

**State:** Minnesota **Filing Company:** Progressive Direct Insurance Company  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** MN DI 201401  
**Project Name/Number:** /

## Filing at a Glance

Company: Progressive Direct Insurance Company  
Product Name: MN DI 201401  
State: Minnesota  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 04/25/2014  
SERFF Tr Num: PRGS-129503036  
SERFF Status: Closed-EXPEDITED FILING RECEIVED (77)  
State Tr Num:  
State Status: EXPEDITED FILING RECEIVED (77)  
Co Tr Num:  
  
Effective Date: 05/09/2014  
Requested (New):  
Effective Date: 06/06/2014  
Requested (Renewal):  
Author(s): MN Filer  
Reviewer(s): Emily Weber (primary)  
Disposition Date: 05/01/2014  
Disposition Status: EXPEDITED FILING RECEIVED (77)  
Effective Date (New): 05/09/2014  
Effective Date (Renewal): 06/06/2014

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## General Information

Project Name: Status of Filing in Domicile: Not Filed  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 05/01/2014  
 State Status Changed: 05/01/2014 Deemer Date:  
 Created By: MN Filer Submitted By: MN Filer  
 Corresponding Filing Tracking Number:  
 State TOI: 19.0 Personal Auto State Sub-TOI: 19.0001 Private Passenger Auto (PPA)

**Filing Description:**  
 Please see the Summary of Proposed Changes for more detailed information.

## Company and Contact

### Filing Contact Information

Meghan Friesen, Product Manager meghan\_friesen@progressive.com  
 300 N. Commons Blvd 440-395-7170 [Phone]  
 Mayfield Village, OH 44143

### Filing Company Information

Progressive Direct Insurance CoCode: 16322 State of Domicile: Ohio  
 Company Group Code: 155 Company Type:  
 6300 Wilson Mills Rd Group Name: Progressive Grp. of State ID Number:  
 Mayfield Village, OH 44143 Cos.  
 (440) 461-5000 ext. [Phone] FEIN Number: 34-1524319

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Progressive Direct Insurance Company	\$125.00	04/25/2014	81608269

## State Specific

EXPEDITED FILING OPTION 1?: Available for Auto or Homeowners filings ONLY: Do you wish to expedite this filing? YES or NO (If so, have you remembered to attach an EXPEDITED certification form, completed according to Minn. Stat. 60A.315/MN Bulletin 2005-2?): Yes  
 EXPEDITED FILING OPTION 2?: Available for Professional Liability filings ONLY: Do you wish to expedite this filing by submitting a COMPANY SWORN STATEMENT OF COMPLIANCE? YES or NO (If so, have you remembered to attach an COMPANY SWORN STATEMENT OF COMPLIANCE, completed according to MN Bulletin 2001-1?): N/A  
 CREDIT SCORING COMPONENT?: Response required for Rate and/or Rule filings ONLY: Does your filing utilize

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credit/insurance scoring data? YES or NO: Yes

FILING FEES?: Response required for ALL filings: What is the EFT Fee \$ Amount rendered with this filing?: \$125.00

STATE OF DOMICILE?: Response required for ALL filings: Is Minnesota your state of domicile? YES or NO: No

Reserved for future use...No company response required.: N/A

COMPANY RATE INFO?: Response required for Personal Auto or Homeowners rate filings ONLY: What is the overall percentage of rate impact for this filing?: 4.40%

COMPANY RATE INFO?: Response required for Personal Auto or Homeowners rate filings ONLY: What was the effective date of your last rate revision?: 08/23/2013

COMPANY RATE INFO?: Response required for Personal Auto or Homeowners rate filings ONLY: What was the overall percentage of your last rate revision?: -2.38%

Reserved for future use...No company response required.: N/A

SERFF Tracking #:

PRGS-129503036

State Tracking #:

Company Tracking #:

State:

Minnesota

Filing Company:

Progressive Direct Insurance Company

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Product Name:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
EXPEDITED FILING RECEIVED (77)	Emily Weber	05/01/2014	05/01/2014

SERFF Tracking #:

PRGS-129503036

State Tracking #:

Company Tracking #:

State: Minnesota

Filing Company:

Progressive Direct Insurance Company

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

Product Name: MN DI 201401

Project Name/Number: /

## Disposition

Disposition Date: 05/01/2014

Effective Date (New): 05/09/2014

Effective Date (Renewal): 06/06/2014

Status: EXPEDITED FILING RECEIVED (77)

Comment:

Filing accepted for use per company certification of compliance (MN STAT 60A.315)

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Direct Insurance Company	%	4.400%	\$3,638,055	125,522	\$82,683,059	41.370%	-26.250%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	P & C Filing Certification Forms (Standard and Expedited Auto & Homeowners)		Yes
Supporting Document	P & C Actuarial Memorandum and Data (Filings with a Rates component)		Yes
Supporting Document	Summary of Changes		Yes
Rate	Factor Pages		Yes
Rate	Rate Order Calculation		Yes
Rate	Rules		Yes

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/

## Rate Information

Rate data applies to filing.

Filing Method:

File and Use

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

-2.380%

Effective Date of Last Rate Revision:

08/23/2013

Filing Method of Last Filing:

File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Progressive Direct Insurance Company	%	4.400%	\$3,638,055	125,522	\$82,683,059	41.370%	-26.250%

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Factor Pages		Replacement	PRGS-129138025	Direct Factor Pages.pdf
2		Rate Order Calculation		Replacement	PRGS-129138025	Rate Order of Calculation 201401.pdf
3		Rules		Replacement	PRGS-129138025	MN Direct Rules.pdf

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
F	M	1...14	0 ... 4	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	1...14	5 ... 12	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	1...14	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	1...14	5 ... 12	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	15	0 ... 4	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	15	5 ... 12	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	15	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	15	5 ... 12	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	16	0 ... 4	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	16	5 ... 12	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	16	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	16	5 ... 12	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	17	0 ... 4	Y	3.57	3.22	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	17	5 ... 12	Y	3.57	3.03	1.63	3.03	1.95	1.68	1.63	3.03	3.03
F	M	17	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	17	5 ... 12	N	5.42	4.67	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	M	18	0 ... 4	Y	3.12	2.57	1.51	2.60	1.82	1.57	1.51	2.60	2.60
F	M	18	5 ... 12	Y	2.65	2.31	1.44	2.51	1.78	1.57	1.44	2.51	2.51
F	M	18	0 ... 4	N	4.73	3.96	1.25	3.01	2.18	2.09	1.25	3.01	3.01
F	M	18	5 ... 12	N	4.40	3.67	1.25	2.89	2.10	1.95	1.25	2.89	2.89
F	M	19	0 ... 4	Y	2.31	2.05	1.40	2.23	1.69	1.47	1.40	2.23	2.23
F	M	19	5 ... 12	Y	2.02	1.96	1.40	1.73	1.66	1.47	1.40	1.73	1.73
F	M	19	0 ... 4	N	3.83	3.26	1.24	2.57	2.00	1.77	1.24	2.57	2.57
F	M	19	5 ... 12	N	3.09	2.83	1.24	2.36	1.79	1.77	1.24	2.36	2.36
F	M	20	0 ... 4	Y	1.88	1.86	1.39	1.64	1.61	1.37	1.39	1.64	1.64
F	M	20	5 ... 12	Y	1.74	1.76	1.39	1.58	1.61	1.36	1.39	1.58	1.58
F	M	20	0 ... 4	N	2.87	2.69	1.24	2.24	1.74	1.69	1.24	2.24	2.24
F	M	20	5 ... 12	N	2.77	2.47	1.24	2.16	1.56	1.69	1.24	2.16	2.16
F	M	21	0 ... 4	Y	1.56	1.59	1.38	1.47	1.57	1.24	1.38	1.47	1.47
F	M	21	5 ... 12	Y	1.56	1.59	1.38	1.47	1.57	1.24	1.38	1.47	1.47
F	M	21	0 ... 4	N	2.50	2.26	1.21	2.02	1.49	1.69	1.21	2.02	2.02
F	M	21	5 ... 12	N	2.50	2.26	1.21	2.02	1.49	1.69	1.21	2.02	2.02
F	M	22	0 ... 4	Y	1.46	1.52	1.38	1.45	1.53	1.20	1.38	1.45	1.45
F	M	22	5 ... 12	Y	1.46	1.52	1.38	1.45	1.53	1.20	1.38	1.45	1.45
F	M	22	0 ... 4	N	2.18	2.04	1.19	1.82	1.39	1.63	1.19	1.82	1.82
F	M	22	5 ... 12	N	2.18	2.04	1.19	1.82	1.39	1.63	1.19	1.82	1.82
F	M	23	0 ... 4	Y	1.25	1.36	1.30	1.35	1.39	1.12	1.30	1.35	1.35
F	M	23	5 ... 12	Y	1.25	1.36	1.30	1.35	1.39	1.12	1.30	1.35	1.35
F	M	23	0 ... 4	N	1.95	1.85	1.19	1.66	1.36	1.45	1.19	1.66	1.66
F	M	23	5 ... 12	N	1.95	1.85	1.19	1.66	1.36	1.45	1.19	1.66	1.66
F	M	24	0 ... 4	Y	1.25	1.23	1.21	1.22	1.39	0.96	1.21	1.22	1.22
F	M	24	5 ... 12	Y	1.25	1.23	1.21	1.22	1.39	0.96	1.21	1.22	1.22
F	M	24	0 ... 4	N	1.85	1.66	1.19	1.55	1.25	1.32	1.19	1.55	1.55
F	M	24	5 ... 12	N	1.85	1.66	1.19	1.55	1.25	1.32	1.19	1.55	1.55
F	M	25...29	0 ... 4	Y	1.07	1.11	1.10	1.09	1.07	1.06	1.10	1.09	1.09
F	M	25...29	5 ... 12	Y	1.07	1.11	1.10	1.09	1.07	1.06	1.10	1.09	1.09
F	M	25...29	0 ... 4	N	1.56	1.42	1.19	1.32	1.22	1.27	1.19	1.32	1.32
F	M	25...29	5 ... 12	N	1.56	1.42	1.19	1.32	1.22	1.27	1.19	1.32	1.32
F	M	30...34	0 ... 4	Y	1.02	1.04	0.98	1.00	1.19	1.16	0.98	1.00	1.00
F	M	30...34	5 ... 12	Y	1.02	1.04	0.98	1.00	1.19	1.16	0.98	1.00	1.00
F	M	30...34	0 ... 4	N	1.40	1.26	1.14	1.23	1.40	1.49	1.14	1.23	1.23
F	M	30...34	5 ... 12	N	1.40	1.26	1.14	1.23	1.40	1.49	1.14	1.23	1.23
F	M	35...39	0 ... 4	Y	1.12	1.09	0.95	1.03	1.34	1.54	0.95	1.03	1.03
F	M	35...39	5 ... 12	Y	1.12	1.09	0.95	1.03	1.34	1.54	0.95	1.03	1.03
F	M	35...39	0 ... 4	N	1.56	1.33	1.11	1.20	1.53	1.62	1.11	1.20	1.20
F	M	35...39	5 ... 12	N	1.56	1.33	1.11	1.20	1.53	1.62	1.11	1.20	1.20
F	M	40...49	0 ... 4	Y	1.15	1.09	0.84	1.02	1.30	1.64	0.84	1.02	1.02
F	M	40...49	5 ... 12	Y	1.15	1.09	0.84	1.02	1.30	1.64	0.84	1.02	1.02
F	M	40...49	0 ... 4	N	1.52	1.25	1.00	1.14	1.50	1.87	1.00	1.14	1.14
F	M	40...49	5 ... 12	N	1.52	1.25	1.00	1.14	1.50	1.87	1.00	1.14	1.14
F	M	50...54	0 ... 4	Y	0.98	0.94	0.78	0.82	1.00	1.12	0.78	0.82	0.82
F	M	50...54	5 ... 12	Y	0.98	0.94	0.78	0.82	1.00	1.12	0.78	0.82	0.82
F	M	50...54	0 ... 4	N	1.27	1.11	0.88	0.97	1.30	1.55	0.88	0.97	0.97
F	M	50...54	5 ... 12	N	1.27	1.11	0.88	0.97	1.30	1.55	0.88	0.97	0.97



Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
F	M	55...59	0 ... 4	Y	0.93	0.93	0.72	0.75	0.77	1.08	0.72	0.75	0.75
F	M	55...59	5 ... 12	Y	0.93	0.93	0.72	0.75	0.77	1.08	0.72	0.75	0.75
F	M	55...59	0 ... 4	N	1.19	1.04	0.80	0.94	1.08	1.32	0.80	0.94	0.94
F	M	55...59	5 ... 12	N	1.19	1.04	0.80	0.94	1.08	1.32	0.80	0.94	0.94
F	M	60	0 ... 4	Y	0.87	0.93	0.70	0.75	0.77	1.09	0.70	0.75	0.75
F	M	60	5 ... 12	Y	0.87	0.93	0.70	0.75	0.77	1.09	0.70	0.75	0.75
F	M	60	0 ... 4	N	1.21	1.07	0.79	0.95	1.08	1.32	0.79	0.95	0.95
F	M	60	5 ... 12	N	1.21	1.07	0.79	0.95	1.08	1.32	0.79	0.95	0.95
F	M	61	0 ... 4	Y	0.83	0.95	0.67	0.75	0.77	1.09	0.67	0.75	0.75
F	M	61	5 ... 12	Y	0.83	0.95	0.67	0.75	0.77	1.09	0.67	0.75	0.75
F	M	61	0 ... 4	N	1.23	1.10	0.78	0.95	1.08	1.32	0.78	0.95	0.95
F	M	61	5 ... 12	N	1.23	1.10	0.78	0.95	1.08	1.32	0.78	0.95	0.95
F	M	62	0 ... 4	Y	0.84	0.96	0.66	0.75	0.77	1.09	0.66	0.75	0.75
F	M	62	5 ... 12	Y	0.84	0.96	0.66	0.75	0.77	1.09	0.66	0.75	0.75
F	M	62	0 ... 4	N	1.25	1.13	0.77	0.96	1.08	1.32	0.77	0.96	0.96
F	M	62	5 ... 12	N	1.25	1.13	0.77	0.96	1.08	1.32	0.77	0.96	0.96
F	M	63	0 ... 4	Y	0.82	0.96	0.64	0.75	0.77	1.10	0.64	0.75	0.75
F	M	63	5 ... 12	Y	0.82	0.96	0.64	0.75	0.77	1.10	0.64	0.75	0.75
F	M	63	0 ... 4	N	1.27	1.16	0.76	0.96	1.08	1.32	0.76	0.96	0.96
F	M	63	5 ... 12	N	1.27	1.16	0.76	0.96	1.08	1.32	0.76	0.96	0.96
F	M	64	0 ... 4	Y	0.78	0.96	0.62	0.75	0.77	1.10	0.62	0.75	0.75
F	M	64	5 ... 12	Y	0.78	0.96	0.62	0.75	0.77	1.10	0.62	0.75	0.75
F	M	64	0 ... 4	N	1.29	1.20	0.76	0.97	1.08	1.32	0.76	0.97	0.97
F	M	64	5 ... 12	N	1.29	1.20	0.76	0.97	1.08	1.32	0.76	0.97	0.97
F	M	65	0 ... 4	Y	0.85	0.94	0.61	0.80	0.78	1.10	0.61	0.80	0.80
F	M	65	5 ... 12	Y	0.85	0.94	0.61	0.80	0.78	1.10	0.61	0.80	0.80
F	M	65	0 ... 4	N	1.33	1.22	0.75	1.00	1.09	1.30	0.75	1.00	1.00
F	M	65	5 ... 12	N	1.33	1.22	0.75	1.00	1.09	1.30	0.75	1.00	1.00
F	M	66	0 ... 4	Y	0.88	0.94	0.60	0.82	0.79	1.07	0.60	0.82	0.82
F	M	66	5 ... 12	Y	0.88	0.94	0.60	0.82	0.79	1.07	0.60	0.82	0.82
F	M	66	0 ... 4	N	1.37	1.24	0.74	1.02	1.09	1.30	0.74	1.02	1.02
F	M	66	5 ... 12	N	1.37	1.24	0.74	1.02	1.09	1.30	0.74	1.02	1.02
F	M	67	0 ... 4	Y	0.92	0.94	0.59	0.84	0.80	1.04	0.59	0.84	0.84
F	M	67	5 ... 12	Y	0.92	0.94	0.59	0.84	0.80	1.04	0.59	0.84	0.84
F	M	67	0 ... 4	N	1.41	1.26	0.73	1.05	1.09	1.30	0.73	1.05	1.05
F	M	67	5 ... 12	N	1.41	1.26	0.73	1.05	1.09	1.30	0.73	1.05	1.05
F	M	68	0 ... 4	Y	0.96	0.94	0.58	0.86	0.81	1.01	0.58	0.86	0.86
F	M	68	5 ... 12	Y	0.96	0.94	0.58	0.86	0.81	1.01	0.58	0.86	0.86
F	M	68	0 ... 4	N	1.46	1.28	0.72	1.08	1.09	1.30	0.72	1.08	1.08
F	M	68	5 ... 12	N	1.46	1.28	0.72	1.08	1.09	1.30	0.72	1.08	1.08
F	M	69	0 ... 4	Y	1.00	0.97	0.57	0.88	0.82	0.98	0.57	0.88	0.88
F	M	69	5 ... 12	Y	1.00	0.97	0.57	0.88	0.82	0.98	0.57	0.88	0.88
F	M	69	0 ... 4	N	1.50	1.30	0.72	1.12	1.09	1.30	0.72	1.12	1.12
F	M	69	5 ... 12	N	1.50	1.30	0.72	1.12	1.09	1.30	0.72	1.12	1.12
F	M	70	0 ... 4	Y	1.04	1.02	0.56	0.90	0.83	0.95	0.56	0.90	0.90
F	M	70	5 ... 12	Y	1.04	1.02	0.56	0.90	0.83	0.95	0.56	0.90	0.90
F	M	70	0 ... 4	N	1.54	1.35	0.71	1.15	1.09	1.30	0.71	1.15	1.15
F	M	70	5 ... 12	N	1.54	1.35	0.71	1.15	1.09	1.30	0.71	1.15	1.15
F	M	71	0 ... 4	Y	1.09	1.06	0.55	0.92	0.84	0.92	0.55	0.92	0.92
F	M	71	5 ... 12	Y	1.09	1.06	0.55	0.92	0.84	0.92	0.55	0.92	0.92
F	M	71	0 ... 4	N	1.59	1.38	0.70	1.18	1.09	1.30	0.70	1.18	1.18
F	M	71	5 ... 12	N	1.59	1.38	0.70	1.18	1.09	1.30	0.70	1.18	1.18
F	M	72	0 ... 4	Y	1.13	1.11	0.54	0.94	0.85	0.90	0.54	0.94	0.94
F	M	72	5 ... 12	Y	1.13	1.11	0.54	0.94	0.85	0.90	0.54	0.94	0.94
F	M	72	0 ... 4	N	1.63	1.40	0.69	1.22	1.09	1.30	0.69	1.22	1.22
F	M	72	5 ... 12	N	1.63	1.40	0.69	1.22	1.09	1.30	0.69	1.22	1.22
F	M	73	0 ... 4	Y	1.26	1.16	0.53	0.96	0.87	0.87	0.53	0.96	0.96
F	M	73	5 ... 12	Y	1.26	1.16	0.53	0.96	0.87	0.87	0.53	0.96	0.96
F	M	73	0 ... 4	N	1.68	1.42	0.69	1.25	1.09	1.30	0.69	1.25	1.25
F	M	73	5 ... 12	N	1.68	1.42	0.69	1.25	1.09	1.30	0.69	1.25	1.25
F	M	74	0 ... 4	Y	1.26	1.21	0.52	0.99	0.88	0.87	0.52	0.99	0.99
F	M	74	5 ... 12	Y	1.26	1.21	0.52	0.99	0.88	0.87	0.52	0.99	0.99
F	M	74	0 ... 4	N	1.73	1.45	0.68	1.29	1.09	1.30	0.68	1.29	1.29
F	M	74	5 ... 12	N	1.73	1.45	0.68	1.29	1.09	1.30	0.68	1.29	1.29

