	66,388	2,290	42.794	98.00	68.0%
2001/4	8,494,777	1.0000	0	8,494,777	3,550	12,635,664	79,333	2,393	44.748	107.08	67.2%
2002/4	10,271,815	0.9999	0	10,270,788	4,055	15,465,198	86,106	2,533	47.093	119.28	66.4%
2003/4	9,226,631	1.0000	0	9,226,631	3,625	15,101,163	84,105	2,545	43.101	109.70	61.1%
2004/4	8,277,208	1.0000	0	8,277,208	3,318	13,979,963	79,955	2,495	41.498	103.52	59.2%
2005/4	7,790,517	1.0005	0	7,794,412	2,993	13,723,952	77,084	2,604	38.828	101.12	56.8%
2006/4	7,431,892	1.0010	0	7,439,324	2,721	13,510,209	74,722	2,734	36.415	99.56	55.1%
2007/4	7,920,568	1.0023	0	7,938,785	2,914	13,489,942	75,992	2,724	38.346	104.47	58.8%
2008/4	7,483,286	1.0084	0	7,546,146	2,682	13,300,992	75,989	2,814	35.295	99.31	56.7%
2009/4	7,246,940	1.0621	0	7,696,975	2,717	13,264,965	73,492	2,833	36.970	104.73	58.0%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Medical Benefits, Excess Medical Benefits

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount

Accident Year Ending	Age in Months 15	27	39	51	63	75	87	99	111	123	135
1999/4	906,214	896,573	879,532	857,245	845,550	835,439	836,877	836,877	836,877	836,877	836,877
2000/4	1,260,596	1,163,558	1,102,461	1,055,550	1,041,910	1,043,371	1,043,371	1,043,371	1,043,371	1,041,801	
2001/4	1,633,280	1,555,160	1,503,878	1,468,195	1,460,480	1,439,186	1,437,685	1,436,185	1,436,185		
2002/4	1,956,415	1,760,921	1,712,021	1,684,023	1,674,371	1,668,555	1,665,184	1,663,684			
2003/4	1,837,082	1,738,310	1,661,177	1,632,745	1,626,209	1,619,213	1,617,101				
2004/4	1,956,696	1,826,628	1,751,903	1,744,530	1,749,456	1,749,456					
2005/4	1,717,152	1,468,393	1,385,878	1,356,850	1,361,777						
2006/4	1,712,715	1,451,941	1,446,317	1,409,324							
2007/4	1,412,393	1,317,387	1,307,719								
2008/4	1,508,990	1,487,593									
2009/4	1,793,113										

Age-to-Age Development Factors

Accident Year Ending	Development Interval 15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	0.9894	0.9810	0.9747	0.9864	0.9880	1.0017	1.0000	1.0000	1.0000	1.0000
2000/4	0.9230	0.9475	0.9574	0.9871	1.0014	1.0000	1.0000	1.0000	0.9985	
2001/4	0.9522	0.9670	0.9763	0.9947	0.9854	0.9990	0.9990	1.0000		
2002/4	0.9001	0.9722	0.9836	0.9943	0.9965	0.9980	0.9991			
2003/4	0.9462	0.9556	0.9829	0.9960	0.9957	0.9987				
2004/4	0.9335	0.9591	0.9958	1.0028	1.0000					
2005/4	0.8551	0.9438	0.9791	1.0036						
2006/4	0.8477	0.9961	0.9744							
2007/4	0.9327	0.9927								
2008/4	0.9858									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9858	0.9927	0.9744	1.0036	1.0000	0.9987	0.9991	1.0000	0.9985	1.0000	
Age-to-Ult	0.9535	0.9672	0.9743	0.9999	0.9963	0.9963	0.9976	0.9985	0.9985	1.0000	
2-Year Avg	0.9593	0.9944	0.9768	1.0032	0.9979	0.9984	0.9991	1.0000	0.9993	1.0000	
Age-to-Ult	0.9298	0.9692	0.9747	0.9979	0.9947	0.9968	0.9984	0.9993	0.9993	1.0000	
3-Year Avg	0.9221	0.9775	0.9831	1.0008	0.9974	0.9986	0.9994	1.0000	0.9993	1.0000	
Age-to-Ult	0.8822	0.9567	0.9787	0.9955	0.9947	0.9973	0.9987	0.9993	0.9993	1.0000	
4-Year Avg	0.9053	0.9729	0.9831	0.9992	0.9944	0.9989	0.9995	1.0000	0.9993	1.0000	
Age-to-Ult	0.8583	0.9481	0.9745	0.9913	0.9921	0.9977	0.9988	0.9993	0.9993	1.0000	
All-Year Avg	0.9266	0.9683	0.9780	0.9950	0.9945	0.9995	0.9995	1.0000	0.9993	1.0000	
Age-to-Ult	0.8668	0.9355	0.9661	0.9878	0.9928	0.9983	0.9988	0.9993	0.9993	1.0000	
M3 of L5	0.9071	0.9691	0.9819	0.9978	0.9974	0.9992	0.9995	1.0000	0.9993	1.0000	
Age-to-Ult	0.8573	0.9451	0.9752	0.9932	0.9954	0.9980	0.9988	0.9993	0.9993	1.0000	
2-Year LWA	0.9602	0.9945	0.9767	1.0032	0.9979	0.9983	0.9990	1.0000	0.9992	1.0000	
Age-to-Ult	0.9304	0.9690	0.9744	0.9976	0.9944	0.9965	0.9982	0.9992	0.9992	1.0000	
3-Year LWA	0.9186	0.9769	0.9840	1.0007	0.9975	0.9985	0.9993	1.0000	0.9992	1.0000	
Age-to-Ult	0.8788	0.9567	0.9793	0.9952	0.9945	0.9970	0.9985	0.9992	0.9992	1.0000	
4-Year LWA	0.9014	0.9715	0.9837	0.9990	0.9948	0.9988	0.9994	1.0000	0.9992	1.0000	
Age-to-Ult	0.8538	0.9472	0.9750	0.9912	0.9922	0.9974	0.9986	0.9992	0.9992	1.0000	
All-Year LWA	0.9223	0.9675	0.9795	0.9960	0.9949	0.9992	0.9994	1.0000	0.9992	1.0000	
Age-to-Ult	0.8641	0.9369	0.9684	0.9887	0.9927	0.9978	0.9986	0.9992	0.9992	1.0000	
Selected	0.9221	0.9775	0.9831	1.0008	0.9974	0.9986	0.9994	1.0000	0.9993	1.0000	Tail Factor
Age-to-Ult	0.8822	0.9567	0.9787	0.9955	0.9947	0.9973	0.9987	0.9993	0.9993	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	836,877	836,877	836,877	836,877	836,877	836,877	836,877	836,877	836,877	836,877	836,877
2000/4	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801	1,041,801
2001/4	1,436,185	1,434,031	1,435,180	1,435,180	1,435,180	1,435,180	1,435,180	1,435,036	1,435,036	1,435,036	1,435,036
2002/4	1,663,684	1,661,188	1,662,519	1,662,519	1,662,519	1,662,519	1,662,519	1,662,353	1,662,353	1,662,353	1,662,353
2003/4	1,617,101	1,613,220	1,614,514	1,614,999	1,615,160	1,615,160	1,615,160	1,614,190	1,614,675	1,614,837	1,614,837
2004/4	1,749,456	1,742,983	1,743,858	1,744,732	1,745,432	1,746,482	1,745,957	1,743,333	1,744,208	1,744,907	1,745,607
2005/4	1,361,777	1,356,738	1,354,560	1,354,560	1,351,019	1,351,972	1,355,513	1,354,151	1,354,287	1,351,155	1,351,836
2006/4	1,409,324	1,409,183	1,406,364	1,402,982	1,397,063	1,392,130	1,399,741	1,405,942	1,402,559	1,396,922	1,393,399
2007/4	1,307,719	1,274,111	1,274,634	1,279,865	1,274,372	1,263,387	1,275,288	1,274,241	1,280,649	1,275,026	1,266,395
2008/4	1,487,593	1,438,800	1,441,775	1,423,180	1,410,387	1,391,643	1,405,924	1,441,478	1,423,180	1,409,048	1,393,726
2009/4	1,793,113	1,709,733	1,667,236	1,581,884	1,539,029	1,554,270	1,537,236	1,668,312	1,575,788	1,530,960	1,549,429

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	836,877	1.0000	0	836,877	403	1,206,391	42,017	2,077	9.591	19.92	69.4%
2000/4	1,041,801	1.0000	0	1,041,801	513	1,402,382	45,833	2,031	11.193	22.73	74.3%
2001/4	1,436,185	0.9993	0	1,435,180	592	1,636,864	50,376	2,424	11.752	28.49	87.7%
2002/4	1,663,684	0.9993	0	1,662,519	693	2,118,068	53,288	2,399	13.005	31.20	78.5%
2003/4	1,617,101	0.9987	0	1,614,999	686	2,395,327	53,156	2,354	12.905	30.38	67.4%
2004/4	1,749,456	0.9973	0	1,744,732	649	2,405,869	50,204	2,688	12.927	34.75	72.5%
2005/4	1,361,777	0.9947	0	1,354,560	534	2,211,835	47,605	2,537	11.217	28.45	61.2%
2006/4	1,409,324	0.9955	0	1,402,982	473	2,225,247	45,587	2,966	10.376	30.78	63.0%
2007/4	1,307,719	0.9787	0	1,279,865	407	2,224,633	45,428	3,145	8.959	28.17	57.5%
2008/4	1,487,593	0.9567	0	1,423,180	458	2,194,387	45,338	3,107	10.102	31.39	64.9%
2009/4	1,793,113	0.8822	0	1,581,884	482	2,176,488	43,798	3,282	11.005	36.12	72.7%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Uninsured Motorists - Property Damage

Paid Losses

Paid Cost and DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
1999/4	623,686	632,392	628,627	627,776	629,647	630,105	640,928	640,332	640,332	640,305	640,305
2000/4	797,386	800,689	797,621	800,724	799,237	798,976	797,511	795,052	795,052	795,052	
2001/4	836,313	843,599	841,090	842,753	837,128	832,365	831,039	830,395	827,089		
2002/4	806,302	808,309	810,034	820,559	815,155	810,785	806,769	801,700			
2003/4	653,753	638,728	652,507	652,893	647,511	637,692	630,125				
2004/4	514,979	515,215	515,838	495,990	486,597	479,873					
2005/4	492,912	502,463	499,245	499,121	494,736						
2006/4	457,477	449,342	445,620	441,510							
2007/4	377,120	373,657	385,088								
2008/4	467,853	469,481									
2009/4	407,763										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	1.0140	0.9940	0.9986	1.0030	1.0007	1.0172	0.9991	1.0000	1.0000	1.0000
2000/4	1.0041	0.9962	1.0039	0.9981	0.9997	0.9982	0.9969	1.0000	1.0000	
2001/4	1.0087	0.9970	1.0020	0.9933	0.9943	0.9984	0.9992	0.9960		
2002/4	1.0025	1.0021	1.0130	0.9934	0.9946	0.9950	0.9937			
2003/4	0.9770	1.0216	1.0006	0.9918	0.9848	0.9881				
2004/4	1.0005	1.0012	0.9615	0.9811	0.9862					
2005/4	1.0194	0.9936	0.9998	0.9912						
2006/4	0.9822	0.9917	0.9908							
2007/4	0.9908	1.0306								
2008/4	1.0035									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0035	1.0306	0.9908	0.9912	0.9862	0.9881	0.9937	0.9960	1.0000	1.0000	
Age-to-Ult	0.9795	0.9761	0.9471	0.9559	0.9644	0.9779	0.9897	0.9960	1.0000	1.0000	
2-Year Avg	0.9972	1.0112	0.9953	0.9862	0.9855	0.9916	0.9965	0.9980	1.0000	1.0000	
Age-to-Ult	0.9619	0.9646	0.9539	0.9584	0.9718	0.9861	0.9945	0.9980	1.0000	1.0000	
3-Year Avg	0.9922	1.0053	0.9840	0.9880	0.9885	0.9938	0.9966	0.9987	1.0000	1.0000	
Age-to-Ult	0.9480	0.9555	0.9505	0.9660	0.9777	0.9891	0.9953	0.9987	1.0000	1.0000	
4-Year Avg	0.9990	1.0043	0.9882	0.9894	0.9900	0.9949	0.9972	0.9987	1.0000	1.0000	
Age-to-Ult	0.9621	0.9631	0.9590	0.9705	0.9809	0.9908	0.9959	0.9987	1.0000	1.0000	
All-Year Avg	1.0003	1.0031	0.9963	0.9931	0.9934	0.9994	0.9972	0.9987	1.0000	1.0000	
Age-to-Ult	0.9816	0.9813	0.9783	0.9819	0.9887	0.9953	0.9959	0.9987	1.0000	1.0000	
M3 of L5	0.9983	1.0055	0.9971	0.9921	0.9917	0.9972	0.9972	0.9987	1.0000	1.0000	
Age-to-Ult	0.9780	0.9797	0.9743	0.9771	0.9849	0.9931	0.9959	0.9987	1.0000	1.0000	
2-Year LWA	0.9978	1.0094	0.9955	0.9862	0.9854	0.9920	0.9965	0.9980	1.0000	1.0000	
Age-to-Ult	0.9613	0.9634	0.9544	0.9587	0.9721	0.9865	0.9945	0.9980	1.0000	1.0000	
3-Year LWA	0.9923	1.0034	0.9835	0.9884	0.9893	0.9943	0.9966	0.9985	1.0000	1.0000	
Age-to-Ult	0.9472	0.9546	0.9514	0.9674	0.9788	0.9894	0.9951	0.9985	1.0000	1.0000	
4-Year LWA	0.9998	1.0028	0.9888	0.9900	0.9908	0.9953	0.9971	0.9985	1.0000	1.0000	
Age-to-Ult	0.9636	0.9638	0.9611	0.9720	0.9818	0.9909	0.9956	0.9985	1.0000	1.0000	
All-Year LWA	1.0010	1.0020	0.9982	0.9937	0.9940	0.9990	0.9971	0.9985	1.0000	1.0000	
Age-to-Ult	0.9836	0.9826	0.9806	0.9824	0.9886	0.9946	0.9956	0.9985	1.0000	1.0000	
Selected	0.9922	1.0053	0.9840	0.9880	0.9885	0.9938	0.9966	0.9987	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9480	0.9555	0.9505	0.9660	0.9777	0.9891	0.9953	0.9987	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	640,305	640,305	640,305	640,305	640,305	640,305	640,305	640,305	640,305	640,305	640,305
2000/4	795,052	795,052	795,052	795,052	795,052	795,052	795,052	795,052	795,052	795,052	795,052
2001/4	827,089	827,089	827,089	827,089	827,089	827,089	827,089	827,089	827,089	827,089	827,089
2002/4	801,700	798,493	800,097	800,658	800,658	800,658	800,658	800,097	800,497	800,497	800,497
2003/4	630,125	623,635	626,659	627,163	627,541	627,541	627,541	626,659	627,037	627,352	627,352
2004/4	479,873	469,268	473,203	474,642	475,458	477,618	476,562	473,395	474,786	475,506	477,282
2005/4	494,736	477,123	480,784	483,703	485,287	489,145	487,265	480,933	484,248	485,732	489,096
2006/4	441,510	422,039	423,143	426,499	428,485	433,519	431,399	423,276	427,117	429,148	433,739
2007/4	385,088	364,717	367,335	366,026	369,299	376,732	375,191	367,528	366,373	370,108	377,617
2008/4	469,481	458,260	452,861	448,589	452,157	460,702	459,951	452,298	448,167	452,486	461,312
2009/4	407,763	399,404	392,227	386,559	392,309	400,260	398,792	391,983	386,233	392,920	401,076

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	640,305	1.0000	0	640,305	443	347,331	52,696	1,445	8.407	12.15	184.4%
2000/4	795,052	1.0000	0	795,052	579	519,412	59,900	1,373	9.666	13.27	153.1%
2001/4	827,089	1.0000	0	827,089	753	795,299	68,753	1,098	10.952	12.03	104.0%
2002/4	801,700	0.9987	0	800,658	745	1,234,069	72,932	1,075	10.215	10.98	64.9%
2003/4	630,125	0.9953	0	627,163	730	1,328,657	71,967	859	10.144	8.71	47.2%
2004/4	479,873	0.9891	0	474,642	642	1,304,209	68,443	739	9.380	6.93	36.4%
2005/4	494,736	0.9777	0	483,703	633	1,089,810	65,494	764	9.665	7.39	44.4%
2006/4	441,510	0.9660	0	426,499	575	1,167,736	63,306	742	9.083	6.74	36.5%
2007/4	385,088	0.9505	0	366,026	624	1,244,171	63,654	587	9.803	5.75	29.4%
2008/4	469,481	0.9555	0	448,589	573	1,238,216	63,560	783	9.015	7.06	36.2%
2009/4	407,763	0.9480	0	386,559	586	1,229,547	61,750	660	9.490	6.26	31.4%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100000