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
F	M	75...76	0 ... 4	Y	1.58	1.36	0.43	1.18	0.85	1.01	0.43	1.18	1.18
F	M	75...76	5 ... 12	Y	1.58	1.36	0.43	1.18	0.85	1.01	0.43	1.18	1.18
F	M	75...76	0 ... 4	N	1.75	1.54	0.51	1.31	1.09	1.23	0.51	1.31	1.31
F	M	75...76	5 ... 12	N	1.75	1.54	0.51	1.31	1.09	1.23	0.51	1.31	1.31
F	M	77...78	0 ... 4	Y	1.82	1.63	0.43	1.33	0.85	1.01	0.43	1.33	1.33
F	M	77...78	5 ... 12	Y	1.82	1.63	0.43	1.33	0.85	1.01	0.43	1.33	1.33
F	M	77...78	0 ... 4	N	1.77	1.65	0.51	1.34	1.09	1.15	0.51	1.34	1.34
F	M	77...78	5 ... 12	N	1.77	1.65	0.51	1.34	1.09	1.15	0.51	1.34	1.34
F	M	79...80	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	79...80	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	79...80	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	1.08	0.51	1.36	1.36
F	M	79...80	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	1.08	0.51	1.36	1.36
F	M	81...82	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	81...82	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	81...82	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	1.01	0.51	1.36	1.36
F	M	81...82	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	1.01	0.51	1.36	1.36
F	M	83...84	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	83...84	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	83...84	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	83...84	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	85...86	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	85...86	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	85...86	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	85...86	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	87...88	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	87...88	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	87...88	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	87...88	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	89...90	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	89...90	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	89...90	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	89...90	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	91...125	0 ... 4	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	91...125	5 ... 12	Y	1.82	1.96	0.43	1.49	0.85	1.01	0.43	1.49	1.49
F	M	91...125	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	M	91...125	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	1...14	0 ... 4	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	1...14	5 ... 12	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	1...14	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	1...14	5 ... 12	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	15	0 ... 4	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	15	5 ... 12	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	15	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	15	5 ... 12	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	16	0 ... 4	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	16	5 ... 12	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	16	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	16	5 ... 12	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	17	0 ... 4	Y	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	17	5 ... 12	Y	5.42	4.67	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	17	0 ... 4	N	5.42	4.80	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	17	5 ... 12	N	5.42	4.67	1.25	3.51	2.38	2.45	1.25	3.51	3.51
F	S	18	0 ... 4	Y	4.73	3.96	1.25	3.01	2.18	2.09	1.25	3.01	3.01
F	S	18	5 ... 12	Y	4.40	3.67	1.25	2.89	2.10	1.95	1.25	2.89	2.89
F	S	18	0 ... 4	N	4.73	3.96	1.25	3.01	2.18	2.09	1.25	3.01	3.01
F	S	18	5 ... 12	N	4.40	3.67	1.25	2.89	2.10	1.95	1.25	2.89	2.89
F	S	19	0 ... 4	Y	3.83	3.26	1.24	2.57	2.00	1.77	1.24	2.57	2.57
F	S	19	5 ... 12	Y	3.09	2.83	1.24	2.36	1.79	1.77	1.24	2.36	2.36
F	S	19	0 ... 4	N	3.83	3.26	1.24	2.57	2.00	1.77	1.24	2.57	2.57
F	S	19	5 ... 12	N	3.09	2.83	1.24	2.36	1.79	1.77	1.24	2.36	2.36
F	S	20	0 ... 4	Y	2.87	2.69	1.24	2.24	1.74	1.69	1.24	2.24	2.24
F	S	20	5 ... 12	Y	2.77	2.47	1.24	2.16	1.56	1.69	1.24	2.16	2.16
F	S	20	0 ... 4	N	2.87	2.69	1.24	2.24	1.74	1.69	1.24	2.24	2.24
F	S	20	5 ... 12	N	2.77	2.47	1.24	2.16	1.56	1.69	1.24	2.16	2.16

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
F	S	21	0 ... 4	Y	2.50	2.26	1.21	2.02	1.49	1.69	1.21	2.02	2.02
F	S	21	5 ... 12	Y	2.50	2.26	1.21	2.02	1.49	1.69	1.21	2.02	2.02
F	S	21	0 ... 4	N	2.50	2.26	1.21	2.02	1.49	1.69	1.21	2.02	2.02
F	S	21	5 ... 12	N	2.50	2.26	1.21	2.02	1.49	1.69	1.21	2.02	2.02
F	S	22	0 ... 4	Y	2.18	2.04	1.19	1.82	1.39	1.63	1.19	1.82	1.82
F	S	22	5 ... 12	Y	2.18	2.04	1.19	1.82	1.39	1.63	1.19	1.82	1.82
F	S	22	0 ... 4	N	2.18	2.04	1.19	1.82	1.39	1.63	1.19	1.82	1.82
F	S	22	5 ... 12	N	2.18	2.04	1.19	1.82	1.39	1.63	1.19	1.82	1.82
F	S	23	0 ... 4	Y	1.95	1.85	1.19	1.66	1.36	1.45	1.19	1.66	1.66
F	S	23	5 ... 12	Y	1.95	1.85	1.19	1.66	1.36	1.45	1.19	1.66	1.66
F	S	23	0 ... 4	N	1.95	1.85	1.19	1.66	1.36	1.45	1.19	1.66	1.66
F	S	23	5 ... 12	N	1.95	1.85	1.19	1.66	1.36	1.45	1.19	1.66	1.66
F	S	24	0 ... 4	Y	1.85	1.66	1.19	1.55	1.25	1.32	1.19	1.55	1.55
F	S	24	5 ... 12	Y	1.85	1.66	1.19	1.55	1.25	1.32	1.19	1.55	1.55
F	S	24	0 ... 4	N	1.85	1.66	1.19	1.55	1.25	1.32	1.19	1.55	1.55
F	S	24	5 ... 12	N	1.85	1.66	1.19	1.55	1.25	1.32	1.19	1.55	1.55
F	S	25...29	0 ... 4	Y	1.56	1.42	1.19	1.32	1.22	1.27	1.19	1.32	1.32
F	S	25...29	5 ... 12	Y	1.56	1.42	1.19	1.32	1.22	1.27	1.19	1.32	1.32
F	S	25...29	0 ... 4	N	1.56	1.42	1.19	1.32	1.22	1.27	1.19	1.32	1.32
F	S	25...29	5 ... 12	N	1.56	1.42	1.19	1.32	1.22	1.27	1.19	1.32	1.32
F	S	30...34	0 ... 4	Y	1.40	1.26	1.14	1.23	1.40	1.49	1.14	1.23	1.23
F	S	30...34	5 ... 12	Y	1.40	1.26	1.14	1.23	1.40	1.49	1.14	1.23	1.23
F	S	30...34	0 ... 4	N	1.40	1.26	1.14	1.23	1.40	1.49	1.14	1.23	1.23
F	S	30...34	5 ... 12	N	1.40	1.26	1.14	1.23	1.40	1.49	1.14	1.23	1.23
F	S	35...39	0 ... 4	Y	1.56	1.33	1.11	1.20	1.53	1.62	1.11	1.20	1.20
F	S	35...39	5 ... 12	Y	1.56	1.33	1.11	1.20	1.53	1.62	1.11	1.20	1.20
F	S	35...39	0 ... 4	N	1.56	1.33	1.11	1.20	1.53	1.62	1.11	1.20	1.20
F	S	35...39	5 ... 12	N	1.56	1.33	1.11	1.20	1.53	1.62	1.11	1.20	1.20
F	S	40...49	0 ... 4	Y	1.52	1.25	1.00	1.14	1.50	1.87	1.00	1.14	1.14
F	S	40...49	5 ... 12	Y	1.52	1.25	1.00	1.14	1.50	1.87	1.00	1.14	1.14
F	S	40...49	0 ... 4	N	1.52	1.25	1.00	1.14	1.50	1.87	1.00	1.14	1.14
F	S	40...49	5 ... 12	N	1.52	1.25	1.00	1.14	1.50	1.87	1.00	1.14	1.14
F	S	50...54	0 ... 4	Y	1.27	1.11	0.88	0.97	1.30	1.55	0.88	0.97	0.97
F	S	50...54	5 ... 12	Y	1.27	1.11	0.88	0.97	1.30	1.55	0.88	0.97	0.97
F	S	50...54	0 ... 4	N	1.27	1.11	0.88	0.97	1.30	1.55	0.88	0.97	0.97
F	S	50...54	5 ... 12	N	1.27	1.11	0.88	0.97	1.30	1.55	0.88	0.97	0.97
F	S	55...59	0 ... 4	Y	1.19	1.04	0.80	0.94	1.08	1.32	0.80	0.94	0.94
F	S	55...59	5 ... 12	Y	1.19	1.04	0.80	0.94	1.08	1.32	0.80	0.94	0.94
F	S	55...59	0 ... 4	N	1.19	1.04	0.80	0.94	1.08	1.32	0.80	0.94	0.94
F	S	55...59	5 ... 12	N	1.19	1.04	0.80	0.94	1.08	1.32	0.80	0.94	0.94
F	S	60	0 ... 4	Y	1.21	1.07	0.79	0.95	1.08	1.32	0.79	0.95	0.95
F	S	60	5 ... 12	Y	1.21	1.07	0.79	0.95	1.08	1.32	0.79	0.95	0.95
F	S	60	0 ... 4	N	1.21	1.07	0.79	0.95	1.08	1.32	0.79	0.95	0.95
F	S	60	5 ... 12	N	1.21	1.07	0.79	0.95	1.08	1.32	0.79	0.95	0.95
F	S	61	0 ... 4	Y	1.23	1.10	0.78	0.95	1.08	1.32	0.78	0.95	0.95
F	S	61	5 ... 12	Y	1.23	1.10	0.78	0.95	1.08	1.32	0.78	0.95	0.95
F	S	61	0 ... 4	N	1.23	1.10	0.78	0.95	1.08	1.32	0.78	0.95	0.95
F	S	61	5 ... 12	N	1.23	1.10	0.78	0.95	1.08	1.32	0.78	0.95	0.95
F	S	62	0 ... 4	Y	1.25	1.13	0.77	0.96	1.08	1.32	0.77	0.96	0.96
F	S	62	5 ... 12	Y	1.25	1.13	0.77	0.96	1.08	1.32	0.77	0.96	0.96
F	S	62	0 ... 4	N	1.25	1.13	0.77	0.96	1.08	1.32	0.77	0.96	0.96
F	S	62	5 ... 12	N	1.25	1.13	0.77	0.96	1.08	1.32	0.77	0.96	0.96
F	S	63	0 ... 4	Y	1.27	1.16	0.76	0.96	1.08	1.32	0.76	0.96	0.96
F	S	63	5 ... 12	Y	1.27	1.16	0.76	0.96	1.08	1.32	0.76	0.96	0.96
F	S	63	0 ... 4	N	1.27	1.16	0.76	0.96	1.08	1.32	0.76	0.96	0.96
F	S	63	5 ... 12	N	1.27	1.16	0.76	0.96	1.08	1.32	0.76	0.96	0.96
F	S	64	0 ... 4	Y	1.29	1.20	0.76	0.97	1.08	1.32	0.76	0.97	0.97
F	S	64	5 ... 12	Y	1.29	1.20	0.76	0.97	1.08	1.32	0.76	0.97	0.97
F	S	64	0 ... 4	N	1.29	1.20	0.76	0.97	1.08	1.32	0.76	0.97	0.97
F	S	64	5 ... 12	N	1.29	1.20	0.76	0.97	1.08	1.32	0.76	0.97	0.97
F	S	65	0 ... 4	Y	1.33	1.22	0.75	1.00	1.09	1.30	0.75	1.00	1.00
F	S	65	5 ... 12	Y	1.33	1.22	0.75	1.00	1.09	1.30	0.75	1.00	1.00
F	S	65	0 ... 4	N	1.33	1.22	0.75	1.00	1.09	1.30	0.75	1.00	1.00
F	S	65	5 ... 12	N	1.33	1.22	0.75	1.00	1.09	1.30	0.75	1.00	1.00

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
F	S	66	0 ... 4	Y	1.37	1.24	0.74	1.02	1.09	1.30	0.74	1.02	1.02
F	S	66	5 ... 12	Y	1.37	1.24	0.74	1.02	1.09	1.30	0.74	1.02	1.02
F	S	66	0 ... 4	N	1.37	1.24	0.74	1.02	1.09	1.30	0.74	1.02	1.02
F	S	66	5 ... 12	N	1.37	1.24	0.74	1.02	1.09	1.30	0.74	1.02	1.02
F	S	67	0 ... 4	Y	1.41	1.26	0.73	1.05	1.09	1.30	0.73	1.05	1.05
F	S	67	5 ... 12	Y	1.41	1.26	0.73	1.05	1.09	1.30	0.73	1.05	1.05
F	S	67	0 ... 4	N	1.41	1.26	0.73	1.05	1.09	1.30	0.73	1.05	1.05
F	S	67	5 ... 12	N	1.41	1.26	0.73	1.05	1.09	1.30	0.73	1.05	1.05
F	S	68	0 ... 4	Y	1.46	1.28	0.72	1.08	1.09	1.30	0.72	1.08	1.08
F	S	68	5 ... 12	Y	1.46	1.28	0.72	1.08	1.09	1.30	0.72	1.08	1.08
F	S	68	0 ... 4	N	1.46	1.28	0.72	1.08	1.09	1.30	0.72	1.08	1.08
F	S	68	5 ... 12	N	1.46	1.28	0.72	1.08	1.09	1.30	0.72	1.08	1.08
F	S	69	0 ... 4	Y	1.50	1.30	0.72	1.12	1.09	1.30	0.72	1.12	1.12
F	S	69	5 ... 12	Y	1.50	1.30	0.72	1.12	1.09	1.30	0.72	1.12	1.12
F	S	69	0 ... 4	N	1.50	1.30	0.72	1.12	1.09	1.30	0.72	1.12	1.12
F	S	69	5 ... 12	N	1.50	1.30	0.72	1.12	1.09	1.30	0.72	1.12	1.12
F	S	70	0 ... 4	Y	1.54	1.35	0.71	1.15	1.09	1.30	0.71	1.15	1.15
F	S	70	5 ... 12	Y	1.54	1.35	0.71	1.15	1.09	1.30	0.71	1.15	1.15
F	S	70	0 ... 4	N	1.54	1.35	0.71	1.15	1.09	1.30	0.71	1.15	1.15
F	S	70	5 ... 12	N	1.54	1.35	0.71	1.15	1.09	1.30	0.71	1.15	1.15
F	S	71	0 ... 4	Y	1.59	1.38	0.70	1.18	1.09	1.30	0.70	1.18	1.18
F	S	71	5 ... 12	Y	1.59	1.38	0.70	1.18	1.09	1.30	0.70	1.18	1.18
F	S	71	0 ... 4	N	1.59	1.38	0.70	1.18	1.09	1.30	0.70	1.18	1.18
F	S	71	5 ... 12	N	1.59	1.38	0.70	1.18	1.09	1.30	0.70	1.18	1.18
F	S	72	0 ... 4	Y	1.63	1.40	0.69	1.22	1.09	1.30	0.69	1.22	1.22
F	S	72	5 ... 12	Y	1.63	1.40	0.69	1.22	1.09	1.30	0.69	1.22	1.22
F	S	72	0 ... 4	N	1.63	1.40	0.69	1.22	1.09	1.30	0.69	1.22	1.22
F	S	72	5 ... 12	N	1.63	1.40	0.69	1.22	1.09	1.30	0.69	1.22	1.22
F	S	73	0 ... 4	Y	1.68	1.42	0.69	1.25	1.09	1.30	0.69	1.25	1.25
F	S	73	5 ... 12	Y	1.68	1.42	0.69	1.25	1.09	1.30	0.69	1.25	1.25
F	S	73	0 ... 4	N	1.68	1.42	0.69	1.25	1.09	1.30	0.69	1.25	1.25
F	S	73	5 ... 12	N	1.68	1.42	0.69	1.25	1.09	1.30	0.69	1.25	1.25
F	S	74	0 ... 4	Y	1.73	1.45	0.68	1.29	1.09	1.30	0.68	1.29	1.29
F	S	74	5 ... 12	Y	1.73	1.45	0.68	1.29	1.09	1.30	0.68	1.29	1.29
F	S	74	0 ... 4	N	1.73	1.45	0.68	1.29	1.09	1.30	0.68	1.29	1.29
F	S	74	5 ... 12	N	1.73	1.45	0.68	1.29	1.09	1.30	0.68	1.29	1.29
F	S	75...76	0 ... 4	Y	1.75	1.54	0.51	1.31	1.09	1.23	0.51	1.31	1.31
F	S	75...76	5 ... 12	Y	1.75	1.54	0.51	1.31	1.09	1.23	0.51	1.31	1.31
F	S	75...76	0 ... 4	N	1.75	1.54	0.51	1.31	1.09	1.23	0.51	1.31	1.31
F	S	75...76	5 ... 12	N	1.75	1.54	0.51	1.31	1.09	1.23	0.51	1.31	1.31
F	S	77...78	0 ... 4	Y	1.77	1.65	0.51	1.34	1.09	1.15	0.51	1.34	1.34
F	S	77...78	5 ... 12	Y	1.77	1.65	0.51	1.34	1.09	1.15	0.51	1.34	1.34
F	S	77...78	0 ... 4	N	1.77	1.65	0.51	1.34	1.09	1.15	0.51	1.34	1.34
F	S	77...78	5 ... 12	N	1.77	1.65	0.51	1.34	1.09	1.15	0.51	1.34	1.34
F	S	79...80	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	1.08	0.51	1.36	1.36
F	S	79...80	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	1.08	0.51	1.36	1.36
F	S	79...80	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	1.08	0.51	1.36	1.36
F	S	79...80	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	1.08	0.51	1.36	1.36
F	S	81...82	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	1.01	0.51	1.36	1.36
F	S	81...82	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	1.01	0.51	1.36	1.36
F	S	81...82	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	1.01	0.51	1.36	1.36
F	S	81...82	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	1.01	0.51	1.36	1.36
F	S	83...84	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	83...84	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	83...84	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	83...84	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	85...86	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	85...86	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	85...86	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	85...86	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	87...88	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	87...88	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	87...88	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	87...88	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
F	S	89...90	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	89...90	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	89...90	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	89...90	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	91...125	0 ... 4	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	91...125	5 ... 12	Y	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	91...125	0 ... 4	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
F	S	91...125	5 ... 12	N	1.79	1.76	0.51	1.36	1.09	0.94	0.51	1.36	1.36
M	M	1...14	0 ... 4	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	1...14	5 ... 12	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	1...14	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	1...14	5 ... 12	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	15	0 ... 4	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	15	5 ... 12	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	15	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	15	5 ... 12	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	16	0 ... 4	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	16	5 ... 12	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	16	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	16	5 ... 12	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	17	0 ... 4	Y	5.16	5.16	2.13	4.36	2.81	1.79	2.13	4.36	4.36
M	M	17	5 ... 12	Y	5.10	4.79	2.13	4.36	2.60	1.79	2.13	4.36	4.36
M	M	17	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	M	17	5 ... 12	N	5.95	5.06	1.57	4.11	2.12	2.14	1.57	4.11	4.11
M	M	18	0 ... 4	Y	4.32	4.06	2.00	3.85	2.36	1.78	2.00	3.85	3.85
M	M	18	5 ... 12	Y	4.03	3.58	1.94	3.82	2.08	1.78	1.94	3.82	3.82
M	M	18	0 ... 4	N	5.63	4.29	1.51	3.71	1.93	1.91	1.51	3.71	3.71
M	M	18	5 ... 12	N	4.82	3.96	1.50	3.71	1.84	1.87	1.50	3.71	3.71
M	M	19	0 ... 4	Y	3.51	3.18	1.88	3.39	1.98	1.77	1.88	3.39	3.39
M	M	19	5 ... 12	Y	2.98	2.25	1.85	2.72	1.84	1.77	1.85	2.72	2.72
M	M	19	0 ... 4	N	4.20	3.52	1.46	3.35	1.75	1.69	1.46	3.35	3.35
M	M	19	5 ... 12	N	3.67	3.01	1.46	3.16	1.56	1.58	1.46	3.16	3.16
M	M	20	0 ... 4	Y	2.77	2.14	1.81	2.58	1.78	1.77	1.81	2.58	2.58
M	M	20	5 ... 12	Y	2.32	2.14	1.69	2.28	1.54	1.43	1.69	2.28	2.28
M	M	20	0 ... 4	N	3.41	2.86	1.46	3.00	1.51	1.47	1.46	3.00	3.00
M	M	20	5 ... 12	N	2.92	2.62	1.46	2.99	1.49	1.46	1.46	2.99	2.99
M	M	21	0 ... 4	Y	2.08	1.99	1.62	2.13	1.47	1.30	1.62	2.13	2.13
M	M	21	5 ... 12	Y	2.08	1.99	1.62	2.13	1.47	1.30	1.62	2.13	2.13
M	M	21	0 ... 4	N	2.63	2.40	1.45	2.80	1.45	1.33	1.45	2.80	2.80
M	M	21	5 ... 12	N	2.63	2.40	1.45	2.80	1.45	1.33	1.45	2.80	2.80
M	M	22	0 ... 4	Y	1.77	1.69	1.49	1.82	1.29	1.12	1.49	1.82	1.82
M	M	22	5 ... 12	Y	1.77	1.69	1.49	1.82	1.29	1.12	1.49	1.82	1.82
M	M	22	0 ... 4	N	2.38	2.08	1.45	2.33	1.18	1.28	1.45	2.33	2.33
M	M	22	5 ... 12	N	2.38	2.08	1.45	2.33	1.18	1.28	1.45	2.33	2.33
M	M	23	0 ... 4	Y	1.54	1.48	1.34	1.47	1.20	1.12	1.34	1.47	1.47
M	M	23	5 ... 12	Y	1.54	1.48	1.34	1.47	1.20	1.12	1.34	1.47	1.47
M	M	23	0 ... 4	N	2.08	1.79	1.38	2.05	1.14	0.99	1.38	2.05	2.05
M	M	23	5 ... 12	N	2.08	1.79	1.38	2.05	1.14	0.99	1.38	2.05	2.05
M	M	24	0 ... 4	Y	1.34	1.39	1.21	1.35	1.11	1.11	1.21	1.35	1.35
M	M	24	5 ... 12	Y	1.34	1.39	1.21	1.35	1.11	1.11	1.21	1.35	1.35
M	M	24	0 ... 4	N	1.87	1.64	1.30	1.82	1.12	0.92	1.30	1.82	1.82
M	M	24	5 ... 12	N	1.87	1.64	1.30	1.82	1.12	0.92	1.30	1.82	1.82
M	M	25...29	0 ... 4	Y	1.25	1.17	1.06	1.13	0.98	0.89	1.06	1.13	1.13
M	M	25...29	5 ... 12	Y	1.25	1.17	1.06	1.13	0.98	0.89	1.06	1.13	1.13
M	M	25...29	0 ... 4	N	1.42	1.32	1.22	1.47	0.93	0.90	1.22	1.47	1.47
M	M	25...29	5 ... 12	N	1.42	1.32	1.22	1.47	0.93	0.90	1.22	1.47	1.47
M	M	30...34	0 ... 4	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
M	M	30...34	5 ... 12	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
M	M	30...34	0 ... 4	N	1.32	1.16	1.17	1.26	0.99	0.91	1.17	1.26	1.26
M	M	30...34	5 ... 12	N	1.32	1.16	1.17	1.26	0.99	0.91	1.17	1.26	1.26
M	M	35...39	0 ... 4	Y	1.12	0.98	0.94	0.95	1.09	1.19	0.94	0.95	0.95
M	M	35...39	5 ... 12	Y	1.12	0.98	0.94	0.95	1.09	1.19	0.94	0.95	0.95
M	M	35...39	0 ... 4	N	1.24	1.10	1.14	1.18	0.99	1.07	1.14	1.18	1.18
M	M	35...39	5 ... 12	N	1.24	1.10	1.14	1.18	0.99	1.07	1.14	1.18	1.18