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
1999/4	696,899	855,185	1,028,504	1,108,216	1,168,338	1,171,656	1,167,111	1,167,111	1,167,111	1,167,111	1,167,111
2000/4	594,393	926,774	1,109,178	1,191,733	1,211,307	1,202,725	1,206,417	1,218,067	1,216,549	1,216,547	
2001/4	767,028	1,214,645	1,361,587	1,430,969	1,432,361	1,430,584	1,454,687	1,428,887	1,428,487		
2002/4	1,052,495	1,257,197	1,432,136	1,493,411	1,548,554	1,571,604	1,540,937	1,540,937			
2003/4	1,006,442	1,441,570	1,629,295	1,751,030	1,752,566	1,723,631	1,697,903				
2004/4	773,032	1,285,974	1,326,328	1,454,288	1,531,401	1,546,713					
2005/4	1,286,571	1,286,208	1,377,134	1,412,625	1,394,663						
2006/4	781,416	1,029,515	1,014,536	1,043,134							
2007/4	1,139,200	1,333,547	1,329,922								
2008/4	1,007,718	1,183,516									
2009/4	1,288,621										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	1.2271	1.2027	1.0775	1.0543	1.0028	0.9961	1.0000	1.0000	1.0000	1.0000
2000/4	1.5592	1.1968	1.0744	1.0164	0.9929	1.0031	1.0097	0.9988	1.0000	
2001/4	1.5836	1.1210	1.0510	1.0010	0.9988	1.0168	0.9823	0.9997		
2002/4	1.1945	1.1392	1.0428	1.0369	1.0149	0.9805	1.0000			
2003/4	1.4323	1.1302	1.0747	1.0009	0.9835	0.9851				
2004/4	1.6635	1.0314	1.0965	1.0530	1.0100					
2005/4	0.9997	1.0707	1.0258	0.9873						
2006/4	1.3175	0.9855	1.0282							
2007/4	1.1706	0.9973								
2008/4	1.1745									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.1745	0.9973	1.0282	0.9873	1.0100	0.9851	1.0000	0.9997	1.0000	1.0000	
Age-to-Ult	1.1827	1.0070	1.0097	0.9820	0.9946	0.9848	0.9997	0.9997	1.0000	1.0000	
2-Year Avg	1.1726	0.9914	1.0270	1.0202	0.9968	0.9828	0.9912	0.9993	1.0000	1.0000	
Age-to-Ult	1.1820	1.0080	1.0167	0.9900	0.9704	0.9735	0.9905	0.9993	1.0000	1.0000	
3-Year Avg	1.2209	1.0178	1.0502	1.0137	1.0028	0.9941	0.9973	0.9995	1.0000	1.0000	
Age-to-Ult	1.3145	1.0767	1.0579	1.0073	0.9937	0.9909	0.9968	0.9995	1.0000	1.0000	
4-Year Avg	1.1656	1.0212	1.0563	1.0195	1.0018	0.9964	0.9980	0.9995	1.0000	1.0000	
Age-to-Ult	1.2763	1.0950	1.0723	1.0151	0.9957	0.9939	0.9975	0.9995	1.0000	1.0000	
All-Year Avg	1.3323	1.0972	1.0589	1.0214	1.0005	0.9963	0.9980	0.9995	1.0000	1.0000	
Age-to-Ult	1.5720	1.1799	1.0754	1.0156	0.9943	0.9938	0.9975	0.9995	1.0000	1.0000	
M3 of L5	1.2209	1.0331	1.0486	1.0129	1.0006	0.9948	0.9980	0.9995	1.0000	1.0000	
Age-to-Ult	1.3302	1.0895	1.0546	1.0057	0.9929	0.9923	0.9975	0.9995	1.0000	1.0000	
2-Year LWA	1.1724	0.9921	1.0268	1.0206	0.9959	0.9829	0.9914	0.9993	1.0000	1.0000	
Age-to-Ult	1.1821	1.0083	1.0163	0.9898	0.9698	0.9738	0.9907	0.9993	1.0000	1.0000	
3-Year LWA	1.2111	1.0198	1.0517	1.0131	1.0020	0.9932	0.9966	0.9995	1.0000	1.0000	
Age-to-Ult	1.3045	1.0771	1.0562	1.0043	0.9913	0.9893	0.9961	0.9995	1.0000	1.0000	
4-Year LWA	1.1466	1.0228	1.0587	1.0190	1.0012	0.9952	0.9974	0.9995	1.0000	1.0000	
Age-to-Ult	1.2567	1.0960	1.0716	1.0122	0.9933	0.9921	0.9969	0.9995	1.0000	1.0000	
All-Year LWA	1.2975	1.0920	1.0590	1.0200	1.0003	0.9953	0.9974	0.9995	1.0000	1.0000	
Age-to-Ult	1.5190	1.1707	1.0721	1.0124	0.9925	0.9922	0.9969	0.9995	1.0000	1.0000	
Selected	1.2209	1.0178	1.0502	1.0137	1.0028	0.9941	0.9973	0.9995	1.0000	1.0000	Tail Factor
Age-to-Ult	1.3145	1.0767	1.0579	1.0073	0.9937	0.9909	0.9968	0.9995	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	1,167,111	1,670,160	1,670,160	1,670,160	1,670,160	1,670,160	1,670,160	1,670,160	1,670,160	1,670,160	1,670,160
2000/4	1,216,547	1,339,659	1,339,659	1,339,659	1,339,659	1,339,659	1,339,659	1,339,659	1,339,659	1,339,659	1,339,659
2001/4	1,428,487	2,005,213	2,005,213	2,005,213	2,005,213	2,005,213	2,005,213	2,005,213	2,005,213	2,005,213	2,005,213
2002/4	1,540,937	1,800,053	1,799,436	1,799,745	1,799,745	1,799,745	1,799,745	1,799,436	1,799,745	1,799,745	1,799,745
2003/4	1,697,903	2,172,789	2,157,168	2,167,865	2,169,053	2,169,053	2,169,053	2,157,508	2,166,676	2,168,035	2,168,035
2004/4	1,546,713	1,523,203	1,505,725	1,532,638	1,537,278	1,537,123	1,534,803	1,506,189	1,530,163	1,534,494	1,534,649
2005/4	1,394,663	1,591,967	1,558,216	1,590,712	1,593,501	1,591,548	1,589,596	1,557,379	1,587,364	1,590,154	1,589,038
2006/4	1,043,134	1,327,771	1,336,116	1,354,162	1,362,298	1,362,820	1,352,493	1,335,907	1,351,032	1,359,273	1,359,482
2007/4	1,329,922	2,148,690	2,158,000	2,212,792	2,231,943	2,236,066	2,208,404	2,157,468	2,210,532	2,231,012	2,231,677
2008/4	1,183,516	1,291,930	1,293,113	1,374,421	1,396,079	1,496,560	1,389,570	1,293,468	1,374,894	1,397,263	1,485,671
2009/4	1,288,621	1,624,659	1,623,757	1,794,499	1,745,274	2,126,319	1,814,731	1,623,886	1,781,613	1,720,017	2,058,022

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	1,167,111	1.0000	503,049	1,670,160	83	2,384,480	93,971	20,122	0.883	17.77	70.0%
2000/4	1,216,547	1.0000	123,112	1,339,659	122	2,666,611	106,100	10,981	1.150	12.63	50.2%
2001/4	1,428,487	1.0000	576,726	2,005,213	145	3,177,636	120,593	13,829	1.202	16.63	63.1%
2002/4	1,540,937	0.9995	259,578	1,799,745	175	3,447,645	128,173	10,284	1.365	14.04	52.2%
2003/4	1,697,903	0.9968	475,395	2,167,865	200	3,536,943	127,299	10,839	1.571	17.03	61.3%
2004/4	1,546,713	0.9909	0	1,532,638	154	3,743,780	121,188	9,952	1.271	12.65	40.9%
2005/4	1,394,663	0.9937	204,835	1,590,712	143	3,643,843	116,288	11,124	1.230	13.68	43.7%
2006/4	1,043,134	1.0073	303,413	1,354,162	128	3,436,221	112,812	10,579	1.135	12.00	39.4%
2007/4	1,329,922	1.0579	805,868	2,212,792	137	3,388,599	113,727	16,152	1.205	19.46	65.3%
2008/4	1,183,516	1.0767	100,129	1,374,421	124	3,375,356	113,720	11,084	1.090	12.09	40.7%
2009/4	1,288,621	1.3145	100,607	1,794,499	105	3,358,674	110,671	17,090	0.949	16.21	53.4%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Comprehensive

Paid Losses

Paid Cost and DCC Expense Amount, Excluding Catastrophes

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
1999/4	2,733,532	2,734,132	2,728,699	2,714,064	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364
2000/4	2,920,461	2,969,471	2,971,370	2,974,938	2,975,739	2,973,477	2,972,924	2,973,366	2,973,366	2,973,366	
2001/4	3,698,745	3,737,785	3,751,915	3,752,589	3,756,339	3,755,215	3,754,265	3,753,915	3,753,243		
2002/4	3,660,186	3,682,758	3,687,178	3,701,310	3,701,110	3,702,741	3,703,625	3,703,786			
2003/4	4,485,272	4,485,456	4,492,673	4,493,562	4,507,767	4,510,116	4,508,857				
2004/4	3,537,747	3,556,853	3,557,453	3,563,055	3,563,434	3,568,976					
2005/4	3,279,150	3,284,921	3,288,589	3,282,410	3,282,425						
2006/4	2,767,992	2,774,938	2,779,442	2,776,149							
2007/4	2,938,887	2,990,351	2,991,982								
2008/4	3,127,398	3,137,006									
2009/4	4,783,476										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	1.0002	0.9980	0.9946	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000/4	1.0168	1.0006	1.0012	1.0003	0.9992	0.9998	1.0001	1.0000	1.0000	
2001/4	1.0106	1.0038	1.0002	1.0010	0.9997	0.9997	0.9999	0.9998		
2002/4	1.0062	1.0012	1.0038	0.9999	1.0004	1.0002	1.0000			
2003/4	1.0000	1.0016	1.0002	1.0032	1.0005	0.9997				
2004/4	1.0054	1.0002	1.0016	1.0001	1.0016					
2005/4	1.0018	1.0011	0.9981	1.0000						
2006/4	1.0025	1.0016	0.9988							
2007/4	1.0175	1.0005								
2008/4	1.0031									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0031	1.0005	0.9988	1.0000	1.0016	0.9997	1.0000	0.9998	1.0000	1.0000	
Age-to-Ult	1.0035	1.0004	0.9999	1.0011	1.0011	0.9995	0.9998	0.9998	1.0000	1.0000	
2-Year Avg	1.0103	1.0011	0.9985	1.0001	1.0011	1.0000	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0110	1.0007	0.9996	1.0011	1.0010	0.9999	0.9999	0.9999	1.0000	1.0000	
3-Year Avg	1.0077	1.0011	0.9995	1.0011	1.0008	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0100	1.0023	1.0012	1.0017	1.0006	0.9998	0.9999	0.9999	1.0000	1.0000	
4-Year Avg	1.0062	1.0009	0.9997	1.0008	1.0006	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0080	1.0018	1.0009	1.0012	1.0004	0.9998	0.9999	0.9999	1.0000	1.0000	
All-Year Avg	1.0064	1.0010	0.9998	1.0007	1.0002	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0079	1.0015	1.0005	1.0007	1.0000	0.9998	0.9999	0.9999	1.0000	1.0000	
M3 of L5	1.0037	1.0011	1.0002	1.0004	1.0002	0.9998	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0053	1.0016	1.0005	1.0003	0.9999	0.9997	0.9999	0.9999	1.0000	1.0000	
2-Year LWA	1.0101	1.0011	0.9984	1.0001	1.0010	1.0000	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0106	1.0005	0.9994	1.0010	1.0009	0.9999	0.9999	0.9999	1.0000	1.0000	
3-Year LWA	1.0077	1.0011	0.9996	1.0013	1.0008	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0103	1.0026	1.0015	1.0019	1.0006	0.9998	0.9999	0.9999	1.0000	1.0000	
4-Year LWA	1.0061	1.0008	0.9998	1.0010	1.0005	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0080	1.0019	1.0011	1.0013	1.0003	0.9998	0.9999	0.9999	1.0000	1.0000	
All-Year LWA	1.0062	1.0011	1.0000	1.0008	1.0003	0.9999	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0082	1.0020	1.0009	1.0009	1.0001	0.9998	0.9999	0.9999	1.0000	1.0000	
Selected	1.0077	1.0011	0.9995	1.0011	1.0008	0.9999	1.0000	0.9999	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0100	1.0023	1.0012	1.0017	1.0006	0.9998	0.9999	0.9999	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364	2,715,364
2000/4	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366	2,973,366
2001/4	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243	3,753,243
2002/4	3,703,786	3,703,045	3,703,416	3,703,416	3,703,416	3,703,416	3,703,416	3,703,416	3,703,416	3,703,416	3,703,416
2003/4	4,508,857	4,507,955	4,508,406	4,508,406	4,508,406	4,508,406	4,508,406	4,508,406	4,508,406	4,508,406	4,508,406
2004/4	3,568,976	3,567,192	3,568,619	3,568,262	3,568,262	3,568,262	3,567,905	3,568,619	3,568,262	3,568,262	3,568,262
2005/4	3,282,425	3,286,036	3,285,707	3,284,394	3,283,738	3,282,425	3,282,097	3,285,379	3,284,394	3,283,410	3,282,753
2006/4	2,776,149	2,779,203	2,779,203	2,780,868	2,779,480	2,778,092	2,776,982	2,778,925	2,781,424	2,779,758	2,778,648
2007/4	2,991,982	2,991,683	2,990,785	2,995,572	2,994,675	2,993,478	2,993,478	2,990,187	2,996,470	2,995,273	2,994,675
2008/4	3,137,006	3,138,261	3,139,202	3,144,221	3,142,653	3,141,712	3,142,025	3,138,575	3,145,162	3,142,966	3,143,280
2009/4	4,783,476	4,800,218	4,836,094	4,831,311	4,821,744	4,821,265	4,808,828	4,834,181	4,832,746	4,821,744	4,822,701

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	2,715,364	1.0000	0	2,715,364	4,005	5,122,375	42,451	678	94.344	63.96	53.0%
2000/4	2,973,366	1.0000	0	2,973,366	4,235	5,564,924	47,495	702	89.167	62.60	53.4%
2001/4	3,753,243	1.0000	0	3,753,243	4,944	6,594,389	54,027	759	91.510	69.47	56.9%
2002/4	3,703,786	0.9999	0	3,703,416	4,977	7,487,502	58,317	744	85.344	63.50	49.5%
2003/4	4,508,857	0.9999	0	4,508,406	5,068	8,278,357	58,659	890	86.398	76.86	54.5%
2004/4	3,568,976	0.9998	0	3,568,262	4,191	8,191,192	56,390	851	74.322	63.28	43.6%
2005/4	3,282,425	1.0006	0	3,284,394	3,695	8,104,029	53,955	889	68.483	60.87	40.5%
2006/4	2,776,149	1.0017	0	2,780,868	3,468	7,731,803	52,012	802	66.677	53.47	36.0%
2007/4	2,991,982	1.0012	0	2,995,572	3,278	7,653,566	52,390	914	62.569	57.18	39.1%
2008/4	3,137,006	1.0023	0	3,144,221	3,093	7,592,803	52,054	1,017	59.419	60.40	41.4%
2009/4	4,783,476	1.0100	0	4,831,311	3,686	7,305,376	49,559	1,311	74.376	97.49	66.1%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Collision

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months 15	27	39	51	63	75	87	99	111	123	135
1999/4	5,911,546	5,805,804	5,779,114	5,768,083	5,770,303	5,770,303	5,769,743	5,769,493	5,769,493	5,769,493	5,769,392
2000/4	8,111,912	7,949,822	7,927,238	7,936,837	7,935,004	7,927,981	7,933,686	7,953,665	7,954,288	7,954,259	
2001/4	10,104,527	9,978,986	9,980,276	9,975,037	9,979,087	9,969,184	9,968,837	9,967,952	9,967,902		
2002/4	11,861,467	11,735,333	11,730,876	11,720,603	11,713,599	11,714,792	11,706,933	11,702,223			
2003/4	11,465,975	11,353,369	11,344,924	11,333,373	11,318,946	11,301,807	11,287,363				
2004/4	10,985,774	10,900,418	10,883,842	10,877,226	10,865,217	10,859,117					
2005/4	9,941,398	9,857,572	9,849,330	9,837,869	9,824,575						
2006/4	9,509,652	9,471,364	9,451,040	9,446,965							
2007/4	10,587,948	10,497,254	10,476,673								
2008/4	10,602,666	10,526,346									
2009/4	9,896,307										

Age-to-Age Development Factors

Accident Year Ending	Development Interval 15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	0.9821	0.9954	0.9981	1.0004	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000
2000/4	0.9800	0.9972	1.0012	0.9998	0.9991	1.0007	1.0025	1.0001	1.0000	
2001/4	0.9876	1.0001	0.9995	1.0004	0.9990	1.0000	0.9999	1.0000		
2002/4	0.9894	0.9996	0.9991	0.9994	1.0001	0.9993	0.9996			
2003/4	0.9902	0.9993	0.9990	0.9987	0.9985	0.9987				
2004/4	0.9922	0.9985	0.9994	0.9989	0.9994					
2005/4	0.9916	0.9992	0.9988	0.9986						
2006/4	0.9960	0.9979	0.9996							
2007/4	0.9914	0.9980								
2008/4	0.9928									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9928	0.9980	0.9996	0.9986	0.9994	0.9987	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9867	0.9939	0.9959	0.9963	0.9977	0.9983	0.9996	1.0000	1.0000	1.0000	
2-Year Avg	0.9921	0.9980	0.9992	0.9988	0.9990	0.9990	0.9998	1.0001	1.0000	1.0000	
Age-to-Ult	0.9860	0.9939	0.9959	0.9967	0.9979	0.9989	0.9999	1.0001	1.0000	1.0000	
3-Year Avg	0.9934	0.9984	0.9993	0.9987	0.9993	0.9993	1.0007	1.0000	1.0000	1.0000	
Age-to-Ult	0.9891	0.9957	0.9973	0.9980	0.9993	1.0000	1.0007	1.0000	1.0000	1.0000	
4-Year Avg	0.9930	0.9984	0.9992	0.9989	0.9993	0.9997	1.0005	1.0000	1.0000	1.0000	
Age-to-Ult	0.9890	0.9960	0.9976	0.9984	0.9995	1.0002	1.0005	1.0000	1.0000	1.0000	
All-Year Avg	0.9893	0.9984	0.9993	0.9995	0.9994	0.9997	1.0005	1.0000	1.0000	1.0000	
Age-to-Ult	0.9861	0.9968	0.9984	0.9991	0.9996	1.0002	1.0005	1.0000	1.0000	1.0000	
M3 of L5	0.9922	0.9986	0.9992	0.9990	0.9992	0.9997	1.0005	1.0000	1.0000	1.0000	
Age-to-Ult	0.9884	0.9962	0.9976	0.9984	0.9994	1.0002	1.0005	1.0000	1.0000	1.0000	
2-Year LWA	0.9921	0.9980	0.9992	0.9988	0.9990	0.9990	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	0.9858	0.9937	0.9957	0.9965	0.9977	0.9987	0.9997	1.0000	1.0000	1.0000	
3-Year LWA	0.9933	0.9984	0.9993	0.9988	0.9993	0.9993	1.0005	1.0000	1.0000	1.0000	
Age-to-Ult	0.9889	0.9956	0.9972	0.9979	0.9991	0.9998	1.0005	1.0000	1.0000	1.0000	
4-Year LWA	0.9929	0.9984	0.9992	0.9989	0.9993	0.9996	1.0004	1.0000	1.0000	1.0000	
Age-to-Ult	0.9887	0.9958	0.9974	0.9982	0.9993	1.0000	1.0004	1.0000	1.0000	1.0000	
All-Year LWA	0.9898	0.9986	0.9993	0.9994	0.9993	0.9996	1.0004	1.0000	1.0000	1.0000	
Age-to-Ult	0.9864	0.9966	0.9980	0.9987	0.9993	1.0000	1.0004	1.0000	1.0000	1.0000	
Selected	0.9934	0.9984	0.9993	0.9987	0.9993	0.9993	1.0007	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9891	0.9957	0.9973	0.9980	0.9993	1.0000	1.0007	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392	5,769,392
2000/4	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259	7,954,259
2001/4	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902	9,967,902
2002/4	11,702,223	11,702,223	11,703,393	11,702,223	11,702,223	11,702,223	11,702,223	11,702,223	11,702,223	11,702,223	11,702,223
2003/4	11,287,363	11,282,848	11,286,234	11,295,264	11,293,007	11,293,007	11,293,007	11,283,977	11,293,007	11,291,878	11,291,878
2004/4	10,859,117	10,840,657	10,847,172	10,859,117	10,861,289	10,861,289	10,861,289	10,845,000	10,856,945	10,859,117	10,859,117
2005/4	9,824,575	9,801,978	9,803,943	9,817,698	9,819,663	9,820,645	9,818,680	9,801,978	9,815,733	9,817,698	9,817,698
2006/4	9,446,965	9,412,011	9,415,790	9,428,071	9,431,850	9,438,463	9,431,850	9,413,901	9,427,126	9,429,960	9,434,684
2007/4	10,476,673	10,433,719	10,433,719	10,448,386	10,451,529	10,459,910	10,451,529	10,431,623	10,447,338	10,449,434	10,455,720
2008/4	10,526,346	10,462,135	10,462,135	10,481,083	10,484,241	10,492,662	10,486,346	10,460,030	10,480,030	10,482,135	10,490,556
2009/4	9,896,307	9,764,686	9,757,759	9,788,437	9,787,448	9,758,748	9,781,510	9,755,779	9,786,458	9,784,479	9,761,717

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	5,769,392	1.0000	0	5,769,392	2,224	10,210,204	41,554	2,594	53.521	138.84	56.5%
2000/4	7,954,259	1.0000	0	7,954,259	2,854	10,680,572	46,668	2,787	61.155	170.44	74.5%
2001/4	9,967,902	1.0000	0	9,967,902	3,481	13,344,533	53,269	2,864	65.348	187.12	74.7%
2002/4	11,702,223	1.0000	0	11,702,223	3,970	15,863,956	57,619	2,948	68.901	203.10	73.8%
2003/4	11,287,363	1.0007	0	11,295,264	3,854	17,617,534	57,985	2,931	66.465	194.80	64.1%
2004/4	10,859,117	1.0000	0	10,859,117	3,654	18,006,746	55,726	2,972	65.571	194.87	60.3%
2005/4	9,824,575	0.9993	0	9,817,698	3,193	17,249,131	53,313	3,075	59.892	184.15	56.9%
2006/4	9,446,965	0.9980	0	9,428,071	3,050	16,801,304	51,391	3,091	59.349	183.46	56.1%
2007/4	10,476,673	0.9973	0	10,448,386	3,274	17,057,458	51,768	3,191	63.244	201.83	61.3%
2008/4	10,526,346	0.9957	0	10,481,083	3,209	17,473,853	51,415	3,266	62.414	203.85	60.0%
2009/4	9,896,307	0.9891	0	9,788,437	3,241	17,682,964	48,893	3,020	66.288	200.20	55.4%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending December 31, 2009
With 5 Quarters of Development as of March 31, 2010
Loss of Use

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months 15	27	39	51	63	75	87	99	111	123	135
1999/4	114,376	115,656	115,731	115,731	115,731	115,731	115,731	115,731	115,731	115,731	115,731
2000/4	195,943	197,128	197,193	198,122	198,122	198,122	198,122	198,122	198,122	198,122	
2001/4	281,124	280,383	280,009	279,875	279,748	279,898	279,757	279,757	279,757		
2002/4	367,197	365,945	365,485	365,287	365,112	365,212	365,212	365,212			
2003/4	360,055	356,802	357,162	357,034	357,034	357,034	357,134				
2004/4	341,939	338,232	337,382	337,175	337,141	337,141					
2005/4	290,686	288,435	288,466	287,936	287,636						
2006/4	293,667	292,897	293,442	293,442							
2007/4	362,220	363,535	363,624								
2008/4	419,601	419,257									
2009/4	445,039										

Age-to-Age Development Factors

Accident Year Ending	Development Interval 15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
1999/4	1.0112	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2000/4	1.0060	1.0003	1.0047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001/4	0.9974	0.9987	0.9995	0.9995	1.0005	0.9995	1.0000	1.0000		
2002/4	0.9966	0.9987	0.9995	0.9995	1.0003	1.0000	1.0000			
2003/4	0.9910	1.0010	0.9996	1.0000	1.0000	1.0003				
2004/4	0.9892	0.9975	0.9994	0.9999	1.0000					
2005/4	0.9923	1.0001	0.9982	0.9990						
2006/4	0.9974	1.0019	1.0000							
2007/4	1.0036	1.0002								
2008/4	0.9992									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9992	1.0002	1.0000	0.9990	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9987	0.9995	0.9993	0.9993	1.0003	1.0003	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0014	1.0011	0.9991	0.9995	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0013	0.9999	0.9988	0.9997	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0001	1.0007	0.9992	0.9996	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9996	0.9995	0.9988	0.9996	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	0.9981	0.9999	0.9993	0.9996	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9971	0.9990	0.9991	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9984	0.9999	1.0001	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9982	0.9998	0.9999	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9963	1.0004	0.9995	0.9996	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9959	0.9996	0.9992	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0012	1.0010	0.9991	0.9995	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0009	0.9997	0.9987	0.9996	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0002	1.0007	0.9992	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9999	0.9997	0.9990	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	0.9985	0.9999	0.9993	0.9996	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9975	0.9990	0.9991	0.9998	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9972	0.9998	0.9999	0.9997	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9968	0.9996	0.9998	0.9999	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0001	1.0007	0.9992	0.9996	1.0001	0.9999	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9996	0.9995	0.9988	0.9996	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 3/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
1999/4	115,731	115,731	115,731	115,731	115,731	115,731	115,731	115,731	115,731	115,731	115,731
2000/4	198,122	198,122	198,122	198,122	198,122	198,122	198,122	198,122	198,122	198,122	198,122
2001/4	279,757	279,757	279,757	279,757	279,757	279,757	279,757	279,757	279,757	279,757	279,757
2002/4	365,212	365,212	365,212	365,212	365,212	365,212	365,212	365,212	365,212	365,212	365,212
2003/4	357,134	357,134	357,134	357,134	357,134	357,134	357,134	357,134	357,134	357,134	357,134
2004/4	337,141	337,242	337,208	337,107	337,141	337,141	337,141	337,175	337,141	337,141	337,141
2005/4	287,636	287,722	287,694	287,636	287,694	287,665	287,665	287,665	287,665	287,694	287,694
2006/4	293,442	293,237	293,354	293,325	293,383	293,383	293,354	293,325	293,383	293,383	293,413
2007/4	363,624	363,369	363,188	363,188	363,297	363,588	363,333	363,151	363,260	363,297	363,551
2008/4	419,257	419,047	419,215	419,047	418,838	419,173	419,089	419,131	419,131	418,838	419,089
2009/4	445,039	444,460	445,618	444,861	443,748	444,238	443,214	445,440	444,994	443,926	443,615

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 3/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
1999/4	115,731	1.0000	0	115,731	467	158,214	10,532	248	44.341	10.99	73.1%
2000/4	198,122	1.0000	0	198,122	737	212,679	13,461	269	54.751	14.72	93.2%
2001/4	279,757	1.0000	0	279,757	1,077	299,092	17,629	260	61.093	15.87	93.5%
2002/4	365,212	1.0000	0	365,212	1,393	396,311	21,547	262	64.649	16.95	92.2%
2003/4	357,134	1.0000	0	357,134	1,397	487,891	22,777	256	61.334	15.68	73.2%
2004/4	337,141	0.9999	0	337,107	1,362	575,813	21,715	248	62.722	15.52	58.5%
2005/4	287,636	1.0000	0	287,636	1,142	546,107	20,915	252	54.602	13.75	52.7%
2006/4	293,442	0.9996	0	293,325	1,121	544,825	20,631	262	54.336	14.22	53.8%
2007/4	363,624	0.9988	0	363,188	1,291	591,566	21,642	281	59.653	16.78	61.4%
2008/4	419,257	0.9995	0	419,047	1,397	643,411	22,713	300	61.507	18.45	65.1%
2009/4	445,039	0.9996	0	444,861	1,460	697,281	22,385	305	65.222	19.87	63.8%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Catastrophe Load
Comprehensive

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
2001/1	155,973	3,052,101	1.000	0.051	0.051	0.000	0	0.000
2002/1	179,364	3,693,623	1.000	0.049	0.049	0.000	0	0.000
2003/1	1,635,164	3,693,720	1.000	0.443	0.443	0.000	0	0.000
2004/1	177,229	4,566,704	1.000	0.039	0.039	0.000	0	0.000
2005/1	763,661	3,481,581	1.000	0.219	0.219	0.000	0	0.000
2006/1	960,024	3,327,054	1.000	0.289	0.289	0.000	0	0.000
2007/1	390,287	2,751,931	1.000	0.142	0.142	0.000	0	0.000
2008/1	206,672	3,052,987	1.000	0.068	0.068	0.000	0	0.000
2009/1	3,229,779	3,390,896	1.000	0.952	0.500	0.452	0	0.000
2010/1	293,265	4,584,043	1.000	0.064	0.064	0.000	0	0.000
				Average	0.186		Total	0.000

Selected Catastrophe Load = 1.000 + 0.186 + 0.000 = 1.186

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Bodily Injury

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2004/2	8,366	13.817	10,117	9.714
2004/3	8,066	13.201	10,351	9.567
2004/4	8,287	12.346	10,603	9.479
2005/1	8,840	12.170	10,634	9.489
2005/2	8,664	11.466	10,305	9.492
2005/3	9,863	10.895	10,201	9.323
2005/4	10,154	10.888	10,265	9.170
2006/1	9,634	10.751	10,465	9.103
2006/2	9,925	10.406	10,945	8.918
2006/3	9,296	10.417	11,085	8.897
2006/4	9,089	10.301	11,067	8.997
2007/1	9,033	10.555	11,171	8.956
2007/2	9,097	10.911	11,192	8.881
2007/3	8,828	10.620	11,408	8.799
2007/4	8,988	10.373	11,892	8.593
2008/1	9,790	9.918	12,075	8.478
2008/2	9,811	9.690	12,335	8.441
2008/3	10,591	9.638	12,776	8.314
2008/4	11,427	9.464	13,051	8.290
2009/1	11,742	9.156	13,225	8.159
2009/2	12,046	9.139	13,510	8.278
2009/3	12,152	9.489	13,709	8.476
2009/4	11,794	9.799	13,628	8.469
2010/1	11,291	9.875	13,754	8.572

* Large losses capped at 100000, State data removed from Companywide
** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, Mississippi, Nebraska, Rhode Island, South Dakota, Alabama, Iowa, North Carolina, South Carolina, Vermont, Ohio, Virginia, Wisconsin, California, Colorado, Connecticut, Idaho, Missouri, Georgia, Indiana, Montana, Maine, West Virginia

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Property Damage

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2004/2	2,588	43.056	2,397	36.398
2004/3	2,607	42.565	2,409	36.159
2004/4	2,532	41.723	2,402	36.008
2005/1	2,523	40.685	2,407	35.838
2005/2	2,521	40.181	2,411	35.753
2005/3	2,512	39.621	2,416	35.743
2005/4	2,529	38.945	2,429	35.405
2006/1	2,558	38.785	2,447	35.277
2006/2	2,538	38.197	2,473	34.889
2006/3	2,651	37.725	2,484	34.524
2006/4	2,721	37.232	2,497	34.959
2007/1	2,712	37.648	2,528	34.983
2007/2	2,738	37.939	2,543	35.464
2007/3	2,708	37.904	2,549	35.781
2007/4	2,728	38.517	2,572	35.750
2008/1	2,772	37.833	2,582	35.649
2008/2	2,807	37.607	2,611	35.349
2008/3	2,799	36.994	2,658	34.985
2008/4	2,827	35.387	2,696	34.533
2009/1	2,821	34.933	2,716	34.657
2009/2	2,829	34.899	2,720	34.952
2009/3	2,806	35.679	2,726	35.479
2009/4	2,792	36.711	2,721	35.902
2010/1	2,807	37.388	2,727	35.884

* State data removed from Companywide
** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, District Of Columbia, Mississippi, Pennsylvania, Michigan, Rhode Island, Nebraska, South Dakota, Alabama, Delaware, Iowa, North Carolina, South Carolina, Oregon, Vermont, North Dakota, Ohio, Kansas, Maryland, Virginia, Wisconsin, California, Connecticut, Colorado, Idaho, Florida, Missouri, Washington, Utah, Alaska, Georgia, Indiana, Kentucky, Texas, Maine, Minnesota, West Virginia, Montana, New York

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Medical Benefits, Excess Medical Benefits

	Arkansas	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)
2004/2	2,261	13.623
2004/3	2,484	14.287
2004/4	2,605	13.764
2005/1	2,539	12.738
2005/2	2,486	12.072
2005/3	2,274	11.500
2005/4	2,269	11.217
2006/1	2,374	11.099
2006/2	2,595	10.532
2006/3	2,760	9.867
2006/4	2,751	10.442
2007/1	2,802	9.733
2007/2	2,636	9.032
2007/3	2,757	9.316
2007/4	2,658	9.025
2008/1	2,857	9.442
2008/2	3,081	10.167
2008/3	2,960	9.508
2008/4	3,025	9.198
2009/1	2,997	9.602
2009/2	3,207	10.464
2009/3	3,328	10.668
2009/4	3,359	11.074
2010/1	3,539	11.488

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Uninsured Motorists - Property Damage

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2004/2	833	9.734	1,227	5.764
2004/3	838	9.721	1,223	5.731
2004/4	814	9.380	1,196	5.730
2005/1	787	9.614	1,166	5.742
2005/2	737	9.826	1,175	5.683
2005/3	726	9.809	1,160	5.782
2005/4	753	9.665	1,143	5.725
2006/1	852	9.775	1,138	5.753
2006/2	900	9.549	1,125	5.721
2006/3	851	9.163	1,104	5.558
2006/4	817	9.320	1,092	5.622
2007/1	709	9.172	1,092	5.626
2007/2	628	9.546	1,115	5.727
2007/3	589	9.411	1,100	5.867
2007/4	561	9.614	1,134	5.948
2008/1	560	10.144	1,133	5.974
2008/2	616	9.470	1,100	5.990
2008/3	630	9.643	1,127	5.954
2008/4	743	9.298	1,120	5.830
2009/1	728	8.833	1,123	5.858
2009/2	705	9.334	1,120	5.864
2009/3	684	9.580	1,098	5.883
2009/4	585	9.798	1,098	5.920
2010/1	666	9.621	1,070	5.910

* State data removed from Companywide

** Illinois, Tennessee, Mississippi, District Of Columbia, Rhode Island, Delaware, North Carolina, South Carolina, Oregon, Vermont, Ohio, Maryland, Virginia, Wisconsin, California, Colorado, Washington, Utah, Alaska, Georgia, Indiana, Texas, West Virginia

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Arkansas*		**Countrywide****	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2004/2	7,932	1.522	16,607	1.154
2004/3	10,266	1.377	16,727	1.168
2004/4	11,304	1.246	16,888	1.172
2005/1	10,666	1.202	16,267	1.179
2005/2	11,092	1.240	16,051	1.172
2005/3	10,604	1.295	16,652	1.158
2005/4	10,427	1.281	16,401	1.127
2006/1	11,669	1.345	17,029	1.109
2006/2	10,876	1.306	17,342	1.088
2006/3	11,362	1.130	17,359	1.088
2006/4	12,336	1.099	17,187	1.111
2007/1	11,892	0.984	17,571	1.095
2007/2	12,516	1.033	18,279	1.082
2007/3	12,278	1.189	18,670	1.053
2007/4	10,243	1.231	19,746	1.045
2008/1	10,425	1.371	20,067	1.029
2008/2	12,018	1.292	20,475	1.014
2008/3	10,663	1.203	20,713	1.008
2008/4	11,996	1.205	21,665	1.000
2009/1	12,054	0.980	21,850	1.001
2009/2	10,605	0.975	21,510	1.015
2009/3	12,143	0.920	21,727	1.011
2009/4	13,169	0.831	21,021	1.017
2010/1	13,203	1.017	21,157	0.994

* Large losses capped at 100000, State data removed from Companywide
** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, Mississippi, Rhode Island, Nebraska, South Dakota, Alabama, Iowa, North Carolina, South Carolina, Vermont, Ohio, Virginia, Wisconsin, California, Colorado, Connecticut, Idaho, Missouri, Georgia, Indiana, Montana, Maine, West Virginia

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Comprehensive

	Arkansas*		**Countrywide****	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2004/2	922	86.784	825	64.682
2004/3	815	73.440	819	63.233
2004/4	837	74.002	816	62.463
2005/1	830	74.994	820	61.226
2005/2	829	72.635	825	60.721
2005/3	831	71.518	830	60.002
2005/4	870	69.428	839	58.893
2006/1	894	69.591	855	58.694
2006/2	848	68.511	878	57.780
2006/3	846	67.801	894	56.644
2006/4	821	67.042	911	56.557
2007/1	809	65.169	925	55.830
2007/2	814	62.045	929	56.002
2007/3	834	61.206	958	56.451
2007/4	882	62.895	967	56.431
2008/1	915	63.210	979	56.908
2008/2	1,012	64.039	1,004	56.718
2008/3	995	63.200	1,017	56.489
2008/4	997	59.938	1,045	56.266
2009/1	1,072	60.842	1,056	56.647
2009/2	1,039	60.618	1,053	57.251
2009/3	1,292	69.753	1,038	58.111
2009/4	1,281	74.658	1,009	60.482
2010/1	1,244	75.701	979	62.680

* Catastrophes removed, State data removed from Companywide
** Illinois, Tennessee, Nevada, New Hampshire, Oklahoma, Wyoming, Arizona, District Of Columbia, Mississippi, Pennsylvania, Michigan, Rhode Island, Nebraska, South Dakota, Alabama, Delaware, Iowa, North Carolina, Oregon, South Carolina, Vermont, North Dakota, Ohio, Kansas, Maryland, Virginia, Wisconsin, California, Colorado, Connecticut, Idaho, Florida, Missouri, Washington, Utah, Alaska, Georgia, Indiana, Montana, Kentucky, Texas, Maine, Minnesota, West Virginia, New York

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Collision

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2004/2	2,944	64.839	2,557	59.384
2004/3	2,969	65.361	2,571	58.637
2004/4	2,943	64.835	2,570	58.291
2005/1	3,018	64.498	2,572	57.655
2005/2	2,988	64.388	2,596	57.660
2005/3	3,035	62.753	2,602	57.876
2005/4	3,096	61.881	2,641	57.534
2006/1	3,077	61.180	2,665	56.955
2006/2	3,145	60.482	2,676	56.443
2006/3	3,056	58.923	2,690	55.894
2006/4	3,055	58.959	2,683	56.212
2007/1	3,073	60.437	2,691	56.870
2007/2	3,064	60.625	2,697	58.054
2007/3	3,077	62.320	2,681	58.861
2007/4	3,155	62.684	2,692	59.517
2008/1	3,293	62.003	2,706	59.835
2008/2	3,290	62.460	2,709	59.648
2008/3	3,316	62.817	2,742	59.388
2008/4	3,205	62.490	2,775	59.187
2009/1	3,124	62.629	2,791	59.450
2009/2	3,098	64.133	2,782	59.883
2009/3	3,086	63.509	2,761	60.754
2009/4	3,059	66.124	2,732	61.149
2010/1	2,954	68.152	2,687	61.900

* State data removed from Companywide
** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, District Of Columbia, Mississippi, Pennsylvania, Michigan, Nebraska, Rhode Island, South Dakota, Alabama, Delaware, Iowa, North Carolina, Oregon, South Carolina, Vermont, North Dakota, Ohio, Kansas, Maryland, Virginia, Wisconsin, California, Colorado, Connecticut, Idaho, Florida, Missouri, Utah, Washington, Alaska, Georgia, Indiana, Minnesota, Montana, Kentucky, Texas, Maine, West Virginia, New York

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Loss of Use

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2004/2	249	62.966	253	54.428
2004/3	247	63.395	252	54.403
2004/4	246	61.939	252	54.129
2005/1	248	59.547	252	54.208
2005/2	252	57.605	254	55.726
2005/3	251	53.640	256	56.271
2005/4	248	55.415	259	56.115
2006/1	247	57.005	261	56.641
2006/2	245	56.067	262	56.431
2006/3	259	55.844	264	56.304
2006/4	264	53.611	265	55.838
2007/1	271	53.942	269	56.278
2007/2	278	55.661	269	59.174
2007/3	272	56.792	270	60.457
2007/4	278	58.911	271	61.598
2008/1	282	59.001	272	61.136
2008/2	291	61.665	277	61.084
2008/3	299	63.049	281	61.607
2008/4	298	61.685	284	61.563
2009/1	297	62.440	290	62.940
2009/2	293	60.171	292	62.124
2009/3	291	62.194	294	62.340
2009/4	302	65.538	301	64.057
2010/1	314	65.289	305	64.582