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
M	M	40...49	0 ... 4	Y	1.12	1.02	0.90	0.93	1.16	1.48	0.90	0.93	0.93
M	M	40...49	5 ... 12	Y	1.12	1.02	0.90	0.93	1.16	1.48	0.90	0.93	0.93
M	M	40...49	0 ... 4	N	1.27	1.11	0.98	1.12	1.06	1.18	0.98	1.12	1.12
M	M	40...49	5 ... 12	N	1.27	1.11	0.98	1.12	1.06	1.18	0.98	1.12	1.12
M	M	50...54	0 ... 4	Y	1.12	0.94	0.78	0.87	1.16	1.57	0.78	0.87	0.87
M	M	50...54	5 ... 12	Y	1.12	0.94	0.78	0.87	1.16	1.57	0.78	0.87	0.87
M	M	50...54	0 ... 4	N	1.23	1.04	0.86	0.99	0.98	1.09	0.86	0.99	0.99
M	M	50...54	5 ... 12	N	1.23	1.04	0.86	0.99	0.98	1.09	0.86	0.99	0.99
M	M	55...59	0 ... 4	Y	1.00	0.90	0.73	0.82	1.00	1.56	0.73	0.82	0.82
M	M	55...59	5 ... 12	Y	1.00	0.90	0.73	0.82	1.00	1.56	0.73	0.82	0.82
M	M	55...59	0 ... 4	N	1.09	1.02	0.80	0.94	0.89	0.96	0.80	0.94	0.94
M	M	55...59	5 ... 12	N	1.09	1.02	0.80	0.94	0.89	0.96	0.80	0.94	0.94
M	M	60	0 ... 4	Y	1.01	0.91	0.72	0.83	0.99	1.46	0.72	0.83	0.83
M	M	60	5 ... 12	Y	1.01	0.91	0.72	0.83	0.99	1.46	0.72	0.83	0.83
M	M	60	0 ... 4	N	1.14	1.03	0.79	0.96	0.90	0.96	0.79	0.96	0.96
M	M	60	5 ... 12	N	1.14	1.03	0.79	0.96	0.90	0.96	0.79	0.96	0.96
M	M	61	0 ... 4	Y	1.01	0.92	0.71	0.83	0.99	1.37	0.71	0.83	0.83
M	M	61	5 ... 12	Y	1.01	0.92	0.71	0.83	0.99	1.37	0.71	0.83	0.83
M	M	61	0 ... 4	N	1.18	1.05	0.79	0.99	0.91	0.96	0.79	0.99	0.99
M	M	61	5 ... 12	N	1.18	1.05	0.79	0.99	0.91	0.96	0.79	0.99	0.99
M	M	62	0 ... 4	Y	1.02	0.93	0.70	0.84	0.98	1.28	0.70	0.84	0.84
M	M	62	5 ... 12	Y	1.02	0.93	0.70	0.84	0.98	1.28	0.70	0.84	0.84
M	M	62	0 ... 4	N	1.23	1.07	0.79	1.01	0.92	0.96	0.79	1.01	1.01
M	M	62	5 ... 12	N	1.23	1.07	0.79	1.01	0.92	0.96	0.79	1.01	1.01
M	M	63	0 ... 4	Y	1.03	0.94	0.70	0.84	0.98	1.20	0.70	0.84	0.84
M	M	63	5 ... 12	Y	1.03	0.94	0.70	0.84	0.98	1.20	0.70	0.84	0.84
M	M	63	0 ... 4	N	1.29	1.08	0.78	1.04	0.93	0.96	0.78	1.04	1.04
M	M	63	5 ... 12	N	1.29	1.08	0.78	1.04	0.93	0.96	0.78	1.04	1.04
M	M	64	0 ... 4	Y	1.03	0.95	0.69	0.85	0.97	1.12	0.69	0.85	0.85
M	M	64	5 ... 12	Y	1.03	0.95	0.69	0.85	0.97	1.12	0.69	0.85	0.85
M	M	64	0 ... 4	N	1.34	1.10	0.78	1.07	0.94	0.96	0.78	1.07	1.07
M	M	64	5 ... 12	N	1.34	1.10	0.78	1.07	0.94	0.96	0.78	1.07	1.07
M	M	65	0 ... 4	Y	1.12	0.98	0.68	0.87	0.97	1.35	0.68	0.87	0.87
M	M	65	5 ... 12	Y	1.12	0.98	0.68	0.87	0.97	1.35	0.68	0.87	0.87
M	M	65	0 ... 4	N	1.37	1.14	0.78	1.08	0.97	1.13	0.78	1.08	1.08
M	M	65	5 ... 12	N	1.37	1.14	0.78	1.08	0.97	1.13	0.78	1.08	1.08
M	M	66	0 ... 4	Y	1.19	1.01	0.67	0.88	0.97	1.35	0.67	0.88	0.88
M	M	66	5 ... 12	Y	1.19	1.01	0.67	0.88	0.97	1.35	0.67	0.88	0.88
M	M	66	0 ... 4	N	1.40	1.19	0.78	1.10	1.00	1.14	0.78	1.10	1.10
M	M	66	5 ... 12	N	1.40	1.19	0.78	1.10	1.00	1.14	0.78	1.10	1.10
M	M	67	0 ... 4	Y	1.25	1.04	0.66	0.90	0.97	1.35	0.66	0.90	0.90
M	M	67	5 ... 12	Y	1.25	1.04	0.66	0.90	0.97	1.35	0.66	0.90	0.90
M	M	67	0 ... 4	N	1.43	1.23	0.77	1.11	1.03	1.15	0.77	1.11	1.11
M	M	67	5 ... 12	N	1.43	1.23	0.77	1.11	1.03	1.15	0.77	1.11	1.11
M	M	68	0 ... 4	Y	1.25	1.07	0.64	0.92	0.97	1.35	0.64	0.92	0.92
M	M	68	5 ... 12	Y	1.25	1.07	0.64	0.92	0.97	1.35	0.64	0.92	0.92
M	M	68	0 ... 4	N	1.46	1.28	0.77	1.13	1.06	1.15	0.77	1.13	1.13
M	M	68	5 ... 12	N	1.46	1.28	0.77	1.13	1.06	1.15	0.77	1.13	1.13
M	M	69	0 ... 4	Y	1.27	1.10	0.63	0.94	0.97	1.35	0.63	0.94	0.94
M	M	69	5 ... 12	Y	1.27	1.10	0.63	0.94	0.97	1.35	0.63	0.94	0.94
M	M	69	0 ... 4	N	1.50	1.33	0.77	1.14	1.09	1.16	0.77	1.14	1.14
M	M	69	5 ... 12	N	1.50	1.33	0.77	1.14	1.09	1.16	0.77	1.14	1.14
M	M	70	0 ... 4	Y	1.29	1.13	0.62	0.96	0.97	1.35	0.62	0.96	0.96
M	M	70	5 ... 12	Y	1.29	1.13	0.62	0.96	0.97	1.35	0.62	0.96	0.96
M	M	70	0 ... 4	N	1.53	1.38	0.77	1.16	1.12	1.16	0.77	1.16	1.16
M	M	70	5 ... 12	N	1.53	1.38	0.77	1.16	1.12	1.16	0.77	1.16	1.16
M	M	71	0 ... 4	Y	1.29	1.16	0.61	0.98	0.97	1.35	0.61	0.98	0.98
M	M	71	5 ... 12	Y	1.29	1.16	0.61	0.98	0.97	1.35	0.61	0.98	0.98
M	M	71	0 ... 4	N	1.57	1.44	0.76	1.17	1.16	1.17	0.76	1.17	1.17
M	M	71	5 ... 12	N	1.57	1.44	0.76	1.17	1.16	1.17	0.76	1.17	1.17
M	M	72	0 ... 4	Y	1.30	1.22	0.60	1.00	0.97	1.35	0.60	1.00	1.00
M	M	72	5 ... 12	Y	1.30	1.22	0.60	1.00	0.97	1.35	0.60	1.00	1.00
M	M	72	0 ... 4	N	1.60	1.49	0.76	1.19	1.19	1.18	0.76	1.19	1.19
M	M	72	5 ... 12	N	1.60	1.49	0.76	1.19	1.19	1.18	0.76	1.19	1.19