* State data removed from Companywide
** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, District Of Columbia, Mississippi, Pennsylvania, Michigan, Rhode Island, Nebraska, South Dakota, Alabama, Delaware, Iowa, North Carolina, Oregon, South Carolina, Vermont, North Dakota, Ohio, Maryland, Kansas, Virginia, Wisconsin, California, Colorado, Connecticut, Florida, Idaho, Missouri, Washington, Utah, Alaska, Georgia, Indiana, Kentucky, Texas, Maine, Minnesota, West Virginia, Montana, New York

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Bodily Injury

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	72,203
Credibility Constant:	20,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Incurred Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Adjusted Pure Premium	R^2	Z	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	6.1%	0.70	0.46		-5.3%	0.80	0.24		0.5%	0.01	0.47	
23 Point Trend	6.2%	0.68	0.45		-4.8%	0.79	0.30		1.0%	0.07	0.49	
22 Point Trend	6.0%	0.64	0.41		-4.4%	0.78	0.38		1.4%	0.10	0.47	
21 Point Trend	5.8%	0.59	0.31		-4.0%	0.76	0.42		1.5%	0.11	0.39	
20 Point Trend	5.9%	0.56	0.19		-3.6%	0.73	0.48		2.1%	0.18	0.27	
19 Point Trend	5.8%	0.52	0.16		-3.4%	0.69	0.48		2.2%	0.17	0.18	
18 Point Trend	6.6%	0.56	0.17		-3.4%	0.66	0.46		2.9%	0.27	0.18	
17 Point Trend	7.8%	0.66	0.22	0.7%	-3.4%	0.61	0.46	-4.0%	4.2%	0.48	0.25	-3.3%
16 Point Trend	8.8%	0.71	0.25	0.4%	-3.4%	0.57	0.45	-3.7%	5.2%	0.61	0.31	-3.3%
15 Point Trend	10.4%	0.81	0.30	0.3%	-3.6%	0.56	0.46	-3.4%	6.4%	0.77	0.40	-3.1%
14 Point Trend	11.5%	0.83	0.30	0.6%	-3.8%	0.54	0.47	-3.3%	7.3%	0.81	0.41	-2.7%
13 Point Trend	12.4%	0.84	0.32	1.0%	-4.2%	0.55	0.46	-3.3%	7.7%	0.80	0.34	-2.4%
12 Point Trend	13.0%	0.82	0.33	1.6%	-4.2%	0.48	0.42	-3.2%	8.3%	0.81	0.26	-1.6%
11 Point Trend	13.5%	0.79	0.30	2.0%	-3.2%	0.34	0.42	-3.2%	9.9%	0.89	0.36	-1.2%
10 Point Trend	12.4%	0.73	0.24	1.4%	-2.0%	0.16	0.38	-3.3%	10.2%	0.87	0.35	-1.9%
9 Point Trend	10.2%	0.63	0.26	0.8%	-0.3%	0.01	0.41	-3.3%	9.8%	0.82	0.30	-2.6%
8 Point Trend	8.6%	0.48	0.22	-1.1%	1.1%	0.05	0.41	-3.0%	9.7%	0.76	0.30	-4.1%
7 Point Trend	4.2%	0.23	0.18	-2.9%	2.6%	0.20	0.31	-2.2%	6.9%	0.69	0.46	-5.0%
6 Point Trend	-0.4%	0.00	0.26	-3.5%	5.3%	0.55	0.33	-0.3%	4.9%	0.51	0.53	-3.8%
5 Point Trend	-3.9%	0.30	0.32	-3.0%	9.2%	0.92	0.47	1.9%	5.0%	0.39	0.51	-1.1%
4 Point Trend	-8.6%	0.78	0.33	-1.9%	11.2%	0.94	0.55	4.2%	1.6%	0.05	0.43	2.3%
3 Point Trend	-13.7%	0.99	0.86	-1.1%	8.3%	0.89	0.44	5.4%	-6.5%	0.70	0.67	4.2%

* Large losses capped at 100000, State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	5.0%	-4.5%	0.2%
5 Year Trend	4.4%	-2.7%	1.6%
4 Year Trend	4.8%	-1.6%	3.1%
3 Year Trend	1.5%	-0.8%	0.6%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Incurred Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Adjusted Pure Premium	R^2	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	6.0%	0.93		-2.8%	0.88		3.1%	0.72	
23 Point Trend	6.2%	0.93		-2.7%	0.86		3.3%	0.74	
22 Point Trend	6.5%	0.94		-2.7%	0.85		3.6%	0.77	
21 Point Trend	6.9%	0.95		-2.6%	0.82		4.0%	0.83	
20 Point Trend	7.3%	0.98		-2.6%	0.80		4.5%	0.91	
19 Point Trend	7.5%	0.98		-2.4%	0.76		4.9%	0.95	
18 Point Trend	7.6%	0.97		-2.3%	0.72		5.1%	0.95	
17 Point Trend	7.5%	0.97	4.8%	-2.2%	0.67	-5.0%	5.2%	0.94	-0.4%
16 Point Trend	7.5%	0.96	4.8%	-2.1%	0.62	-4.9%	5.2%	0.93	-0.3%
15 Point Trend	7.7%	0.97	4.8%	-2.1%	0.58	-4.8%	5.5%	0.93	-0.3%
14 Point Trend	8.1%	0.97	4.7%	-2.1%	0.52	-4.7%	5.8%	0.94	-0.3%
13 Point Trend	8.2%	0.96	4.6%	-1.9%	0.42	-4.7%	6.2%	0.95	-0.4%
12 Point Trend	8.2%	0.95	4.5%	-1.5%	0.29	-4.6%	6.6%	0.97	-0.3%
11 Point Trend	7.8%	0.94	4.3%	-0.9%	0.13	-4.4%	6.9%	0.97	-0.3%
10 Point Trend	7.2%	0.94	4.1%	-0.1%	0.00	-4.2%	7.1%	0.96	-0.3%
9 Point Trend	6.9%	0.92	3.8%	0.6%	0.07	-3.7%	7.5%	0.96	-0.1%
8 Point Trend	6.2%	0.90	3.4%	1.3%	0.25	-3.0%	7.6%	0.95	0.3%
7 Point Trend	5.0%	0.90	3.0%	2.5%	0.60	-1.8%	7.7%	0.93	1.1%
6 Point Trend	4.3%	0.87	2.3%	3.5%	0.76	-0.2%	8.0%	0.90	2.1%
5 Point Trend	3.5%	0.77	1.4%	5.0%	0.92	1.9%	8.7%	0.87	3.3%
4 Point Trend	1.9%	0.62	0.8%	4.2%	0.84	3.6%	6.3%	0.77	4.4%
3 Point Trend	0.7%	0.12	-1.2%	2.3%	0.70	3.9%	2.9%	0.45	2.7%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Property Damage

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	72,215
Credibility Constant:	1,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Pure Premium	R^2	Z	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	2.3%	0.81	0.94		-2.8%	0.78	0.94		-0.5%	0.07	0.93	
23 Point Trend	2.5%	0.83	0.93		-2.6%	0.75	0.94		-0.2%	0.01	0.93	
22 Point Trend	2.7%	0.86	0.93		-2.4%	0.72	0.95		0.2%	0.01	0.93	
21 Point Trend	2.7%	0.85	0.92		-2.2%	0.69	0.95		0.4%	0.07	0.93	
20 Point Trend	2.7%	0.83	0.91		-2.1%	0.64	0.95		0.6%	0.11	0.91	
19 Point Trend	2.6%	0.81	0.90		-1.9%	0.58	0.95		0.7%	0.13	0.89	
18 Point Trend	2.5%	0.78	0.91		-1.8%	0.51	0.95		0.6%	0.10	0.85	
17 Point Trend	2.3%	0.74	0.92	1.9%	-1.8%	0.46	0.95	-2.2%	0.5%	0.05	0.84	-0.3%
16 Point Trend	2.0%	0.69	0.93	1.9%	-1.7%	0.39	0.95	-2.0%	0.3%	0.02	0.84	-0.2%
15 Point Trend	1.5%	0.74	0.97	1.8%	-1.7%	0.35	0.95	-2.0%	-0.2%	0.01	0.87	-0.3%
14 Point Trend	1.3%	0.69	0.98	1.8%	-1.8%	0.33	0.94	-2.1%	-0.5%	0.05	0.84	-0.4%
13 Point Trend	1.3%	0.65	0.98	1.9%	-2.1%	0.37	0.94	-2.4%	-0.8%	0.11	0.82	-0.6%
12 Point Trend	1.2%	0.56	0.98	1.9%	-2.3%	0.36	0.94	-2.6%	-1.1%	0.15	0.81	-0.7%
11 Point Trend	1.2%	0.49	0.98	2.0%	-2.3%	0.30	0.94	-2.7%	-1.1%	0.13	0.81	-0.8%
10 Point Trend	0.8%	0.32	0.99	2.1%	-2.2%	0.23	0.93	-2.7%	-1.4%	0.16	0.79	-0.6%
9 Point Trend	0.3%	0.08	0.99	2.2%	-1.4%	0.09	0.93	-2.3%	-1.1%	0.08	0.70	-0.1%
8 Point Trend	-0.2%	0.04	0.99	2.3%	-0.3%	0.00	0.91	-1.5%	-0.4%	0.01	0.63	0.8%
7 Point Trend	-0.3%	0.11	0.99	2.4%	1.8%	0.12	0.87	-0.4%	1.5%	0.11	0.68	2.0%
6 Point Trend	-0.8%	0.61	0.97	2.8%	5.2%	0.73	0.84	0.9%	4.3%	0.67	0.82	3.8%
5 Point Trend	-0.9%	0.51	0.84	3.3%	7.7%	0.93	0.95	2.8%	6.8%	0.92	0.95	6.1%
4 Point Trend	-1.1%	0.46	0.82	4.0%	9.9%	0.99	1.00	4.1%	8.6%	0.99	0.99	8.3%
3 Point Trend	0.1%	0.00	0.91	5.5%	9.8%	0.98	0.99	4.6%	9.9%	1.00	1.00	10.4%

* State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	2.5%	-2.3%	0.1%
5 Year Trend	2.0%	-1.3%	0.7%
4 Year Trend	1.4%	-0.4%	1.0%
3 Year Trend	2.0%	-1.8%	0.1%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Pure Premium	R^2	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	2.7%	0.96		-0.3%	0.14		2.4%	0.87	
23 Point Trend	2.8%	0.97		-0.2%	0.08		2.6%	0.89	
22 Point Trend	2.9%	0.98		-0.1%	0.03		2.7%	0.92	
21 Point Trend	3.0%	0.98		-0.1%	0.01		2.9%	0.94	
20 Point Trend	3.0%	0.98		0.0%			3.0%	0.95	
19 Point Trend	3.1%	0.98		0.1%	0.01		3.2%	0.96	
18 Point Trend	3.1%	0.97		0.2%	0.06		3.3%	0.97	
17 Point Trend	3.1%	0.97	1.7%	0.3%	0.09	-1.3%	3.4%	0.97	0.4%
16 Point Trend	3.1%	0.96	1.6%	0.4%	0.12	-1.2%	3.5%	0.97	0.4%
15 Point Trend	3.1%	0.95	1.5%	0.4%	0.09	-1.0%	3.5%	0.96	0.4%
14 Point Trend	3.1%	0.94	1.3%	0.2%	0.02	-1.0%	3.3%	0.96	0.3%
13 Point Trend	3.0%	0.93	1.2%	0.1%	0.00	-1.2%	3.1%	0.96	0.0%
12 Point Trend	3.1%	0.91	1.1%	-0.1%	0.00	-1.3%	3.0%	0.95	-0.2%
11 Point Trend	3.1%	0.89	1.0%	-0.1%	0.00	-1.6%	3.0%	0.94	-0.6%
10 Point Trend	2.9%	0.85	0.8%	0.2%	0.02	-1.8%	3.2%	0.94	-1.0%
9 Point Trend	2.7%	0.80	0.7%	0.8%	0.13	-2.0%	3.5%	0.95	-1.3%
8 Point Trend	2.2%	0.73	0.5%	1.6%	0.41	-1.9%	3.8%	0.96	-1.5%
7 Point Trend	1.4%	0.69	0.2%	2.6%	0.74	-1.6%	4.0%	0.96	-1.4%
6 Point Trend	0.7%	0.68	0.0%	3.6%	0.95	-0.9%	4.4%	0.97	-1.0%
5 Point Trend	0.3%	0.65	-0.4%	3.9%	0.93	0.4%	4.3%	0.94	-0.1%
4 Point Trend	0.2%	0.35	-0.6%	3.7%	0.87	1.3%	3.9%	0.89	0.7%
3 Point Trend	0.1%	0.02	-0.8%	2.3%	0.72	2.6%	2.4%	0.86	1.8%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Medical Benefits, Excess Medical Benefits

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	43,002
Credibility Constant:	1,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R^2	Z	Annualized Non-NW Fast Track
24 Point Trend	6.7%	0.83	0.98		-4.8%	0.40	0.98		1.7%	0.04	0.98	
23 Point Trend	6.7%	0.81	0.98		-4.3%	0.34	0.98		2.1%	0.06	0.98	
22 Point Trend	7.1%	0.81	0.98		-3.4%	0.25	0.98		3.4%	0.14	0.98	
21 Point Trend	7.7%	0.86	0.98		-2.4%	0.15	0.98		5.1%	0.30	0.98	
20 Point Trend	8.3%	0.88	0.98		-1.5%	0.06	0.98		6.7%	0.45	0.98	
19 Point Trend	8.8%	0.90	0.98		-0.6%	0.01	0.98		8.2%	0.56	0.98	
18 Point Trend	8.6%	0.88	0.98		0.2%	0.00	0.98		8.8%	0.57	0.98	
17 Point Trend	8.0%	0.86	0.98		1.2%	0.04	0.98		9.4%	0.56	0.98	
16 Point Trend	7.5%	0.84	0.98		2.6%	0.17	0.98		10.2%	0.57	0.98	
15 Point Trend	7.6%	0.82	0.98		3.8%	0.31	0.98		11.7%	0.62	0.98	
14 Point Trend	8.4%	0.85	0.98		4.6%	0.37	0.98		13.4%	0.66	0.98	
13 Point Trend	9.2%	0.87	0.98		6.7%	0.63	0.98		16.5%	0.78	0.98	
12 Point Trend	10.5%	0.91	0.98		8.3%	0.75	0.98		19.6%	0.86	0.98	
11 Point Trend	10.5%	0.89	0.98		8.7%	0.73	0.98		20.1%	0.84	0.98	
10 Point Trend	11.1%	0.88	0.98		9.8%	0.74	0.98		22.0%	0.83	0.98	
9 Point Trend	9.8%	0.85	0.98		9.8%	0.67	0.98		20.6%	0.77	0.98	
8 Point Trend	9.8%	0.79	0.98		10.8%	0.64	0.98		21.6%	0.73	0.98	
7 Point Trend	12.9%	0.94	0.98		16.1%	0.91	0.98		31.1%	0.94	0.98	
6 Point Trend	14.2%	0.93	0.98		19.5%	0.96	0.98		36.5%	0.97	0.98	
5 Point Trend	16.4%	0.94	0.98		18.1%	0.94	0.98		37.4%	0.95	0.98	
4 Point Trend	13.0%	0.94	0.98		13.5%	0.98	0.98		28.3%	0.98	0.98	
3 Point Trend	13.1%	0.86	0.98		16.0%	1.00	0.98		31.2%	0.97	0.98	

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	4.9%	-3.6%	1.1%
5 Year Trend	5.8%	-0.6%	5.1%
4 Year Trend	3.0%	3.0%	6.1%
3 Year Trend	2.2%	10.8%	13.2%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R^2	Annualized Non-NW Fast Track
24 Point Trend									
23 Point Trend									
22 Point Trend									
21 Point Trend									
20 Point Trend									
19 Point Trend									
18 Point Trend									
17 Point Trend									
16 Point Trend									
15 Point Trend									
14 Point Trend									
13 Point Trend									
12 Point Trend									
11 Point Trend									
10 Point Trend									
9 Point Trend									
8 Point Trend									
7 Point Trend									
6 Point Trend									
5 Point Trend									
4 Point Trend									
3 Point Trend									

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Uninsured Motorists - Property Damage

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	60,806
Credibility Constant:	1,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R^2	Z	Annualized Non-NW Fast Track
24 Point Trend	-4.9%	0.39	0.86		-0.4%	0.05	0.88		-5.3%	0.47	0.86	
23 Point Trend	-4.9%	0.36	0.84		-0.3%	0.03	0.87		-5.2%	0.43	0.85	
22 Point Trend	-4.8%	0.32	0.80		-0.3%	0.02	0.87		-5.0%	0.39	0.83	
21 Point Trend	-4.7%	0.28	0.77		-0.4%	0.04	0.87		-5.0%	0.36	0.81	
20 Point Trend	-4.7%	0.25	0.76		-0.4%	0.03	0.87		-5.1%	0.32	0.80	
19 Point Trend	-5.1%	0.25	0.73		-0.2%	0.01	0.87		-5.3%	0.31	0.79	
18 Point Trend	-5.6%	0.27	0.70		0.0%	0.00	0.87		-5.6%	0.31	0.77	
17 Point Trend	-5.9%	0.26	0.69		0.1%	0.00	0.87		-5.8%	0.28	0.76	
16 Point Trend	-5.0%	0.18	0.68		0.5%	0.03	0.87		-4.6%	0.18	0.77	
15 Point Trend	-3.0%	0.07	0.73		0.7%	0.05	0.88		-2.3%	0.06	0.82	
14 Point Trend	-0.5%	0.00	0.78		0.4%	0.02	0.86		-0.1%	0.00	0.86	
13 Point Trend	2.8%	0.08	0.84		0.2%	0.00	0.84		3.1%	0.15	0.91	
12 Point Trend	5.4%	0.24	0.83		-0.3%	0.01	0.76		5.1%	0.33	0.88	
11 Point Trend	6.8%	0.28	0.83		-0.4%	0.01	0.59		6.4%	0.39	0.83	
10 Point Trend	6.7%	0.22	0.74		-0.8%	0.03	0.53		5.9%	0.30	0.58	
9 Point Trend	4.4%	0.09	0.76		-0.8%	0.02	0.53		3.6%	0.12	0.61	
8 Point Trend	-0.5%	0.00	0.81		1.6%	0.09	0.66		1.1%	0.01	0.62	
7 Point Trend	-5.2%	0.12	0.64		2.6%	0.16	0.55		-2.8%	0.06	0.61	
6 Point Trend	-13.1%	0.59	0.78		6.0%	0.55	0.10		-8.0%	0.39	0.70	
5 Point Trend	-13.6%	0.47	0.64		9.2%	0.74	0.16		-5.6%	0.16	0.59	
4 Point Trend	-12.3%	0.26	0.58		4.6%	0.53	0.33		-8.1%	0.18	0.56	
3 Point Trend	-5.2%	0.03	0.59		0.9%	0.03	0.46		-4.2%	0.02	0.56	

* State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	-2.1%	-0.2%	-2.3%
5 Year Trend	-2.4%	-0.4%	-2.8%
4 Year Trend	-0.6%	0.5%	-0.2%
3 Year Trend	6.0%	-1.6%	4.3%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R^2	Annualized Non-NW Fast Track
24 Point Trend	-1.6%	0.62		0.7%	0.41		-0.8%	0.16	
23 Point Trend	-1.4%	0.57		0.8%	0.43		-0.6%	0.09	
22 Point Trend	-1.2%	0.52		0.9%	0.44		-0.3%	0.03	
21 Point Trend	-1.0%	0.44		0.9%	0.44		-0.1%	0.00	
20 Point Trend	-0.9%	0.37		1.0%	0.45		0.1%	0.00	
19 Point Trend	-0.7%	0.27		1.0%	0.42		0.3%	0.02	
18 Point Trend	-0.5%	0.17		1.2%	0.46		0.6%	0.07	
17 Point Trend	-0.4%	0.10		1.2%	0.46		0.8%	0.11	
16 Point Trend	-0.3%	0.04		1.4%	0.47		1.1%	0.17	
15 Point Trend	-0.2%	0.01		1.5%	0.46		1.3%	0.19	
14 Point Trend	-0.2%	0.02		1.1%	0.34		0.9%	0.09	
13 Point Trend	-0.5%	0.09		0.8%	0.20		0.3%	0.01	
12 Point Trend	-1.0%	0.27		0.2%	0.03		-0.8%	0.10	
11 Point Trend	-1.2%	0.31		-0.3%	0.09		-1.5%	0.37	
10 Point Trend	-1.8%	0.59		-0.6%	0.26		-2.5%	0.80	
9 Point Trend	-1.9%	0.52		-0.6%	0.22		-2.5%	0.76	
8 Point Trend	-1.8%	0.42		-0.4%	0.09		-2.3%	0.66	
7 Point Trend	-3.1%	0.81		0.2%	0.02		-2.9%	0.75	
6 Point Trend	-3.5%	0.82		1.2%	0.92		-2.4%	0.61	
5 Point Trend	-4.6%	0.90		1.1%	0.85		-3.6%	0.78	
4 Point Trend	-5.3%	0.89		1.2%	0.78		-4.3%	0.76	
3 Point Trend	-5.0%	0.75		0.9%	0.50		-4.3%	0.55	

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	109,111
Credibility Constant:	10,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R^2	Z	Annualized Non-NW Fast Track
24 Point Trend	3.7%	0.35	0.86		-5.7%	0.49	0.20		-2.2%	0.14	0.72	
23 Point Trend	2.5%	0.27	0.89		-5.2%	0.43	0.20		-2.9%	0.22	0.73	
22 Point Trend	2.3%	0.22	0.87		-5.1%	0.38	0.20		-3.0%	0.20	0.69	
21 Point Trend	2.5%	0.23	0.85		-5.4%	0.38	0.20		-3.0%	0.18	0.61	
20 Point Trend	2.4%	0.20	0.84		-5.9%	0.40	0.19		-3.6%	0.23	0.58	
19 Point Trend	2.5%	0.19	0.84		-6.3%	0.39	0.18		-3.9%	0.23	0.57	
18 Point Trend	2.3%	0.14	0.84		-6.3%	0.36	0.15		-4.2%	0.23	0.51	
17 Point Trend	1.8%	0.08	0.85		-6.4%	0.33	0.15		-4.7%	0.25	0.52	
16 Point Trend	2.1%	0.09	0.85		-5.8%	0.26	0.15		-3.9%	0.16	0.54	
15 Point Trend	1.7%	0.05	0.86		-5.2%	0.19	0.15		-3.6%	0.12	0.54	
14 Point Trend	1.6%	0.04	0.86		-5.9%	0.20	0.16		-4.4%	0.15	0.54	
13 Point Trend	2.7%	0.09	0.85		-7.1%	0.23	0.13		-4.6%	0.13	0.53	
12 Point Trend	3.7%	0.14	0.83		-10.5%	0.43	0.14		-7.2%	0.28	0.56	
11 Point Trend	6.4%	0.31	0.84		-14.5%	0.67	0.14		-9.1%	0.35	0.57	
10 Point Trend	10.1%	0.59	0.85		-17.1%	0.74	0.14		-8.8%	0.27	0.48	
9 Point Trend	9.5%	0.48	0.83		-19.6%	0.77	0.11		-12.0%	0.38	0.52	
8 Point Trend	8.0%	0.33	0.79		-18.7%	0.69	0.08		-12.2%	0.31	0.49	
7 Point Trend	12.7%	0.53	0.79		-17.1%	0.55	0.08		-6.6%	0.09	0.50	
6 Point Trend	10.6%	0.34	0.44		-14.8%	0.37	0.09		-5.8%	0.05	0.24	
5 Point Trend	17.3%	0.50	0.43		-3.4%	0.03	0.17		13.4%	0.25	0.32	
4 Point Trend	34.4%	0.86	0.73		1.0%	0.00	0.09		35.7%	0.76	0.46	
3 Point Trend	18.2%	0.77	0.89		22.2%	0.25	0.10		44.6%	0.67	0.07	

* Large losses capped at 100000, State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	9.3%	-4.9%	3.9%
5 Year Trend	9.5%	-5.4%	3.5%
4 Year Trend	11.2%	-6.2%	4.4%
3 Year Trend	2.9%	-11.3%	-8.7%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track	Annualized Incurred Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track	Annualized Adjusted Pure Premium	R^2	Annualized Non-NW Fast Track
24 Point Trend	6.1%	0.89		-3.2%	0.92		2.7%	0.71	
23 Point Trend	6.4%	0.90		-3.3%	0.93		2.9%	0.72	
22 Point Trend	6.7%	0.91		-3.4%	0.92		3.1%	0.76	
21 Point Trend	7.1%	0.93		-3.4%	0.91		3.5%	0.83	
20 Point Trend	7.3%	0.92		-3.3%	0.89		3.8%	0.86	
19 Point Trend	7.3%	0.91		-3.1%	0.88		3.9%	0.85	
18 Point Trend	7.4%	0.90		-2.9%	0.87		4.3%	0.88	
17 Point Trend	7.3%	0.88		-2.9%	0.84		4.2%	0.86	
16 Point Trend	7.3%	0.86		-2.8%	0.81		4.3%	0.84	
15 Point Trend	7.4%	0.84		-2.9%	0.80		4.3%	0.81	
14 Point Trend	7.3%	0.81		-3.0%	0.77		4.1%	0.77	
13 Point Trend	6.6%	0.76		-2.6%	0.72		3.8%	0.71	
12 Point Trend	5.7%	0.71		-2.2%	0.65		3.3%	0.63	
11 Point Trend	4.7%	0.62		-1.6%	0.58		3.0%	0.53	
10 Point Trend	3.4%	0.51		-1.3%	0.43		2.1%	0.37	
9 Point Trend	2.6%	0.35		-0.7%	0.23		1.8%	0.26	
8 Point Trend	1.4%	0.13		-0.2%	0.03		1.2%	0.10	
7 Point Trend	0.0%			0.0%			0.0%		
6 Point Trend	-2.5%	0.60		0.2%	0.01		-2.4%	0.46	
5 Point Trend	-3.4%	0.69		-0.5%	0.04		-3.9%	0.72	
4 Point Trend	-3.3%	0.50		-2.2%	0.50		-5.4%	0.81	
3 Point Trend	-5.2%	0.58		-3.3%	0.51		-8.4%	0.98	

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Comprehensive

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	48,467
Credibility Constant:	1,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Pure Premium	R^2	Z	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	6.8%	0.63	0.80		-2.7%	0.27	0.90		4.0%	0.15	0.57	
23 Point Trend	7.8%	0.71	0.83		-1.9%	0.18	0.91		5.7%	0.30	0.51	
22 Point Trend	8.2%	0.71	0.83		-1.7%	0.13	0.90		6.3%	0.32	0.41	
21 Point Trend	8.8%	0.73	0.85		-1.4%	0.09	0.89		7.3%	0.36	0.31	
20 Point Trend	9.4%	0.74	0.86		-0.9%	0.03	0.88		8.4%	0.41	0.25	
19 Point Trend	10.0%	0.74	0.86		-0.4%	0.01	0.87		9.6%	0.45	0.19	
18 Point Trend	10.7%	0.75	0.87		0.1%	0.00	0.86		10.9%	0.49	0.16	
17 Point Trend	11.9%	0.79	0.88	13.5%	0.6%	0.01	0.84	-3.1%	12.6%	0.55	0.17	10.0%
16 Point Trend	13.6%	0.86	0.91	12.4%	1.4%	0.05	0.82	-2.7%	15.2%	0.65	0.19	9.3%
15 Point Trend	15.0%	0.89	0.93	11.5%	2.2%	0.11	0.80	-2.2%	17.5%	0.71	0.21	9.1%
14 Point Trend	16.5%	0.92	0.95	12.3%	3.3%	0.21	0.80	-0.6%	20.4%	0.77	0.26	11.7%
13 Point Trend	17.6%	0.92	0.96	13.9%	4.7%	0.34	0.81	1.3%	23.2%	0.81	0.31	15.4%
12 Point Trend	18.3%	0.92	0.95	15.9%	6.2%	0.45	0.83	3.6%	25.6%	0.83	0.32	20.0%
11 Point Trend	18.4%	0.89	0.94	18.0%	7.1%	0.47	0.83	5.8%	26.9%	0.81	0.21	24.9%
10 Point Trend	18.1%	0.86	0.94	16.2%	7.9%	0.46	0.82	5.2%	27.5%	0.77	0.19	22.2%
9 Point Trend	18.1%	0.82	0.92	12.1%	9.7%	0.50	0.82	2.6%	29.6%	0.74	0.14	14.9%
8 Point Trend	17.9%	0.75	0.89	3.4%	12.4%	0.57	0.79	-3.0%	32.5%	0.71	0.11	0.2%
7 Point Trend	21.4%	0.78	0.86	-10.6%	17.3%	0.72	0.79	-12.7%	42.4%	0.79	0.13	-22.0%
6 Point Trend	23.7%	0.74	0.71	-14.5%	24.6%	0.88	0.83	-14.9%	54.0%	0.84	0.05	-27.2%
5 Point Trend	22.5%	0.60	0.43	-17.7%	29.5%	0.90	0.78	-15.7%	58.6%	0.77	0.02	-30.6%
4 Point Trend	23.7%	0.45	0.13	-15.6%	34.2%	0.87	0.59	-12.1%	66.0%	0.68	0.02	-25.8%
3 Point Trend	-7.3%	0.91	0.20	14.2%	17.8%	0.87	0.17	21.2%	9.2%	0.51	0.13	38.5%

* Catastrophes removed, State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	8.0%	-1.4%	6.5%
5 Year Trend	10.7%	0.5%	11.2%
4 Year Trend	17.1%	2.8%	20.4%
3 Year Trend	19.8%	9.0%	30.6%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Pure Premium	R^2	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	5.1%	0.90		-1.2%	0.23		3.9%	0.79	
23 Point Trend	5.3%	0.90		-0.9%	0.15		4.3%	0.87	
22 Point Trend	5.4%	0.90		-0.6%	0.07		4.7%	0.92	
21 Point Trend	5.4%	0.88		-0.3%	0.02		5.1%	0.95	
20 Point Trend	5.3%	0.86		0.0%			5.3%	0.96	
19 Point Trend	5.2%	0.84		0.4%	0.03		5.6%	0.97	
18 Point Trend	5.0%	0.81		0.8%	0.11		5.8%	0.98	
17 Point Trend	4.7%	0.78	2.4%	1.1%	0.22	-3.5%	5.9%	0.98	-1.2%
16 Point Trend	4.4%	0.74	2.1%	1.6%	0.37	-3.1%	6.0%	0.98	-1.2%
15 Point Trend	4.1%	0.68	1.9%	2.0%	0.50	-2.6%	6.2%	0.97	-0.8%
14 Point Trend	3.8%	0.61	2.1%	2.3%	0.55	-1.8%	6.2%	0.97	0.3%
13 Point Trend	3.4%	0.52	2.8%	2.7%	0.60	-1.0%	6.2%	0.96	1.8%
12 Point Trend	3.0%	0.41	3.1%	3.0%	0.59	-0.3%	6.0%	0.95	2.8%
11 Point Trend	2.2%	0.25	3.5%	3.3%	0.59	0.3%	5.5%	0.96	3.8%
10 Point Trend	1.5%	0.12	3.1%	3.8%	0.62	0.4%	5.3%	0.95	3.5%
9 Point Trend	0.4%	0.01	2.5%	4.5%	0.65	0.4%	4.9%	0.94	2.9%
8 Point Trend	-1.1%	0.07	0.7%	5.6%	0.74	0.1%	4.4%	0.93	0.8%
7 Point Trend	-2.8%	0.32	-2.4%	7.1%	0.83	-0.6%	4.1%	0.90	-2.9%
6 Point Trend	-5.3%	0.74	-4.9%	9.0%	0.90	-0.3%	3.2%	0.93	-5.2%
5 Point Trend	-7.5%	0.92	-7.7%	10.8%	0.94	0.8%	2.6%	0.95	-7.0%
4 Point Trend	-9.4%	0.98	-9.1%	13.3%	0.97	2.2%	2.6%	0.91	-7.1%
3 Point Trend	-11.0%	1.00	-9.8%	16.3%	1.00	7.0%	3.5%	0.96	-3.5%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Collision

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	47,790
Credibility Constant:	1,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Pure Premium	R^2	Z	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	0.9%	0.23	0.84		0.2%	0.02	0.93		1.2%	0.29	0.87	
23 Point Trend	0.8%	0.18	0.84		0.4%	0.04	0.92		1.3%	0.30	0.84	
22 Point Trend	0.7%	0.13	0.84		0.7%	0.11	0.92		1.4%	0.34	0.81	
21 Point Trend	0.5%	0.07	0.84		1.0%	0.21	0.91		1.6%	0.35	0.78	
20 Point Trend	0.4%	0.04	0.83		1.4%	0.34	0.92		1.8%	0.41	0.80	
19 Point Trend	0.2%	0.01	0.83		1.8%	0.53	0.94		2.1%	0.46	0.80	
18 Point Trend	0.1%	0.00	0.81		2.2%	0.66	0.94		2.3%	0.48	0.80	
17 Point Trend	0.0%	0.00	0.81	1.4%	2.6%	0.76	0.94	-0.8%	2.6%	0.51	0.79	0.5%
16 Point Trend	-0.1%	0.00	0.81	1.4%	2.9%	0.81	0.95	-0.6%	2.8%	0.51	0.78	0.7%
15 Point Trend	-0.1%	0.00	0.81	1.2%	3.2%	0.84	0.96	-0.6%	3.1%	0.53	0.79	0.6%
14 Point Trend	-0.4%	0.02	0.82	1.1%	3.1%	0.80	0.95	-0.7%	2.7%	0.43	0.78	0.4%
13 Point Trend	-0.9%	0.07	0.83	1.0%	2.9%	0.76	0.94	-0.8%	2.0%	0.29	0.74	0.2%
12 Point Trend	-1.5%	0.15	0.85	0.8%	3.0%	0.71	0.92	-0.8%	1.4%	0.15	0.65	0.0%
11 Point Trend	-2.5%	0.34	0.88	0.9%	2.9%	0.64	0.91	-0.8%	0.3%	0.01	0.70	0.0%
10 Point Trend	-3.9%	0.67	0.93	0.6%	3.3%	0.67	0.92	-0.7%	-0.7%	0.07	0.73	0.0%
9 Point Trend	-5.4%	0.92	0.98	0.2%	4.1%	0.75	0.93	-0.4%	-1.5%	0.26	0.77	-0.2%
8 Point Trend	-5.9%	0.93	0.98	-0.7%	4.6%	0.74	0.90	0.1%	-1.6%	0.21	0.77	-0.6%
7 Point Trend	-6.3%	0.92	0.97	-1.5%	5.5%	0.77	0.83	0.8%	-1.1%	0.08	0.74	-0.7%
6 Point Trend	-5.3%	0.90	0.96	-1.8%	6.9%	0.85	0.61	1.6%	1.3%	0.19	0.86	-0.3%
5 Point Trend	-4.9%	0.82	0.88	-2.3%	8.3%	0.86	0.44	2.7%	3.0%	0.61	0.86	0.3%
4 Point Trend	-5.9%	0.81	0.76	-1.5%	9.3%	0.81	0.43	3.4%	2.9%	0.42	0.78	1.9%
3 Point Trend	-8.4%	0.89	0.68	-1.2%	15.2%	0.99	0.93	4.0%	5.5%	0.62	0.00	2.8%

* State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	0.8%	0.7%	1.5%
5 Year Trend	0.2%	2.6%	2.8%
4 Year Trend	-0.5%	3.2%	2.8%
3 Year Trend	-2.7%	2.4%	-0.4%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track as of 2009/4	Annualized Paid Pure Premium	R^2	Annualized Non-NW Fast Track as of 2009/4
24 Point Trend	1.3%	0.81		1.0%	0.42		2.3%	0.88	
23 Point Trend	1.3%	0.78		1.2%	0.54		2.5%	0.91	
22 Point Trend	1.3%	0.75		1.4%	0.62		2.7%	0.93	
21 Point Trend	1.2%	0.72		1.5%	0.69		2.8%	0.94	
20 Point Trend	1.1%	0.67		1.7%	0.73		2.8%	0.93	
19 Point Trend	1.0%	0.62		1.9%	0.76		2.9%	0.93	
18 Point Trend	0.9%	0.55		2.1%	0.82		3.0%	0.93	
17 Point Trend	0.8%	0.48	0.2%	2.3%	0.86	-0.9%	3.1%	0.93	-0.8%
16 Point Trend	0.8%	0.42	-0.1%	2.4%	0.87	-0.8%	3.2%	0.93	-0.9%
15 Point Trend	0.8%	0.37	-0.3%	2.4%	0.84	-0.8%	3.2%	0.92	-1.1%
14 Point Trend	0.8%	0.34	-0.5%	2.3%	0.81	-0.9%	3.1%	0.90	-1.3%
13 Point Trend	0.8%	0.28	-0.6%	2.0%	0.78	-1.1%	2.8%	0.90	-1.7%
12 Point Trend	0.8%	0.22	-0.7%	1.7%	0.74	-1.5%	2.4%	0.91	-2.2%
11 Point Trend	0.7%	0.17	-0.8%	1.5%	0.67	-1.9%	2.3%	0.89	-2.7%
10 Point Trend	0.5%	0.06	-1.0%	1.5%	0.61	-2.2%	2.0%	0.87	-3.2%
9 Point Trend	0.1%	0.00	-1.3%	1.8%	0.64	-2.5%	1.9%	0.82	-3.8%
8 Point Trend	-0.4%	0.04	-1.7%	2.4%	0.78	-2.7%	1.9%	0.77	-4.3%
7 Point Trend	-1.5%	0.37	-1.8%	3.1%	0.91	-2.7%	1.6%	0.66	-4.4%
6 Point Trend	-2.6%	0.76	-1.9%	3.8%	0.98	-2.3%	1.0%	0.45	-4.2%
5 Point Trend	-3.7%	0.93	-2.2%	4.2%	0.99	-1.7%	0.3%	0.09	-3.8%
4 Point Trend	-4.5%	0.97	-1.6%	4.3%	0.98	-1.2%	-0.3%	0.09	-2.8%
3 Point Trend	-5.3%	0.98	-1.6%	3.8%	0.97	-0.3%	-1.7%	1.00	-1.9%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trend Summary
Loss of Use

Four Quarter Ending Calendar Year Data as of:	2010/1
Latest Four Quarters Ending Exposures:	22,010
Credibility Constant:	1,000