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
M	M	73	0 ... 4	Y	1.31	1.29	0.59	1.02	0.97	1.35	0.59	1.02	1.02
M	M	73	5 ... 12	Y	1.31	1.29	0.59	1.02	0.97	1.35	0.59	1.02	1.02
M	M	73	0 ... 4	N	1.64	1.55	0.76	1.21	1.23	1.18	0.76	1.21	1.21
M	M	73	5 ... 12	N	1.64	1.55	0.76	1.21	1.23	1.18	0.76	1.21	1.21
M	M	74	0 ... 4	Y	1.31	1.32	0.58	1.04	0.97	1.35	0.58	1.04	1.04
M	M	74	5 ... 12	Y	1.31	1.32	0.58	1.04	0.97	1.35	0.58	1.04	1.04
M	M	74	0 ... 4	N	1.67	1.64	0.76	1.22	1.26	1.19	0.76	1.22	1.22
M	M	74	5 ... 12	N	1.67	1.64	0.76	1.22	1.26	1.19	0.76	1.22	1.22
M	M	75...76	0 ... 4	Y	1.59	1.50	0.50	1.16	1.12	1.35	0.50	1.16	1.16
M	M	75...76	5 ... 12	Y	1.59	1.50	0.50	1.16	1.12	1.35	0.50	1.16	1.16
M	M	75...76	0 ... 4	N	2.03	1.93	0.66	1.46	1.27	1.19	0.66	1.46	1.46
M	M	75...76	5 ... 12	N	2.03	1.93	0.66	1.46	1.27	1.19	0.66	1.46	1.46
M	M	77...78	0 ... 4	Y	1.78	1.66	0.50	1.31	1.29	1.35	0.50	1.31	1.31
M	M	77...78	5 ... 12	Y	1.78	1.66	0.50	1.31	1.29	1.35	0.50	1.31	1.31
M	M	77...78	0 ... 4	N	2.46	2.13	0.66	1.73	1.36	1.19	0.66	1.73	1.73
M	M	77...78	5 ... 12	N	2.46	2.13	0.66	1.73	1.36	1.19	0.66	1.73	1.73
M	M	79...80	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	79...80	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	79...80	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	79...80	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	81...82	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	81...82	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	81...82	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	81...82	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	83...84	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	83...84	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	83...84	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	83...84	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	85...86	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	85...86	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	85...86	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	85...86	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	87...88	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	87...88	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	87...88	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	87...88	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	89...90	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	89...90	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	89...90	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	89...90	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	91...125	0 ... 4	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	91...125	5 ... 12	Y	2.27	1.88	0.50	1.46	1.48	1.35	0.50	1.46	1.46
M	M	91...125	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	M	91...125	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	1...14	0 ... 4	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	1...14	5 ... 12	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	1...14	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	1...14	5 ... 12	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	15	0 ... 4	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	15	5 ... 12	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	15	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	15	5 ... 12	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	16	0 ... 4	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	16	5 ... 12	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	16	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	16	5 ... 12	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	17	0 ... 4	Y	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	17	5 ... 12	Y	5.95	5.06	1.57	4.11	2.12	2.14	1.57	4.11	4.11
M	S	17	0 ... 4	N	5.95	5.23	1.57	4.11	2.13	2.14	1.57	4.11	4.11
M	S	17	5 ... 12	N	5.95	5.06	1.57	4.11	2.12	2.14	1.57	4.11	4.11
M	S	18	0 ... 4	Y	5.63	4.29	1.51	3.71	1.93	1.91	1.51	3.71	3.71
M	S	18	5 ... 12	Y	4.82	3.96	1.50	3.71	1.84	1.87	1.50	3.71	3.71
M	S	18	0 ... 4	N	5.63	4.29	1.51	3.71	1.93	1.91	1.51	3.71	3.71
M	S	18	5 ... 12	N	4.82	3.96	1.50	3.71	1.84	1.87	1.50	3.71	3.71

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
M	S	19	0 ... 4	Y	4.20	3.52	1.46	3.35	1.75	1.69	1.46	3.35	3.35
M	S	19	5 ... 12	Y	3.67	3.01	1.46	3.16	1.56	1.58	1.46	3.16	3.16
M	S	19	0 ... 4	N	4.20	3.52	1.46	3.35	1.75	1.69	1.46	3.35	3.35
M	S	19	5 ... 12	N	3.67	3.01	1.46	3.16	1.56	1.58	1.46	3.16	3.16
M	S	20	0 ... 4	Y	3.41	2.86	1.46	3.00	1.51	1.47	1.46	3.00	3.00
M	S	20	5 ... 12	Y	2.92	2.62	1.46	2.99	1.49	1.46	1.46	2.99	2.99
M	S	20	0 ... 4	N	3.41	2.86	1.46	3.00	1.51	1.47	1.46	3.00	3.00
M	S	20	5 ... 12	N	2.92	2.62	1.46	2.99	1.49	1.46	1.46	2.99	2.99
M	S	21	0 ... 4	Y	2.63	2.40	1.45	2.80	1.45	1.33	1.45	2.80	2.80
M	S	21	5 ... 12	Y	2.63	2.40	1.45	2.80	1.45	1.33	1.45	2.80	2.80
M	S	21	0 ... 4	N	2.63	2.40	1.45	2.80	1.45	1.33	1.45	2.80	2.80
M	S	21	5 ... 12	N	2.63	2.40	1.45	2.80	1.45	1.33	1.45	2.80	2.80
M	S	22	0 ... 4	Y	2.38	2.08	1.45	2.33	1.18	1.28	1.45	2.33	2.33
M	S	22	5 ... 12	Y	2.38	2.08	1.45	2.33	1.18	1.28	1.45	2.33	2.33
M	S	22	0 ... 4	N	2.38	2.08	1.45	2.33	1.18	1.28	1.45	2.33	2.33
M	S	22	5 ... 12	N	2.38	2.08	1.45	2.33	1.18	1.28	1.45	2.33	2.33
M	S	23	0 ... 4	Y	2.08	1.79	1.38	2.05	1.14	0.99	1.38	2.05	2.05
M	S	23	5 ... 12	Y	2.08	1.79	1.38	2.05	1.14	0.99	1.38	2.05	2.05
M	S	23	0 ... 4	N	2.08	1.79	1.38	2.05	1.14	0.99	1.38	2.05	2.05
M	S	23	5 ... 12	N	2.08	1.79	1.38	2.05	1.14	0.99	1.38	2.05	2.05
M	S	24	0 ... 4	Y	1.87	1.64	1.30	1.82	1.12	0.92	1.30	1.82	1.82
M	S	24	5 ... 12	Y	1.87	1.64	1.30	1.82	1.12	0.92	1.30	1.82	1.82
M	S	24	0 ... 4	N	1.87	1.64	1.30	1.82	1.12	0.92	1.30	1.82	1.82
M	S	24	5 ... 12	N	1.87	1.64	1.30	1.82	1.12	0.92	1.30	1.82	1.82
M	S	25...29	0 ... 4	Y	1.42	1.32	1.22	1.47	0.93	0.90	1.22	1.47	1.47
M	S	25...29	5 ... 12	Y	1.42	1.32	1.22	1.47	0.93	0.90	1.22	1.47	1.47
M	S	25...29	0 ... 4	N	1.42	1.32	1.22	1.47	0.93	0.90	1.22	1.47	1.47
M	S	25...29	5 ... 12	N	1.42	1.32	1.22	1.47	0.93	0.90	1.22	1.47	1.47
M	S	30...34	0 ... 4	Y	1.32	1.16	1.17	1.26	0.99	0.91	1.17	1.26	1.26
M	S	30...34	5 ... 12	Y	1.32	1.16	1.17	1.26	0.99	0.91	1.17	1.26	1.26
M	S	30...34	0 ... 4	N	1.32	1.16	1.17	1.26	0.99	0.91	1.17	1.26	1.26
M	S	30...34	5 ... 12	N	1.32	1.16	1.17	1.26	0.99	0.91	1.17	1.26	1.26
M	S	35...39	0 ... 4	Y	1.24	1.10	1.14	1.18	0.99	1.07	1.14	1.18	1.18
M	S	35...39	5 ... 12	Y	1.24	1.10	1.14	1.18	0.99	1.07	1.14	1.18	1.18
M	S	35...39	0 ... 4	N	1.24	1.10	1.14	1.18	0.99	1.07	1.14	1.18	1.18
M	S	35...39	5 ... 12	N	1.24	1.10	1.14	1.18	0.99	1.07	1.14	1.18	1.18
M	S	40...49	0 ... 4	Y	1.27	1.11	0.98	1.12	1.06	1.18	0.98	1.12	1.12
M	S	40...49	5 ... 12	Y	1.27	1.11	0.98	1.12	1.06	1.18	0.98	1.12	1.12
M	S	40...49	0 ... 4	N	1.27	1.11	0.98	1.12	1.06	1.18	0.98	1.12	1.12
M	S	40...49	5 ... 12	N	1.27	1.11	0.98	1.12	1.06	1.18	0.98	1.12	1.12
M	S	50...54	0 ... 4	Y	1.23	1.04	0.86	0.99	0.98	1.09	0.86	0.99	0.99
M	S	50...54	5 ... 12	Y	1.23	1.04	0.86	0.99	0.98	1.09	0.86	0.99	0.99
M	S	50...54	0 ... 4	N	1.23	1.04	0.86	0.99	0.98	1.09	0.86	0.99	0.99
M	S	50...54	5 ... 12	N	1.23	1.04	0.86	0.99	0.98	1.09	0.86	0.99	0.99
M	S	55...59	0 ... 4	Y	1.09	1.02	0.80	0.94	0.89	0.96	0.80	0.94	0.94
M	S	55...59	5 ... 12	Y	1.09	1.02	0.80	0.94	0.89	0.96	0.80	0.94	0.94
M	S	55...59	0 ... 4	N	1.09	1.02	0.80	0.94	0.89	0.96	0.80	0.94	0.94
M	S	55...59	5 ... 12	N	1.09	1.02	0.80	0.94	0.89	0.96	0.80	0.94	0.94
M	S	60	0 ... 4	Y	1.14	1.03	0.79	0.96	0.90	0.96	0.79	0.96	0.96
M	S	60	5 ... 12	Y	1.14	1.03	0.79	0.96	0.90	0.96	0.79	0.96	0.96
M	S	60	0 ... 4	N	1.14	1.03	0.79	0.96	0.90	0.96	0.79	0.96	0.96
M	S	60	5 ... 12	N	1.14	1.03	0.79	0.96	0.90	0.96	0.79	0.96	0.96
M	S	61	0 ... 4	Y	1.18	1.05	0.79	0.99	0.91	0.96	0.79	0.99	0.99
M	S	61	5 ... 12	Y	1.18	1.05	0.79	0.99	0.91	0.96	0.79	0.99	0.99
M	S	61	0 ... 4	N	1.18	1.05	0.79	0.99	0.91	0.96	0.79	0.99	0.99
M	S	61	5 ... 12	N	1.18	1.05	0.79	0.99	0.91	0.96	0.79	0.99	0.99
M	S	62	0 ... 4	Y	1.23	1.07	0.79	1.01	0.92	0.96	0.79	1.01	1.01
M	S	62	5 ... 12	Y	1.23	1.07	0.79	1.01	0.92	0.96	0.79	1.01	1.01
M	S	62	0 ... 4	N	1.23	1.07	0.79	1.01	0.92	0.96	0.79	1.01	1.01
M	S	62	5 ... 12	N	1.23	1.07	0.79	1.01	0.92	0.96	0.79	1.01	1.01
M	S	63	0 ... 4	Y	1.29	1.08	0.78	1.04	0.93	0.96	0.78	1.04	1.04
M	S	63	5 ... 12	Y	1.29	1.08	0.78	1.04	0.93	0.96	0.78	1.04	1.04
M	S	63	0 ... 4	N	1.29	1.08	0.78	1.04	0.93	0.96	0.78	1.04	1.04
M	S	63	5 ... 12	N	1.29	1.08	0.78	1.04	0.93	0.96	0.78	1.04	1.04



Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
M	S	64	0 ... 4	Y	1.34	1.10	0.78	1.07	0.94	0.96	0.78	1.07	1.07
M	S	64	5 ... 12	Y	1.34	1.10	0.78	1.07	0.94	0.96	0.78	1.07	1.07
M	S	64	0 ... 4	N	1.34	1.10	0.78	1.07	0.94	0.96	0.78	1.07	1.07
M	S	64	5 ... 12	N	1.34	1.10	0.78	1.07	0.94	0.96	0.78	1.07	1.07
M	S	65	0 ... 4	Y	1.37	1.14	0.78	1.08	0.97	1.13	0.78	1.08	1.08
M	S	65	5 ... 12	Y	1.37	1.14	0.78	1.08	0.97	1.13	0.78	1.08	1.08
M	S	65	0 ... 4	N	1.37	1.14	0.78	1.08	0.97	1.13	0.78	1.08	1.08
M	S	65	5 ... 12	N	1.37	1.14	0.78	1.08	0.97	1.13	0.78	1.08	1.08
M	S	66	0 ... 4	Y	1.40	1.19	0.78	1.10	1.00	1.14	0.78	1.10	1.10
M	S	66	5 ... 12	Y	1.40	1.19	0.78	1.10	1.00	1.14	0.78	1.10	1.10
M	S	66	0 ... 4	N	1.40	1.19	0.78	1.10	1.00	1.14	0.78	1.10	1.10
M	S	66	5 ... 12	N	1.40	1.19	0.78	1.10	1.00	1.14	0.78	1.10	1.10
M	S	67	0 ... 4	Y	1.43	1.23	0.77	1.11	1.03	1.15	0.77	1.11	1.11
M	S	67	5 ... 12	Y	1.43	1.23	0.77	1.11	1.03	1.15	0.77	1.11	1.11
M	S	67	0 ... 4	N	1.43	1.23	0.77	1.11	1.03	1.15	0.77	1.11	1.11
M	S	67	5 ... 12	N	1.43	1.23	0.77	1.11	1.03	1.15	0.77	1.11	1.11
M	S	68	0 ... 4	Y	1.46	1.28	0.77	1.13	1.06	1.15	0.77	1.13	1.13
M	S	68	5 ... 12	Y	1.46	1.28	0.77	1.13	1.06	1.15	0.77	1.13	1.13
M	S	68	0 ... 4	N	1.46	1.28	0.77	1.13	1.06	1.15	0.77	1.13	1.13
M	S	68	5 ... 12	N	1.46	1.28	0.77	1.13	1.06	1.15	0.77	1.13	1.13
M	S	69	0 ... 4	Y	1.50	1.33	0.77	1.14	1.09	1.16	0.77	1.14	1.14
M	S	69	5 ... 12	Y	1.50	1.33	0.77	1.14	1.09	1.16	0.77	1.14	1.14
M	S	69	0 ... 4	N	1.50	1.33	0.77	1.14	1.09	1.16	0.77	1.14	1.14
M	S	69	5 ... 12	N	1.50	1.33	0.77	1.14	1.09	1.16	0.77	1.14	1.14
M	S	70	0 ... 4	Y	1.53	1.38	0.77	1.16	1.12	1.16	0.77	1.16	1.16
M	S	70	5 ... 12	Y	1.53	1.38	0.77	1.16	1.12	1.16	0.77	1.16	1.16
M	S	70	0 ... 4	N	1.53	1.38	0.77	1.16	1.12	1.16	0.77	1.16	1.16
M	S	70	5 ... 12	N	1.53	1.38	0.77	1.16	1.12	1.16	0.77	1.16	1.16
M	S	71	0 ... 4	Y	1.57	1.44	0.76	1.17	1.16	1.17	0.76	1.17	1.17
M	S	71	5 ... 12	Y	1.57	1.44	0.76	1.17	1.16	1.17	0.76	1.17	1.17
M	S	71	0 ... 4	N	1.57	1.44	0.76	1.17	1.16	1.17	0.76	1.17	1.17
M	S	71	5 ... 12	N	1.57	1.44	0.76	1.17	1.16	1.17	0.76	1.17	1.17
M	S	72	0 ... 4	Y	1.60	1.49	0.76	1.19	1.19	1.18	0.76	1.19	1.19
M	S	72	5 ... 12	Y	1.60	1.49	0.76	1.19	1.19	1.18	0.76	1.19	1.19
M	S	72	0 ... 4	N	1.60	1.49	0.76	1.19	1.19	1.18	0.76	1.19	1.19
M	S	72	5 ... 12	N	1.60	1.49	0.76	1.19	1.19	1.18	0.76	1.19	1.19
M	S	73	0 ... 4	Y	1.64	1.55	0.76	1.21	1.23	1.18	0.76	1.21	1.21
M	S	73	5 ... 12	Y	1.64	1.55	0.76	1.21	1.23	1.18	0.76	1.21	1.21
M	S	73	0 ... 4	N	1.64	1.55	0.76	1.21	1.23	1.18	0.76	1.21	1.21
M	S	73	5 ... 12	N	1.64	1.55	0.76	1.21	1.23	1.18	0.76	1.21	1.21
M	S	74	0 ... 4	Y	1.67	1.64	0.76	1.22	1.26	1.19	0.76	1.22	1.22
M	S	74	5 ... 12	Y	1.67	1.64	0.76	1.22	1.26	1.19	0.76	1.22	1.22
M	S	74	0 ... 4	N	1.67	1.64	0.76	1.22	1.26	1.19	0.76	1.22	1.22
M	S	74	5 ... 12	N	1.67	1.64	0.76	1.22	1.26	1.19	0.76	1.22	1.22
M	S	75...76	0 ... 4	Y	2.03	1.93	0.66	1.46	1.27	1.19	0.66	1.46	1.46
M	S	75...76	5 ... 12	Y	2.03	1.93	0.66	1.46	1.27	1.19	0.66	1.46	1.46
M	S	75...76	0 ... 4	N	2.03	1.93	0.66	1.46	1.27	1.19	0.66	1.46	1.46
M	S	75...76	5 ... 12	N	2.03	1.93	0.66	1.46	1.27	1.19	0.66	1.46	1.46
M	S	77...78	0 ... 4	Y	2.46	2.13	0.66	1.73	1.36	1.19	0.66	1.73	1.73
M	S	77...78	5 ... 12	Y	2.46	2.13	0.66	1.73	1.36	1.19	0.66	1.73	1.73
M	S	77...78	0 ... 4	N	2.46	2.13	0.66	1.73	1.36	1.19	0.66	1.73	1.73
M	S	77...78	5 ... 12	N	2.46	2.13	0.66	1.73	1.36	1.19	0.66	1.73	1.73
M	S	79...80	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	79...80	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	79...80	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	79...80	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	81...82	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	81...82	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	81...82	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	81...82	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	83...84	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	83...84	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	83...84	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	83...84	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06