Arkansas Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Z	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R^2	Z	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R^2	Z	Annualized Non-NW Fast Track
24 Point Trend	4.5%	0.91	0.85		1.4%	0.15	0.63		5.9%	0.66	0.62	
23 Point Trend	4.7%	0.92	0.84		1.8%	0.25	0.65		6.6%	0.72	0.61	
22 Point Trend	4.9%	0.92	0.84		2.5%	0.41	0.72		7.5%	0.80	0.65	
21 Point Trend	5.0%	0.91	0.83		3.2%	0.60	0.79		8.3%	0.86	0.72	
20 Point Trend	5.1%	0.91	0.83		3.8%	0.73	0.85		9.1%	0.90	0.79	
19 Point Trend	5.3%	0.91	0.84		4.3%	0.81	0.89		9.8%	0.93	0.84	
18 Point Trend	5.5%	0.91	0.84		4.3%	0.79	0.88		10.0%	0.92	0.82	
17 Point Trend	5.5%	0.89	0.83		4.6%	0.79	0.88		10.3%	0.92	0.80	
16 Point Trend	5.2%	0.87	0.81		5.1%	0.83	0.91		10.6%	0.91	0.77	
15 Point Trend	4.7%	0.87	0.85		5.5%	0.85	0.92		10.4%	0.89	0.75	
14 Point Trend	4.4%	0.85	0.84		5.9%	0.86	0.93		10.6%	0.88	0.76	
13 Point Trend	4.2%	0.81	0.83		5.7%	0.82	0.91		10.0%	0.85	0.73	
12 Point Trend	4.1%	0.76	0.72		5.1%	0.78	0.80		9.3%	0.80	0.69	
11 Point Trend	4.3%	0.74	0.59		4.5%	0.72	0.78		9.0%	0.75	0.69	
10 Point Trend	3.7%	0.65	0.46		3.9%	0.62	0.81		7.8%	0.67	0.70	
9 Point Trend	3.2%	0.52	0.42		3.6%	0.51	0.74		6.9%	0.55	0.62	
8 Point Trend	2.4%	0.34	0.43		2.8%	0.34	0.74		5.3%	0.38	0.65	
7 Point Trend	2.2%	0.23	0.43		3.2%	0.31	0.75		5.5%	0.31	0.65	
6 Point Trend	3.5%	0.36	0.48		5.4%	0.54	0.80		9.2%	0.51	0.72	
5 Point Trend	5.8%	0.54	0.56		7.2%	0.59	0.83		13.5%	0.63	0.79	
4 Point Trend	10.3%	0.83	0.62		12.6%	0.88	0.78		24.2%	0.95	0.89	
3 Point Trend	16.4%	1.00	1.00		10.2%	0.69	0.71		28.3%	0.94	0.86	

* State data removed from Companywide

Arkansas AY's as of 2009/4	Estimated Ultimate Severity	Estimated Ultimate Frequency	Est Ult Pure Premium
6 Year Trend	4.8%	1.9%	6.7%
5 Year Trend	5.3%	4.9%	10.5%
4 Year Trend	5.4%	6.0%	11.6%
3 Year Trend	4.2%	4.6%	8.8%

Countrywide Four CQ Ending as of 2010/1	Annualized Average Paid Cost	R^2	Annualized Non-NW Fast Track	Annualized Paid Frequency (per 1,000)	R^2	Annualized Non-NW Fast Track	Annualized Paid Pure Premium	R^2	Annualized Non-NW Fast Track
24 Point Trend	3.3%	0.95		3.2%	0.93		6.7%	0.97	
23 Point Trend	3.4%	0.96		3.3%	0.92		6.9%	0.97	
22 Point Trend	3.5%	0.96		3.4%	0.92		7.0%	0.98	
21 Point Trend	3.6%	0.96		3.4%	0.91		7.1%	0.97	
20 Point Trend	3.7%	0.96		3.4%	0.89		7.2%	0.97	
19 Point Trend	3.7%	0.96		3.5%	0.89		7.3%	0.97	
18 Point Trend	3.8%	0.95		3.6%	0.89		7.5%	0.97	
17 Point Trend	3.9%	0.95		3.7%	0.87		7.7%	0.97	
16 Point Trend	4.1%	0.95		3.8%	0.87		8.0%	0.98	
15 Point Trend	4.2%	0.96		3.8%	0.84		8.2%	0.97	
14 Point Trend	4.4%	0.96		3.7%	0.81		8.2%	0.97	
13 Point Trend	4.6%	0.96		3.2%	0.78		7.9%	0.97	
12 Point Trend	4.9%	0.97		2.5%	0.84		7.5%	0.96	
11 Point Trend	5.2%	0.98		2.2%	0.79		7.6%	0.96	
10 Point Trend	5.5%	0.99		2.2%	0.74		7.8%	0.95	
9 Point Trend	5.7%	0.99		2.7%	0.82		8.5%	0.96	
8 Point Trend	5.5%	0.99		2.9%	0.81		8.6%	0.94	
7 Point Trend	5.5%	0.98		3.1%	0.76		8.8%	0.92	
6 Point Trend	5.6%	0.97		3.4%	0.72		9.2%	0.90	
5 Point Trend	5.4%	0.95		3.3%	0.59		8.9%	0.82	
4 Point Trend	6.4%	0.96		5.9%	0.91		12.7%	0.94	
3 Point Trend	7.6%	0.97		7.3%	0.91		15.5%	0.95	

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Bodily Injury

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	12.4%	12.4%	12.4%
5. Selected Frequency Trend	-4.2%	-4.2%	-4.2%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	7.7%	7.7%	7.7%
7. Past-to-Present Factor = [1+(6)](3)	1.160	1.077	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	-0.4%	-0.4%	-0.4%
12. Selected Frequency Trend	5.3%	5.3%	5.3%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	4.9%	4.9%	4.9%
14. Present-to-Future Factor = [1+(13)](10)	1.090	1.090	1.090
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.264	1.174	1.090

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Property Damage

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	1.2%	1.2%	1.2%
5. Selected Frequency Trend	-2.3%	-2.3%	-2.3%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	-1.1%	-1.1%	-1.1%
7. Past-to-Present Factor = [1+(6)](3)	0.978	0.989	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	-1.2%	-1.2%	-1.2%
12. Selected Frequency Trend	3.9%	3.9%	3.9%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	2.7%	2.7%	2.7%
14. Present-to-Future Factor = [1+(13)](10)	1.049	1.049	1.049
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.026	1.037	1.049

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Medical Benefits, Excess Medical Benefits

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	8.4%	8.4%	8.4%
5. Selected Frequency Trend	4.6%	4.6%	4.6%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	13.4%	13.4%	13.4%
7. Past-to-Present Factor = [1+(6)](3)	1.286	1.134	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	8.4%	8.4%	8.4%
12. Selected Frequency Trend	4.6%	4.6%	4.6%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	13.4%	13.4%	13.4%
14. Present-to-Future Factor = [1+(13)](10)	1.255	1.255	1.255
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.614	1.423	1.255

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Uninsured Motorists - Property Damage

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	2.8%	2.8%	2.8%
5. Selected Frequency Trend	0.2%	0.2%	0.2%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	3.0%	3.0%	3.0%
7. Past-to-Present Factor = [1+(6)](3)	1.061	1.030	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	-5.2%	-5.2%	-5.2%
12. Selected Frequency Trend	2.6%	2.6%	2.6%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	-2.7%	-2.7%	-2.7%
14. Present-to-Future Factor = [1+(13)](10)	0.952	0.952	0.952
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.010	0.981	0.952

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	2.7%	2.7%	2.7%
5. Selected Frequency Trend	-7.1%	-7.1%	-7.1%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	-4.6%	-4.6%	-4.6%
7. Past-to-Present Factor = [1+(6)](3)	0.910	0.954	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	0.0%	0.0%	0.0%
12. Selected Frequency Trend	0.0%	0.0%	0.0%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	0.0%	0.0%	0.0%
14. Present-to-Future Factor = [1+(13)](10)	1.000	1.000	1.000
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	0.910	0.954	1.000

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Comprehensive

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	3.4%	3.4%	3.4%
5. Selected Frequency Trend	2.7%	2.7%	2.7%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	6.2%	6.2%	6.2%
7. Past-to-Present Factor = [1+(6)](3)	1.128	1.062	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	-2.8%	-2.8%	-2.8%
12. Selected Frequency Trend	7.1%	7.1%	7.1%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	4.1%	4.1%	4.1%
14. Present-to-Future Factor = [1+(13)](10)	1.075	1.075	1.075
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.213	1.142	1.075

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Collision

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	-0.9%	-0.9%	-0.9%
5. Selected Frequency Trend	2.9%	2.9%	2.9%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	2.0%	2.0%	2.0%
7. Past-to-Present Factor = [1+(6)](3)	1.040	1.020	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	-5.3%	-5.3%	-5.3%
12. Selected Frequency Trend	6.9%	6.9%	6.9%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	1.2%	1.2%	1.2%
14. Present-to-Future Factor = [1+(13)](10)	1.022	1.022	1.022
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.063	1.042	1.022

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Loss Projection Factors
Loss of Use

	Fiscal Calendar Year Ending		
	2007/4	**2008/4**	**2009/4**
Past-to-Present Adjustments			
1. Average Loss Date for Fiscal Calendar Year	6/30/2007	6/30/2008	6/30/2009
2. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
3. Years of Trend = (2) - (1)	2.003	1.000	0.000
4. Selected Severity Trend	4.1%	4.1%	4.1%
5. Selected Frequency Trend	5.1%	5.1%	5.1%
6. Selected Pure Premium Trend = [1+(4)] × [1+(5)] - 1	9.4%	9.4%	9.4%
7. Past-to-Present Factor = [1+(6)](3)	1.197	1.094	1.000
Present-to-Future Adjustments			
8. Average Loss Date for Latest Fiscal Calendar Year	6/30/2009	6/30/2009	6/30/2009
9. Average Loss Date for Assumed Effective Period	4/19/2011	4/19/2011	4/19/2011
10. Years of Trend = (9) - (8)	1.804	1.804	1.804
11. Selected Severity Trend	3.5%	3.5%	3.5%
12. Selected Frequency Trend	5.4%	5.4%	5.4%
13. Selected Pure Premium Trend = [1+(11)] × [1+(12)] - 1	9.1%	9.1%	9.1%
14. Present-to-Future Factor = [1+(13)](10)	1.170	1.170	1.170
Past-to-Future Adjustments			
15. Loss Projection Factor = (7) × (14)	1.400	1.280	1.170

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Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = $100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.97 to 1.00	1.63 to 1.00
Reserve to Premium Ratio:	1.18 to 1.00	0.30 to 1.00
Investment Yield:	5.9 %	5.8 %
Portion of Assets Available for Investments:	92.0 %	92.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of $11.78 for liability coverages and an underwriting profit of $15.64 for physical damage coverages in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is $0.00.

Thus, an underwriting profit provision of 11.78 percent ($11.78/$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 15.64 percent ($15.64/$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	11.78 %	15.64 %
Selected Underwriting Profit Provision	4.3%	6.1%
Rate of Return – Selected Underwriting Profit Provision	8.8%	8.1%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(0.07)	0.00	0.00	(0.07)	0.00	0.00	0.00
0	10.52	0.00	1.68	12.19	12.19	0.00	12.19
3	11.93	0.86	(2.48)	10.31	22.51	0.00	22.51
6	12.48	0.79	(0.57)	12.70	35.21	0.00	35.21
9	7.59	1.34	(2.55)	6.38	41.58	0.00	41.58
12	(1.42)	1.15	(2.32)	(2.58)	39.00	0.00	39.00
15	(6.73)	0.78	(0.14)	(6.10)	32.90	0.00	32.90
18	(3.92)	0.60	(0.12)	(3.44)	29.46	0.00	29.46
21	(2.75)	0.50	(0.11)	(2.36)	27.10	0.00	27.10
24	(2.40)	0.42	(0.09)	(2.06)	25.03	0.00	25.03
27	(1.87)	0.36	(0.07)	(1.58)	23.45	0.00	23.45
30	(1.73)	0.31	(0.07)	(1.48)	21.97	1.96	20.01
33	(1.48)	0.27	(0.06)	(1.27)	18.74	1.69	17.05
36	(1.44)	0.23	(0.05)	(1.26)	15.79	1.62	14.17
39	(1.07)	0.19	(0.05)	(0.93)	13.25	1.23	12.02
42	(0.95)	0.16	(0.03)	(0.83)	11.19	1.09	10.10
45	(0.81)	0.13	(0.03)	(0.71)	9.39	0.94	8.45
48	(0.79)	0.11	(0.02)	(0.70)	7.76	0.89	6.87
51	(0.56)	0.09	(0.03)	(0.50)	6.37	0.63	5.74
54	(0.49)	0.08	(0.01)	(0.42)	5.32	0.57	4.75
57	(0.37)	0.06	(0.01)	(0.31)	4.44	0.45	3.99
60	(0.39)	0.05	(0.01)	(0.34)	3.64	0.44	3.21
72	(0.80)	0.17	(0.04)	(0.66)	2.54	0.96	1.58
84	(0.40)	0.09	(0.02)	(0.34)	1.24	0.49	0.75
96	(0.20)	0.04	(0.01)	(0.17)	0.58	0.24	0.34
108	(0.11)	0.02	(0.00)	(0.10)	0.24	0.13	0.11
120	(0.04)	0.01	(0.00)	(0.03)	0.08	0.05	0.03
132	(0.02)	0.00	0.00	(0.02)	0.01	0.01	0.00
144	(0.01)	0.00	0.00	(0.01)	(0.01)	0.00	(0.01)
156	0.01	0.00	0.00	0.01	(0.00)	0.00	(0.00)
168	0.01	0.00	0.00	0.01	0.01	0.01	0.00
180	0.01	0.00	0.00	0.01	0.01	0.01	0.00
192	0.01	0.00	0.00	0.01	0.01	0.01	0.00
204	0.01	0.00	0.00	0.01	0.01	0.01	0.00
216	0.01	0.00	0.00	0.01	0.01	0.01	0.00
228	0.01	0.00	0.00	0.01	0.01	0.01	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
312	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
324	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
336	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
348	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
360	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
Total	11.78	8.81	(7.21)	13.38			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets: Unearned Premium Reserve	Required Assets: Loss & LAE Reserve	Required Assets: Required Underlying Surplus	Required Assets: Total	Available Assets from Operations: Premium Receivable	Available Assets from Operations: Salvage & Subrogation Receivable	Available Assets from Operations: Required Cash Balance	Assets Prior to Infusion
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	43.54	93.54	28.50	0.00	12.19	40.70
3	25.00	12.10	32.30	69.40	8.55	1.49	22.51	32.55
6	50.00	20.57	61.45	132.03	28.50	2.50	35.21	66.21
9	25.00	27.76	45.94	98.70	8.55	3.42	41.58	53.56
12	0.00	33.47	29.15	62.62	(0.00)	4.23	39.00	43.23
15	0.00	25.94	22.58	48.52	(0.00)	3.42	32.90	36.32
18	0.00	21.60	18.81	40.41	(0.00)	3.01	29.46	32.47
21	0.00	18.51	16.12	34.63	(0.00)	2.67	27.10	29.77
24	0.00	15.81	13.76	29.57	(0.00)	2.36	25.03	27.39
27	0.00	13.64	11.88	25.52	(0.00)	2.06	23.45	25.51
30	0.00	11.66	10.16	21.82	(0.00)	1.81	20.01	21.82
33	0.00	9.96	8.67	18.63	(0.00)	1.58	17.05	18.63
36	0.00	8.31	7.24	15.55	(0.00)	1.38	14.17	15.55
39	0.00	7.06	6.15	13.21	(0.00)	1.19	12.02	13.21
42	0.00	5.95	5.18	11.14	(0.00)	1.04	10.10	11.14
45	0.00	5.00	4.35	9.35	(0.00)	0.89	8.45	9.35
48	0.00	4.08	3.56	7.64	(0.00)	0.77	6.87	7.64
51	0.00	3.43	2.99	6.42	(0.00)	0.68	5.74	6.42
54	0.00	2.85	2.48	5.33	(0.00)	0.58	4.75	5.33
57	0.00	2.39	2.08	4.47	(0.00)	0.49	3.99	4.47
60	0.00	1.94	1.69	3.63	(0.00)	0.42	3.21	3.63
72	0.00	0.99	0.86	1.85	(0.00)	0.27	1.58	1.85
84	0.00	0.50	0.44	0.94	(0.00)	0.19	0.75	0.94
96	0.00	0.26	0.23	0.49	(0.00)	0.15	0.34	0.49
108	0.00	0.12	0.11	0.23	(0.00)	0.12	0.11	0.23
120	0.00	0.07	0.06	0.14	(0.00)	0.11	0.03	0.14
132	0.00	0.04	0.06	0.09	(0.00)	0.09	0.00	0.09
144	0.00	0.01	0.07	0.08	(0.00)	0.08	(0.01)	0.08
156	0.00	0.01	0.06	0.06	(0.00)	0.06	(0.00)	0.06
168	0.00	0.00	0.05	0.05	(0.00)	0.05	0.00	0.05
180	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
192	0.00	0.00	0.03	0.03	(0.00)	0.03	0.00	0.03
204	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
216	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
228	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
240	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
252	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
264	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
276	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
312	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
360	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)

Exhibit VIII

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.07)	(0.07)	1.0117	(0.07)
0	93.54	40.70	52.84	(52.84)	0.00	(52.84)	1.0000	(52.84)
3	69.40	32.55	36.85	15.99	0.00	15.99	0.9657	15.44
6	132.03	66.21	65.82	(28.97)	0.00	(28.97)	0.9325	(27.02)
9	98.70	53.56	45.15	20.67	0.00	20.67	0.9005	18.62
12	62.62	43.23	19.39	25.75	0.00	25.75	0.8696	22.39
15	48.52	36.32	12.20	7.19	0.00	7.19	0.8397	6.04
18	40.41	32.47	7.94	4.26	0.00	4.26	0.8109	3.45
21	34.63	29.77	4.87	3.08	0.00	3.08	0.7830	2.41
24	29.57	27.39	2.18	2.69	0.00	2.69	0.7561	2.03
27	25.52	25.51	0.00	2.17	0.00	2.17	0.7302	1.59
30	21.82	21.82	0.00	0.00	1.96	1.97	0.7051	1.39
33	18.63	18.63	0.00	0.00	1.69	1.69	0.6809	1.15
36	15.55	15.55	0.00	0.00	1.62	1.62	0.6575	1.06
39	13.21	13.21	0.00	0.00	1.23	1.23	0.6349	0.78
42	11.14	11.14	0.00	0.00	1.09	1.09	0.6131	0.67
45	9.35	9.35	0.00	0.00	0.94	0.94	0.5921	0.56
48	7.64	7.64	0.00	0.00	0.89	0.89	0.5718	0.51
51	6.42	6.42	0.00	0.00	0.63	0.63	0.5521	0.35
54	5.33	5.33	0.00	0.00	0.57	0.57	0.5332	0.30
57	4.47	4.47	0.00	0.00	0.45	0.45	0.5149	0.23
60	3.63	3.63	0.00	0.00	0.44	0.44	0.4972	0.22
72	1.85	1.85	0.00	0.00	0.96	0.96	0.4323	0.42
84	0.94	0.94	0.00	0.00	0.49	0.49	0.3759	0.19
96	0.49	0.49	0.00	0.00	0.24	0.24	0.3269	0.08
108	0.23	0.23	0.00	0.00	0.13	0.13	0.2843	0.04
120	0.14	0.14	0.00	0.00	0.05	0.05	0.2472	0.01
132	0.09	0.09	0.00	0.00	0.01	0.01	0.2149	0.00
144	0.08	0.08	0.00	0.00	(0.01)	(0.01)	0.1869	(0.00)
156	0.06	0.06	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.05	0.05	0.00	0.00	0.01	0.01	0.1413	0.00
180	0.04	0.04	0.00	0.00	0.01	0.01	0.1229	0.00
192	0.03	0.03	0.00	0.00	0.01	0.01	0.1069	0.00
204	0.02	0.02	0.00	0.00	0.01	0.01	0.0929	0.00
216	0.02	0.02	0.00	0.00	0.01	0.01	0.0808	0.00
228	0.01	0.01	0.00	0.00	0.01	0.01	0.0703	0.00
240	0.01	0.01	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.01	0.01	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.01	0.01	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.0304	(0.00)
312	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0151	0.00
Total				(0.00)	13.38	13.38		(0.00)

Exhibit VIII

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(0.07)	0.00	0.00	(0.07)	0.00	0.00	0.00
0	10.57	0.00	1.64	12.21	12.21	0.00	12.21
3	6.47	1.60	(2.85)	5.21	17.42	0.00	17.42
6	6.45	1.08	(0.87)	6.65	24.08	0.00	24.08
9	2.97	1.83	(2.90)	1.90	25.98	0.00	25.98
12	(5.62)	1.14	(2.52)	(7.00)	18.98	0.00	18.98
15	(5.12)	0.27	(0.05)	(4.90)	14.08	11.92	2.16
18	(0.10)	0.03	(0.00)	(0.08)	2.08	1.15	0.93
21	0.01	0.01	(0.00)	0.02	0.95	0.36	0.58
24	(0.00)	0.01	(0.00)	0.00	0.59	0.20	0.39
27	0.01	0.01	0.00	0.01	0.40	0.10	0.30
30	(0.01)	0.00	(0.00)	(0.00)	0.30	0.09	0.21
33	0.00	0.00	(0.00)	0.00	0.21	0.06	0.15
36	(0.00)	0.00	(0.00)	0.00	0.15	0.05	0.11
39	0.00	0.00	(0.00)	0.01	0.11	0.03	0.08
42	0.00	0.00	(0.00)	0.00	0.09	0.04	0.05
45	0.00	0.00	(0.00)	0.00	0.05	0.02	0.03
48	(0.00)	0.00	(0.00)	(0.00)	0.03	0.02	0.00
51	(0.00)	0.00	0.00	(0.00)	0.00	0.00	0.00
54	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	0.01	0.00	0.00	0.01	0.01	0.01	0.00
84	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
108	0.00	0.00	0.00	0.00	0.00	0.00	0.00
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
288	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
300	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
312	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
324	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
336	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
348	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
360	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
Total	15.64	5.98	(7.57)	14.05			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets: Unearned Premium Reserve	Required Assets: Loss & LAE Reserve	Required Assets: Required Underlying Surplus	Required Assets: Total	Available Assets from Operations: Premium Receivable	Available Assets from Operations: Salvage & Subrogation Receivable	Available Assets from Operations: Required Cash Balance	Assets Prior to Infusion
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	100.91	150.91	28.50	0.00	12.21	40.72
3	25.00	5.59	61.75	92.34	8.55	1.41	17.42	27.39
6	50.00	6.61	114.25	170.86	28.50	1.95	24.08	54.53
9	25.00	7.61	65.81	98.42	8.55	2.26	25.98	36.80
12	0.00	7.55	15.24	22.78	(0.00)	2.42	18.98	21.40
15	0.00	1.06	2.14	3.21	(0.00)	1.05	2.16	3.21
18	0.00	0.50	1.02	1.52	(0.00)	0.59	0.93	1.52
21	0.00	0.33	0.66	0.99	(0.00)	0.41	0.58	0.99
24	0.00	0.23	0.47	0.71	(0.00)	0.32	0.39	0.71
27	0.00	0.18	0.37	0.56	(0.00)	0.26	0.30	0.56
30	0.00	0.14	0.29	0.43	(0.00)	0.22	0.21	0.43
33	0.00	0.11	0.23	0.34	(0.00)	0.19	0.15	0.34
36	0.00	0.09	0.18	0.28	(0.00)	0.17	0.11	0.28
39	0.00	0.08	0.16	0.24	(0.00)	0.15	0.08	0.24
42	0.00	0.06	0.12	0.18	(0.00)	0.13	0.05	0.18
45	0.00	0.05	0.10	0.15	(0.00)	0.12	0.03	0.15
48	0.00	0.04	0.08	0.11	(0.00)	0.11	0.00	0.11
51	0.00	0.03	0.07	0.10	(0.00)	0.10	0.00	0.10
54	0.00	0.02	0.07	0.09	(0.00)	0.09	0.00	0.09
57	0.00	0.02	0.06	0.08	(0.00)	0.08	0.00	0.08
60	0.00	0.02	0.06	0.08	(0.00)	0.08	0.00	0.08
72	0.00	0.01	0.05	0.06	(0.00)	0.06	0.00	0.06
84	0.00	0.00	0.05	0.05	(0.00)	0.05	0.00	0.05
96	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
108	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
120	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
132	0.00	0.00	0.03	0.03	(0.00)	0.03	0.00	0.03
144	0.00	0.00	0.03	0.03	(0.00)	0.03	0.00	0.03
156	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
168	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
180	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
192	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
204	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
216	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
228	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
288	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
300	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
312	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
360	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)

Exhibit VIII

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.07)	(0.07)	1.0117	(0.07)
0	150.91	40.72	110.20	(110.20)	0.00	(110.20)	1.0000	(110.20)
3	92.34	27.39	64.95	45.25	0.00	45.25	0.9657	43.69
6	170.86	54.53	116.33	(51.38)	0.00	(51.38)	0.9325	(47.91)
9	98.42	36.80	61.62	54.71	0.00	54.71	0.9005	49.27
12	22.78	21.40	1.38	60.24	0.00	60.24	0.8696	52.38
15	3.21	3.21	0.00	1.38	11.92	13.31	0.8397	11.17
18	1.52	1.52	0.00	0.00	1.15	1.15	0.8109	0.94
21	0.99	0.99	0.00	0.00	0.36	0.36	0.7830	0.28
24	0.71	0.71	0.00	0.00	0.20	0.20	0.7561	0.15
27	0.56	0.56	0.00	0.00	0.10	0.10	0.7302	0.08
30	0.43	0.43	0.00	0.00	0.09	0.09	0.7051	0.06
33	0.34	0.34	0.00	0.00	0.06	0.06	0.6809	0.04
36	0.28	0.28	0.00	0.00	0.05	0.05	0.6575	0.03
39	0.24	0.24	0.00	0.00	0.03	0.03	0.6349	0.02
42	0.18	0.18	0.00	0.00	0.04	0.04	0.6131	0.02
45	0.15	0.15	0.00	0.00	0.02	0.02	0.5921	0.01
48	0.11	0.11	0.00	0.00	0.02	0.02	0.5718	0.01
51	0.10	0.10	0.00	0.00	0.00	0.00	0.5521	0.00
54	0.09	0.09	0.00	0.00	0.00	0.00	0.5332	0.00
57	0.08	0.08	0.00	0.00	0.00	0.00	0.5149	0.00
60	0.08	0.08	0.00	0.00	0.00	0.00	0.4972	0.00
72	0.06	0.06	0.00	0.00	0.01	0.01	0.4323	0.00
84	0.05	0.05	0.00	0.00	0.00	0.00	0.3759	0.00
96	0.04	0.04	0.00	0.00	0.00	0.00	0.3269	0.00
108	0.04	0.04	0.00	0.00	0.00	0.00	0.2843	0.00
120	0.04	0.04	0.00	0.00	0.00	0.00	0.2472	0.00
132	0.03	0.03	0.00	0.00	0.00	0.00	0.2149	0.00
144	0.03	0.03	0.00	0.00	0.00	0.00	0.1869	0.00
156	0.02	0.02	0.00	0.00	0.00	0.00	0.1625	0.00
168	0.02	0.02	0.00	0.00	0.00	0.00	0.1413	0.00
180	0.02	0.02	0.00	0.00	0.00	0.00	0.1229	0.00
192	0.01	0.01	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.01	0.01	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.01	0.01	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.0402	(0.00)
288	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0151	0.00
Total				(0.00)	14.05	14.05		(0.00)

Arkansas Personal Auto
Nationwide Mutual Insurance Company
All Coverages
Selected Combined Indices Assumed Effective October 19, 2010

Current Territory	Bodily Injury	Property Damage	Medical Benefits/ Excess Medical Benefits	Comprehensive	Collision	Loss of Use	Uninsured/ Underinsured Motorists - Bodily Injury	Uninsured Motorists - Property Damage	Total
007	1.0%	0.3%	6.2%	3.5%	0.1%	1.1%	0.0%	0.0%	1.3%
024	1.8%	0.3%	7.0%	1.3%	-0.1%	1.1%	0.0%	0.0%	1.0%
025	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	1.1%	0.0%	0.0%	-9.2%
028	1.8%	0.8%	6.8%	2.2%	0.0%	1.1%	0.0%	0.0%	1.2%
034	1.8%	0.6%	5.9%	1.5%	0.0%	1.1%	0.0%	0.0%	0.9%
035	1.9%	0.9%	6.2%	1.7%	0.0%	1.1%	0.0%	0.0%	1.1%
036	2.0%	0.6%	7.1%	2.9%	0.1%	1.1%	0.0%	0.0%	1.4%
040	1.6%	0.7%	6.4%	2.4%	0.1%	1.1%	0.0%	0.0%	1.1%
046	1.4%	0.7%	6.0%	0.4%	-0.1%	1.1%	0.0%	0.0%	0.7%
047	1.5%	0.7%	6.2%	0.9%	0.0%	1.1%	0.0%	0.0%	0.8%
048	1.3%	0.4%	5.9%	0.7%	0.0%	1.1%	0.0%	0.0%	0.7%
049	1.2%	0.7%	6.2%	1.4%	0.0%	1.1%	0.0%	0.0%	0.8%
050	1.3%	0.7%	6.1%	0.8%	0.0%	1.1%	0.0%	0.0%	0.8%
051	1.3%	0.5%	6.2%	1.6%	0.0%	1.1%	0.0%	0.0%	0.8%
052	1.6%	0.4%	6.5%	2.2%	0.0%	1.1%	0.0%	0.0%	1.1%
053	1.6%	0.5%	6.5%	2.4%	0.0%	1.1%	0.0%	0.0%	1.1%
054	2.2%	1.2%	6.8%	0.8%	0.2%	1.1%	0.0%	0.0%	1.2%
055	1.9%	1.0%	6.4%	1.1%	0.1%	1.1%	0.0%	0.0%	1.1%
056	1.8%	0.9%	6.0%	0.9%	0.0%	1.1%	0.0%	0.0%	1.0%
057	2.3%	1.0%	7.6%	2.0%	0.1%	1.1%	0.0%	0.0%	1.5%
058	1.5%	0.7%	6.3%	1.7%	0.1%	1.1%	0.0%	0.0%	1.0%
060	1.7%	0.9%	6.2%	1.5%	0.0%	1.1%	0.0%	0.0%	1.0%
061	0.9%	-0.1%	6.6%	2.1%	-0.2%	1.1%	0.0%	0.0%	0.7%
062	1.2%	0.5%	6.6%	3.3%	0.0%	1.1%	0.0%	0.0%	1.2%
063	1.6%	0.5%	6.7%	2.1%	0.0%	1.1%	0.0%	0.0%	1.0%
064	1.4%	0.4%	5.8%	1.6%	0.0%	1.1%	0.0%	0.0%	0.8%
065	1.8%	0.8%	6.7%	2.0%	0.0%	1.1%	0.0%	0.0%	1.1%
066	1.2%	0.2%	5.8%	1.7%	0.0%	1.1%	0.0%	0.0%	0.8%
067	1.7%	0.6%	6.4%	1.6%	0.0%	1.1%	0.0%	0.0%	1.0%
068	1.9%	0.9%	6.4%	1.9%	0.1%	1.1%	0.0%	0.0%	1.1%
999	1.8%	0.9%	6.7%	1.9%	0.1%	1.1%	0.0%	0.0%	1.1%
Total	1.6%	0.7%	6.3%	1.6%	0.0%	1.1%	0.0%	0.0%	0.9%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Bodily Injury
Selected Combined Indices Assumed Effective October 19, 2010

(1) Current Territory	(2) Selected Variable Premium Change	(3) Total Internal Change	(4) Selected Base Rate Change	(5) Current Base Rate*	(6) Selected Base Rate	(7) Total Change Including Expense Fee
007	4.1%	-0.1%	4.2%	102.50	106.80	1.0%
024	4.1%	-0.1%	4.2%	160.60	167.30	1.8%
025	-12.0%	-0.1%	-11.9%	127.60	112.40	-10.0%
028	4.1%	-0.1%	4.2%	147.80	154.00	1.8%
034	4.1%	-0.1%	4.2%	160.80	167.60	1.8%
035	4.1%	-0.1%	4.2%	159.80	166.50	1.9%
036	4.1%	-0.1%	4.2%	178.70	186.20	2.0%
040	4.1%	-0.1%	4.2%	140.20	146.10	1.6%
046	4.1%	-0.1%	4.2%	134.10	139.70	1.4%
047	4.1%	-0.1%	4.2%	134.90	140.60	1.5%
048	4.1%	-0.1%	4.2%	134.10	139.70	1.3%
049	4.1%	-0.1%	4.2%	108.70	113.30	1.2%
050	4.1%	-0.1%	4.2%	119.90	124.90	1.3%
051	4.1%	-0.1%	4.2%	115.00	119.80	1.3%
052	4.1%	-0.1%	4.2%	136.00	141.70	1.6%
053	4.1%	-0.1%	4.2%	141.00	146.90	1.6%
054	4.1%	-0.1%	4.2%	185.40	193.20	2.2%
055	4.1%	-0.1%	4.2%	170.50	177.70	1.9%
056	4.1%	-0.1%	4.2%	162.70	169.50	1.8%
057	4.1%	-0.1%	4.2%	223.40	232.80	2.3%
058	4.1%	-0.1%	4.2%	125.20	130.50	1.5%
060	4.1%	-0.1%	4.2%	139.30	145.20	1.7%
061	4.1%	-0.1%	4.2%	86.90	90.50	0.9%
062	4.1%	-0.1%	4.2%	114.80	119.60	1.2%
063	4.1%	-0.1%	4.2%	131.80	137.30	1.6%
064	4.1%	-0.1%	4.2%	120.90	126.00	1.4%
065	4.1%	-0.1%	4.2%	149.40	155.70	1.8%
066	4.1%	-0.1%	4.2%	114.50	119.30	1.2%
067	4.1%	-0.1%	4.2%	140.70	146.60	1.7%
068	4.1%	-0.1%	4.2%	167.80	174.80	1.9%
999	4.1%	-0.1%	4.2%	134.80	140.50	1.8%
Total	4.1%	-0.1%	4.2%			1.6%

* Effective 7/14/2009, 25/50 Limit, Model Year 2011
** Current Expense Fee is $28.60, Proposed is $27.10

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Property Damage
Selected Combined Indices Assumed Effective October 19, 2010

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	3.5%	0.0%	3.5%	98.70	102.20	0.3%
024	3.5%	0.0%	3.5%	99.60	103.10	0.3%
025	-11.4%	0.0%	-11.4%	106.90	94.70	-10.0%
028	3.5%	0.0%	3.5%	120.80	125.00	0.8%
034	3.5%	0.0%	3.5%	121.40	125.60	0.6%
035	3.5%	0.0%	3.5%	131.80	136.40	0.9%
036	3.5%	0.0%	3.5%	119.90	124.10	0.6%
040	3.5%	0.0%	3.5%	117.80	121.90	0.7%
046	3.5%	0.0%	3.5%	125.20	129.60	0.7%
047	3.5%	0.0%	3.5%	122.60	126.90	0.7%
048	3.5%	0.0%	3.5%	115.30	119.30	0.4%
049	3.5%	0.0%	3.5%	123.50	127.80	0.7%
050	3.5%	0.0%	3.5%	119.60	123.80	0.7%
051	3.5%	0.0%	3.5%	103.50	107.10	0.5%
052	3.5%	0.0%	3.5%	101.00	104.50	0.4%
053	3.5%	0.0%	3.5%	105.30	109.00	0.5%
054	3.5%	0.0%	3.5%	154.70	160.10	1.2%
055	3.5%	0.0%	3.5%	149.30	154.50	1.0%
056	3.5%	0.0%	3.5%	137.70	142.50	0.9%
057	3.5%	0.0%	3.5%	137.70	142.50	1.0%
058	3.5%	0.0%	3.5%	114.70	118.70	0.7%
060	3.5%	0.0%	3.5%	134.70	139.40	0.9%
061	3.5%	0.0%	3.5%	70.50	73.00	-0.1%
062	3.5%	0.0%	3.5%	102.80	106.40	0.5%
063	3.5%	0.0%	3.5%	103.60	107.20	0.5%
064	3.5%	0.0%	3.5%	100.30	103.80	0.4%
065	3.5%	0.0%	3.5%	122.30	126.60	0.8%
066	3.5%	0.0%	3.5%	97.90	101.30	0.2%
067	3.5%	0.0%	3.5%	112.00	115.90	0.6%
068	3.5%	0.0%	3.5%	130.00	134.60	0.9%
999	3.5%	0.0%	3.5%	119.90	124.10	0.9%
Total	3.5%	0.0%	3.5%			0.7%

* Effective 7/14/2009, Model Year 2011
** Current Expense Fee is $25.60, Proposed is $23.90

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Medical Benefits
Selected Combined Indices Assumed Effective October 19, 2010

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	10.9%	-0.2%	11.1%	74.60	82.90	6.2%
024	10.9%	-0.2%	11.1%	95.30	105.90	7.0%
025	-11.7%	-0.2%	-11.5%	70.00	62.00	-10.0%
028	10.9%	-0.2%	11.1%	83.20	92.40	6.8%
034	10.9%	-0.2%	11.1%	77.50	86.10	5.9%
035	10.9%	-0.2%	11.1%	77.30	85.90	6.2%
036	10.9%	-0.2%	11.1%	94.20	104.70	7.1%
040	10.9%	-0.2%	11.1%	78.30	87.00	6.4%
046	10.9%	-0.2%	11.1%	73.90	82.10	6.0%
047	10.9%	-0.2%	11.1%	74.10	82.30	6.2%
048	10.9%	-0.2%	11.1%	75.20	83.50	5.9%
049	10.9%	-0.2%	11.1%	77.60	86.20	6.2%
050	10.9%	-0.2%	11.1%	72.30	80.30	6.1%
051	10.9%	-0.2%	11.1%	74.20	82.40	6.2%
052	10.9%	-0.2%	11.1%	72.90	81.00	6.5%
053	10.9%	-0.2%	11.1%	81.20	90.20	6.5%
054	10.9%	-0.2%	11.1%	88.00	97.80	6.8%
055	10.9%	-0.2%	11.1%	81.30	90.30	6.4%
056	10.9%	-0.2%	11.1%	73.90	82.10	6.0%
057	10.9%	-0.2%	11.1%	110.10	122.30	7.6%
058	10.9%	-0.2%	11.1%	71.90	79.90	6.3%
060	10.9%	-0.2%	11.1%	73.90	82.10	6.2%
061	10.9%	-0.2%	11.1%	62.40	69.30	6.6%
062	10.9%	-0.2%	11.1%	76.80	85.30	6.6%
063	10.9%	-0.2%	11.1%	78.30	87.00	6.7%
064	10.9%	-0.2%	11.1%	68.70	76.30	5.8%
065	10.9%	-0.2%	11.1%	88.90	98.80	6.7%
066	10.9%	-0.2%	11.1%	69.60	77.30	5.8%
067	10.9%	-0.2%	11.1%	77.40	86.00	6.4%
068	10.9%	-0.2%	11.1%	81.60	90.70	6.4%
999	10.9%	-0.2%	11.1%	77.30	85.90	6.7%
Total	10.8%	-0.2%	11.0%			6.3%

* Effective 7/14/2009, Model Year 2011
** Current Expense Fee is $7.00, Proposed is $6.60

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Comprehensive
Selected Combined Indices Assumed Effective October 19, 2010

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	6.4%	1.0%	5.3%	148.80	156.70	3.5%
024	6.4%	1.0%	5.3%	76.20	80.20	1.3%
025	-9.7%	1.0%	-10.6%	104.20	93.20	-10.0%
028	6.4%	1.0%	5.3%	95.00	100.00	2.2%
034	6.4%	1.0%	5.3%	86.50	91.10	1.5%
035	6.4%	1.0%	5.3%	86.20	90.80	1.7%
036	6.4%	1.0%	5.3%	142.00	149.50	2.9%
040	6.4%	1.0%	5.3%	95.80	100.90	2.4%
046	6.4%	1.0%	5.3%	65.40	68.90	0.4%
047	6.4%	1.0%	5.3%	69.40	73.10	0.9%
048	6.4%	1.0%	5.3%	70.70	74.40	0.7%
049	6.4%	1.0%	5.3%	82.60	87.00	1.4%
050	6.4%	1.0%	5.3%	67.70	71.30	0.8%
051	6.4%	1.0%	5.3%	84.70	89.20	1.6%
052	6.4%	1.0%	5.3%	102.60	108.00	2.2%
053	6.4%	1.0%	5.3%	102.40	107.80	2.4%
054	6.4%	1.0%	5.3%	68.30	71.90	0.8%
055	6.4%	1.0%	5.3%	73.60	77.50	1.1%
056	6.4%	1.0%	5.3%	69.40	73.10	0.9%
057	6.4%	1.0%	5.3%	94.00	99.00	2.0%
058	6.4%	1.0%	5.3%	80.60	84.90	1.7%
060	6.4%	1.0%	5.3%	82.50	86.90	1.5%
061	6.4%	1.0%	5.3%	93.10	98.00	2.1%
062	6.4%	1.0%	5.3%	146.70	154.50	3.3%
063	6.4%	1.0%	5.3%	94.30	99.30	2.1%
064	6.4%	1.0%	5.3%	86.90	91.50	1.6%
065	6.4%	1.0%	5.3%	97.50	102.70	2.0%
066	6.4%	1.0%	5.3%	92.60	97.50	1.7%
067	6.4%	1.0%	5.3%	78.20	82.30	1.6%
068	6.4%	1.0%	5.3%	84.00	88.50	1.9%
999	6.4%	1.0%	5.3%	83.50	87.90	1.9%
Total	6.3%	1.0%	5.2%			1.6%

* Effective 7/14/2009, $0 Deductible, Model Year 2011
** Current Expense Fee is $20.30, Proposed is $18.00

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Collision
Selected Combined Indices Assumed Effective October 19, 2010

(1) Current Territory	(2) Selected Variable Premium Change	(3) Total Internal Change	(4) Selected Base Rate Change	(5) Current Base Rate*	(6) Selected Base Rate	(7) Total Change Including Expense Fee
007	0.9%	0.1%	0.8%	281.50	283.80	0.1%
024	0.9%	0.1%	0.8%	224.90	226.70	-0.1%
025	-11.9%	0.1%	-12.0%	281.60	247.80	-10.0%
028	0.9%	0.1%	0.8%	251.50	253.50	0.0%
034	0.9%	0.1%	0.8%	286.00	288.30	0.0%
035	0.9%	0.1%	0.8%	259.70	261.80	0.0%
036	0.9%	0.1%	0.8%	281.60	283.90	0.1%
040	0.9%	0.1%	0.8%	286.10	288.40	0.1%
046	0.9%	0.1%	0.8%	244.70	246.70	-0.1%
047	0.9%	0.1%	0.8%	266.10	268.20	0.0%
048	0.9%	0.1%	0.8%	259.40	261.50	0.0%
049	0.9%	0.1%	0.8%	260.80	262.90	0.0%
050	0.9%	0.1%	0.8%	263.60	265.70	0.0%
051	0.9%	0.1%	0.8%	257.00	259.10	0.0%
052	0.9%	0.1%	0.8%	253.20	255.20	0.0%
053	0.9%	0.1%	0.8%	250.70	252.70	0.0%
054	0.9%	0.1%	0.8%	328.40	331.00	0.2%
055	0.9%	0.1%	0.8%	293.10	295.40	0.1%
056	0.9%	0.1%	0.8%	247.80	249.80	0.0%
057	0.9%	0.1%	0.8%	272.90	275.10	0.1%
058	0.9%	0.1%	0.8%	263.10	265.20	0.1%
060	0.9%	0.1%	0.8%	256.70	258.80	0.0%
061	0.9%	0.1%	0.8%	177.20	178.60	-0.2%
062	0.9%	0.1%	0.8%	248.30	250.30	0.0%
063	0.9%	0.1%	0.8%	241.30	243.20	0.0%
064	0.9%	0.1%	0.8%	245.10	247.10	0.0%
065	0.9%	0.1%	0.8%	254.90	256.90	0.0%
066	0.9%	0.1%	0.8%	249.70	251.70	0.0%
067	0.9%	0.1%	0.8%	243.30	245.20	0.0%
068	0.9%	0.1%	0.8%	313.80	316.30	0.1%
999	0.9%	0.1%	0.8%	246.20	248.20	0.1%
Total	0.9%	0.1%	0.8%			0.0%

* Effective 7/14/2009, $100 Deductible, Model Year 2011
** Current Expense Fee is $45.40, Proposed is $44.10

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Excess Medical Benefits

Current Territory	Current Base Rate	Selected Medical Benefits Base Rate Change	Selected Base Rate
007	$117.00	6.20%	$124.30
024	$149.50	7.00%	$160.00
025	$109.80	-10.00%	$98.80
028	$130.40	6.80%	$139.30
034	$121.60	5.90%	$128.80
035	$121.30	6.20%	$128.80
036	$147.70	7.10%	$158.20
040	$122.70	6.40%	$130.60
046	$115.90	6.00%	$122.90
047	$116.20	6.20%	$123.40
048	$118.00	5.90%	$125.00
049	$121.70	6.20%	$129.20
050	$113.40	6.10%	$120.30
051	$116.30	6.20%	$123.50
052	$114.40	6.50%	$121.80
053	$127.30	6.50%	$135.60
054	$138.10	6.80%	$147.50
055	$127.50	6.40%	$135.70
056	$115.90	6.00%	$122.90
057	$172.70	7.60%	$185.80
058	$112.70	6.30%	$119.80
060	$115.90	6.20%	$123.10
061	$97.90	6.60%	$104.40
062	$120.40	6.60%	$128.30
063	$122.70	6.70%	$130.90
064	$107.70	5.80%	$113.90
065	$139.40	6.70%	$148.70
066	$109.10	5.80%	$115.40
067	$121.40	6.40%	$129.20
068	$127.90	6.40%	$136.10
999	$121.30	6.70%	$129.40

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss of Use Base Rates

Option Code	Current Base Rate	Rate Change	Selected Base Rate
$15 per day $300 Total	7.30	1.1%	7.40
$20 per day $700 total	14.20	1.1%	14.40
$25 per day $500	14.60	1.1%	14.80
$30 per day $900	20.10	1.1%	20.30
$40 per day $1100 total	25.90	1.1%	26.20
$50 per day $1300 total	31.70	1.1%	32.00
$60 per day $1500 total	37.40	1.1%	37.80

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Arkansas Personal Auto
Nationwide Mutual Insurance Company

Coverage Expense Fees

Coverage	Current Expense Fee	Selected Expense Fee	Percent Change
Bodily Injury	28.60	27.10	-5.2%
Property Damage	25.60	23.90	-6.6%
Medical Benefits	7.00	6.60	-5.7%
Comprehensive	20.30	18.00	-11.3%
Collision	45.40	44.10	-2.9%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
OEM Endorsement Factors

Coverage	Option Code	Current OEM Factor	Selected OEM Factor	Percent Change
Collision	OEM Endorsement	1.08	1.11	2.8%
	Not OEM Endorsement	1.00	1.00	0.0%
Comprehensive	OEM Endorsement	1.06	1.21	13.9%
	Not OEM Endorsement	1.00	1.00	0.0%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Vehicle Customization Factors

Coverage	Option Code	Customized Vehicle Units	Current Factor (Units <6)	Current Additive Factor (Units >5)	Selected Factor (Units <6)	Selected Additive Factor (Units >5)	% Change in Customization Factor	% Change in Additive Factor
Collision	OEM Endorsement	0	0.000	0.000	0.000	0.000	0.0%	0.0%
		1	0.020	0.000	0.020	0.000	0.0%	0.0%
		2	0.040	0.000	0.040	0.000	0.0%	0.0%
		3	0.060	0.000	0.060	0.000	0.0%	0.0%
		4	0.080	0.000	0.080	0.000	0.0%	0.0%
		5	0.100	0.000	0.100	0.000	0.0%	0.0%
		>5	0.100	0.020	0.100	0.020	0.0%	0.0%
	Not OEM Endorsement	0	0.000	0.000	0.000	0.000	0.0%	0.0%
		1	0.022	0.000	0.022	0.000	0.0%	0.0%
		2	0.044	0.000	0.044	0.000	0.0%	0.0%
		3	0.066	0.000	0.066	0.000	0.0%	0.0%
		4	0.088	0.000	0.088	0.000	0.0%	0.0%
		5	0.110	0.000	0.110	0.000	0.0%	0.0%
		>5	0.110	0.022	0.110	0.022	0.0%	0.0%
Comprehensive	OEM Endorsement	0	0.000	0.000	0.000	0.000	0.0%	0.0%
		1	0.028	0.000	0.025	0.000	-10.7%	0.0%
		2	0.056	0.000	0.050	0.000	-10.7%	0.0%
		3	0.084	0.000	0.075	0.000	-10.7%	0.0%
		4	0.112	0.000	0.100	0.000	-10.7%	0.0%
		5	0.140	0.000	0.125	0.000	-10.7%	0.0%
		>5	0.140	0.028	0.125	0.025	-10.7%	-10.7%
	Not OEM Endorsement	0	0.000	0.000	0.000	0.000	0.0%	0.0%
		1	0.030	0.000	0.030	0.000	0.0%	0.0%
		2	0.060	0.000	0.060	0.000	0.0%	0.0%
		3	0.090	0.000	0.090	0.000	0.0%	0.0%
		4	0.120	0.000	0.120	0.000	0.0%	0.0%
		5	0.150	0.000	0.150	0.000	0.0%	0.0%
		>5	0.150	0.030	0.150	0.030	0.0%	0.0%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Advanced Quote Discount

Policy Insured Term	Original Effective Date	Prior Carrier Company Code	Shopping Days	Current Advance Quote Discount Factor	Selected Advance Quote Discount Factor	Percent Change
Any	<20060130		Any	1.000	1.000	0.0%
Any	Any	Nationwide Prior Carriers including Titan	Any	1.000	1.000	0.0%
Any	Any		0-7	1.000	1.000	0.0%
1	>20070731		8 or more	0.920	0.910	-1.1%
2	>20070731		8 or more	0.930	0.910	-2.2%
3	>20070731		8 or more	0.940	0.920	-2.1%
4	>20070731		8 or more	0.960	0.940	-2.1%
5	>20070731		8 or more	0.970	0.960	-1.0%
6	>20070731		8 or more	0.980	0.980	0.0%
>6	>20070731		Any	1.000	1.000	0.0%
1	>20060129		8 or more	0.950	0.950	0.0%
2	>20060129		8 or more	0.975	0.975	0.0%
Not(1, 2)	>20060129		Any	1.000	1.000	0.0%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Terms with Prior Carrier and Premier Intra Agency Transfer Discount

Prior Insurance Carrier Group	Policy Insured Term	Prior Insurance Code	Terms With Prior Carrier	Current Terms With Prior Carrier Factor	Selected Terms With Prior Carrier Factor	Percent Change
Renewal*	0-999		Any	1.00	1.00	0.0%
Group A	0-999		Any	1.00	1.00	0.0%
Group B	0-999	Lapse > 30 Days	Any	1.00	1.00	0.0%
Group B	0-99		0-5	1.00	1.00	0.0%
Group B	1,2		>5	0.90	0.90	0.0%
Group B	3		>5	0.92	0.92	0.0%
Group B	4		>5	0.94	0.94	0.0%
Group B	5		>5	0.96	0.96	0.0%
Group B	6		>5	0.98	0.98	0.0%
Group B	7-99		>5	1.00	1.00	0.0%
Group B	501 (Inta Agency Transfer Discount)		Any	0.90	0.90	0.0%
Group B	502 (Inta Agency Transfer Discount)		Any	0.92	0.90	-2.2%
Group B	503 (Inta Agency Transfer Discount)		Any	0.93	0.92	-1.1%
Group B	504 (Inta Agency Transfer Discount)		Any	0.95	0.94	-1.1%
Group B	505 (Inta Agency Transfer Discount)		Any	0.96	0.96	0.0%
Group B	506 (Inta Agency Transfer Discount)		Any	0.98	0.98	0.0%
Group B	507-999		Any	1.00	1.00	0.0%

* Renewal = Original Effective Date < 20070801

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Revision of Model Year Factors

Bodily Injury

Model Year	Current Factor	Current Factor at 2011 Base	Selected Factor	Percent Change After Off-Balance
2015	1.072	1.047	1.048	0.1%
2014	1.060	1.035	1.036	0.1%
2013	1.048	1.023	1.024	0.1%
2012	1.036	1.012	1.012	0.0%
2011	1.024	1.000	1.000	0.0%
2010	1.012	0.988	0.988	0.0%
2009	1.000	0.977	0.976	-0.1%
2008	0.988	0.965	0.964	-0.1%
2007	0.976	0.953	0.952	-0.1%
2006	0.963	0.940	0.940	0.0%
2005	0.951	0.929	0.929	0.0%
2004	0.939	0.917	0.917	0.0%
2003	0.927	0.905	0.905	0.0%
2002	0.915	0.894	0.893	-0.1%
2001	0.900	0.879	0.879	0.0%
2000	0.888	0.867	0.867	0.0%
1999	0.876	0.855	0.855	0.0%
1998	0.863	0.843	0.842	-0.1%
1997	0.850	0.830	0.830	0.0%
1996	0.838	0.818	0.818	0.0%
1995	0.824	0.805	0.805	0.0%
Prior	0.812	0.793	0.793	0.0%

Collision

Model Year	Current Factor	Current Factor at 2011 Base	Selected Factor	Percent Change After Off-Balance
2015	1.264	1.162	1.160	-0.2%
2014	1.220	1.121	1.120	-0.1%
2013	1.176	1.081	1.080	-0.1%
2012	1.132	1.040	1.040	0.0%
2011	1.088	1.000	1.000	0.0%
2010	1.044	0.960	0.960	0.0%
2009	1.000	0.919	0.920	0.1%
2008	0.956	0.879	0.879	0.0%
2007	0.913	0.839	0.839	0.0%
2006	0.869	0.799	0.799	0.0%
2005	0.825	0.758	0.759	0.1%
2004	0.781	0.718	0.718	0.0%
2003	0.738	0.678	0.678	0.0%
2002	0.694	0.638	0.638	0.0%
2001	0.650	0.597	0.598	0.2%
2000	0.606	0.557	0.557	0.0%
1999	0.563	0.517	0.517	0.0%
1998	0.520	0.478	0.478	0.0%
1997	0.476	0.438	0.438	0.0%
1996	0.432	0.397	0.397	0.0%
1995	0.388	0.357	0.357	0.0%
1994	0.345	0.317	0.317	0.0%
Prior	0.328	0.301	0.302	0.3%

Comprehensive

Model Year	Current Factor	Current Factor at 2011 Base	Selected Factor	Percent Change After Off-Balance
2015	1.150	1.095	1.092	-0.4%
2014	1.125	1.071	1.069	-0.3%
2013	1.100	1.048	1.046	-0.3%
2012	1.075	1.024	1.023	-0.2%
2011	1.050	1.000	1.000	-0.1%
2010	1.025	0.976	0.977	0.0%
2009	1.000	0.952	0.953	0.0%
2008	0.975	0.929	0.930	0.0%
2007	0.951	0.906	0.906	-0.1%
2006	0.926	0.882	0.883	0.0%
2005	0.902	0.859	0.860	0.0%
2004	0.877	0.835	0.836	0.0%
2003	0.853	0.812	0.813	0.0%
2002	0.828	0.789	0.789	-0.1%
2001	0.803	0.765	0.765	-0.1%
2000	0.777	0.740	0.741	0.0%
1999	0.753	0.717	0.717	-0.1%
1998	0.727	0.692	0.693	0.0%
1997	0.703	0.670	0.670	-0.1%
1996	0.678	0.646	0.646	-0.1%
1995	0.653	0.622	0.622	-0.1%
Prior	0.628	0.598	0.599	0.1%

Medical Benefits

Model Year	Current Factor	Current Factor at 2011 Base	Selected Factor	Percent Change After Off-Balance
2015	1.126	1.081	1.084	0.4%
2014	1.105	1.060	1.063	0.4%
2013	1.084	1.040	1.042	0.3%
2012	1.063	1.020	1.021	0.2%
2011	1.042	1.000	1.000	0.1%
2010	1.021	0.980	0.979	0.0%
2009	1.000	0.960	0.959	0.0%
2008	0.979	0.940	0.938	-0.1%
2007	0.957	0.918	0.918	0.1%
2006	0.936	0.898	0.897	0.0%
2005	0.914	0.877	0.877	0.1%
2004	0.893	0.857	0.856	0.0%
2003	0.871	0.836	0.836	0.1%
2002	0.851	0.817	0.816	0.0%
2001	0.829	0.796	0.795	0.0%
2000	0.808	0.775	0.775	0.1%
1999	0.787	0.755	0.754	0.0%
1998	0.765	0.734	0.734	0.1%
1997	0.744	0.714	0.713	0.0%
Prior	0.722	0.693	0.693	0.1%

Property Damage

Model Year	Current Factor	Current Factor at 2011 Base	Selected Factor	Percent Change After Off-Balance
2015	1.054	1.035	1.032	-0.4%
2014	1.045	1.027	1.024	-0.4%
2013	1.036	1.018	1.016	-0.3%
2012	1.027	1.009	1.008	-0.2%
2011	1.018	1.000	1.000	-0.1%
2010	1.009	0.991	0.992	0.0%
2009	1.000	0.982	0.983	0.0%
2008	0.991	0.973	0.975	0.1%
2007	0.983	0.966	0.966	-0.1%
2006	0.974	0.957	0.958	0.0%
2005	0.966	0.949	0.949	-0.1%
2004	0.957	0.940	0.941	0.0%
2003	0.948	0.931	0.932	0.0%
2002	0.940	0.923	0.924	0.0%
2001	0.931	0.915	0.915	-0.1%
2000	0.922	0.906	0.907	0.0%
1999	0.915	0.899	0.899	-0.1%
1998	0.906	0.890	0.891	0.0%
1997	0.897	0.881	0.881	-0.1%
1996	0.889	0.873	0.874	0.0%
Prior	0.880	0.864	0.865	0.0%

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