Driver Class Factor Table

Exhibit: 3

Gender	Marital Status	Driver Age	Months Since Birthday	Ratable Spouse	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
M	S	85...86	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	85...86	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	85...86	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	85...86	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	87...88	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	87...88	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	87...88	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	87...88	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	89...90	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	89...90	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	89...90	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	89...90	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	91...125	0 ... 4	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	91...125	5 ... 12	Y	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	91...125	0 ... 4	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06
M	S	91...125	5 ... 12	N	2.98	2.50	0.66	2.06	1.47	1.19	0.66	2.06	2.06

Years Licensed Factor Table

Exhibit: 3

Driver Age	Years Licensed	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
1 ... 16	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 ... 16	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 ... 16	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 ... 16	3 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	3 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	0	1.18	1.18	1.10	1.18	1.10	1.18	1.10	1.18	1.18
18	1	0.96	0.96	0.98	0.96	0.99	0.96	0.98	0.96	0.96
18	2	0.91	0.91	0.97	0.91	0.96	0.91	0.97	0.91	0.91
18	3 ... 125	0.91	0.91	0.97	0.91	0.96	0.91	0.97	0.91	0.91
19	0	1.18	1.16	1.10	1.16	1.10	1.18	1.10	1.16	1.16
19	1	1.07	1.07	1.04	1.07	1.04	1.07	1.04	1.07	1.07
19	2	0.93	0.95	0.98	0.96	0.99	0.93	0.98	0.96	0.96
19	3 ... 125	0.91	0.91	0.97	0.91	0.96	0.91	0.97	0.91	0.91
20	0	1.21	1.18	1.12	1.17	1.10	1.21	1.12	1.17	1.17
20	1	1.07	1.07	1.04	1.07	1.03	1.07	1.04	1.07	1.07
20	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	3 ... 125	0.93	0.95	0.98	0.96	0.99	0.93	0.98	0.96	0.96
21 ... 125	0	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
21 ... 125	1	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
21 ... 125	2	1.07	1.07	1.04	1.07	1.03	1.07	1.04	1.07	1.07
21 ... 125	3 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Violation Class Table

Exhibit: 3

Violation Code	Violation Class
AAF	AAF
AFM	IND
AFW	IND
ANC	IND
ANO	IND
ASW	IND
BOT	DWI
CML	IND
CMP	IND
CMU	IND
CMW	IND
CRD	MIN
DEQ	IND
DEV	MIN
DR	MIN
DWI	DWI
FDL	MIN
FEL	MAJ
FLE	MAJ
FRA	MIN
FTC	MIN
FTY	MIN
HOM	MAJ
IP	MIN
IT	MIN
LIC	MIN
LTS	MAJ
MIW	IND
MMV	MIN
NAF	NAF
NFW	IND
NFX	IND
PUA	IND
PUN	IND
SLV	MIN
SPD	SPD
SPW	IND
SUS	MAJ
TMP	IND
UDR	MIN
WOC	MIN
WSR	MIN

Violation Point Table

Exhibit: 3

Violation Code	RBI/PD			COMP/LOAN			COLL			PIP/UM/UIM		
	First	Second	Addtl	First	Second	Addtl	First	Second	Addtl	First	Second	Addtl
AAF	3	3	3	3	3	3	3	3	3	3	3	3
AFM	0	0	0	0	0	0	0	0	0	0	0	0
AFW	0	0	0	0	0	0	0	0	0	0	0	0
ANC	0	0	0	0	0	0	0	0	0	0	0	0
ANO	0	0	0	0	0	0	0	0	0	0	0	0
ASW	0	0	0	0	0	0	0	0	0	0	0	0
BOT	1	2	2	1	2	2	1	2	2	1	2	2
CML	0	0	0	0	0	0	0	0	0	0	0	0
CMP	0	0	0	0	0	0	0	0	0	0	0	0
CMU	0	0	0	0	0	0	0	0	0	0	0	0
CMW	0	0	0	0	0	0	0	0	0	0	0	0
CRD	3	3	3	3	3	3	3	3	3	3	3	3
DEQ	0	0	0	0	0	0	0	0	0	0	0	0
DEV	2	2	2	2	2	2	2	2	2	2	2	2
DR	3	3	3	3	3	3	3	3	3	3	3	3
DWI	1	2	2	1	2	2	1	2	2	1	2	2
FDL	2	2	2	2	2	2	2	2	2	2	2	2
FEL	4	4	4	4	4	4	4	4	4	4	4	4
FLE	4	4	4	4	4	4	4	4	4	4	4	4
FRA	2	2	2	2	2	2	2	2	2	2	2	2
FTC	2	2	2	2	2	2	2	2	2	2	2	2
FTY	2	2	2	2	2	2	2	2	2	2	2	2
HOM	4	4	4	4	4	4	4	4	4	4	4	4
IP	2	2	2	2	2	2	2	2	2	2	2	2
IT	2	2	2	2	2	2	2	2	2	2	2	2
LIC	2	2	2	2	2	2	2	2	2	2	2	2
LTS	4	4	4	4	4	4	4	4	4	4	4	4
MIW	0	0	0	0	0	0	0	0	0	0	0	0
MMV	2	2	2	2	2	2	2	2	2	2	2	2
NAF	0	0	0	0	0	0	0	0	0	0	0	0
NFW	0	0	0	0	0	0	0	0	0	0	0	0
NFX	0	0	0	0	0	0	0	0	0	0	0	0
PUA	0	0	0	0	0	0	0	0	0	0	0	0
PUN	0	0	0	0	0	0	0	0	0	0	0	0
SLV	2	2	2	2	2	2	2	2	2	2	2	2
SPD	2	1	1	2	1	1	2	1	1	2	1	1
SPW	0	0	0	0	0	0	0	0	0	0	0	0
SUS	4	4	4	4	4	4	4	4	4	4	4	4
TMP	0	0	0	0	0	0	0	0	0	0	0	0
UDR	2	2	2	2	2	2	2	2	2	2	2	2
WOC	2	2	2	2	2	2	2	2	2	2	2	2
WSR	2	2	2	2	2	2	2	2	2	2	2	2

RBI/PD Driving Record Points Factor Table

Exhibit: 3

RBI/PD Points	Tenure (Months)	RBI	PD
0	0 ... 35	1.00	1.00
0	36 ... 62	1.00	1.00
1	0 ... 35	1.31	1.16
1	36 ... 62	1.31	1.16
2	0 ... 35	1.35	1.31
2	36 ... 62	1.35	1.31
3	0 ... 35	1.62	1.53
3	36 ... 62	1.62	1.53
4	0 ... 35	1.80	1.71
4	36 ... 62	1.80	1.71
5	0 ... 35	1.90	1.86
5	36 ... 62	1.90	1.86
6	0 ... 35	2.06	1.99
6	36 ... 62	2.06	1.99
7	0 ... 35	2.35	2.08
7	36 ... 62	2.35	2.08
8	0 ... 35	2.52	2.41
8	36 ... 62	2.52	2.41
9	0 ... 35	2.62	2.53
9	36 ... 62	2.62	2.53
10	0 ... 35	3.11	2.79
10	36 ... 62	3.11	2.79
11	0 ... 35	3.23	2.85
11	36 ... 62	3.23	2.85
12	0 ... 35	3.67	3.17
12	36 ... 62	3.67	3.17
13	0 ... 35	4.11	3.48
13	36 ... 62	4.11	3.48
14	0 ... 35	4.55	3.80
14	36 ... 62	4.55	3.80
15	0 ... 35	4.99	4.11
15	36 ... 62	4.99	4.11
16	0 ... 35	5.43	4.43
16	36 ... 62	5.43	4.43
17	0 ... 35	5.87	4.74
17	36 ... 62	5.87	4.74
18	0 ... 35	6.31	5.06
18	36 ... 62	6.31	5.06
19	0 ... 35	6.75	5.37
19	36 ... 62	6.75	5.37
20	0 ... 35	7.18	5.69
20	36 ... 62	7.18	5.69
21	0 ... 35	7.63	6.05
21	36 ... 62	7.63	6.05
22	0 ... 35	8.07	6.37
22	36 ... 62	8.07	6.37
23	0 ... 35	8.51	6.69
23	36 ... 62	8.51	6.69
24	0 ... 35	8.95	7.01
24	36 ... 62	8.95	7.01
25	0 ... 35	9.39	7.33
25	36 ... 62	9.39	7.33
26	0 ... 35	9.83	7.65
26	36 ... 62	9.83	7.65
27	0 ... 35	10.27	7.97
27	36 ... 62	10.27	7.97
28	0 ... 35	10.71	8.29
28	36 ... 62	10.71	8.29
29	0 ... 35	11.15	8.61
29	36 ... 62	11.15	8.61
30	0 ... 35	11.59	8.93
30	36 ... 62	11.59	8.93
31	0 ... 35	12.03	9.25

Note: When Tenure > 62 months, the 36...62 month factor will apply.

RBI/PD Driving Record Points Factor Table

Exhibit: 3

RBI/PD Points	Tenure (Months)	RBI	PD
31	36 ... 62	12.03	9.25
32	0 ... 35	12.47	9.57
32	36 ... 62	12.47	9.57
33	0 ... 35	12.91	9.89
33	36 ... 62	12.91	9.89
34	0 ... 35	13.35	10.21
34	36 ... 62	13.35	10.21
35	0 ... 35	13.79	10.53
35	36 ... 62	13.79	10.53
36	0 ... 35	14.23	10.85
36	36 ... 62	14.23	10.85
37	0 ... 35	14.67	11.17
37	36 ... 62	14.67	11.17
38	0 ... 35	15.11	11.49
38	36 ... 62	15.11	11.49
39	0 ... 35	15.55	11.81
39	36 ... 62	15.55	11.81
40	0 ... 35	15.99	12.13
40	36 ... 62	15.99	12.13
41	0 ... 35	16.43	12.45
41	36 ... 62	16.43	12.45
42	0 ... 35	16.87	12.77
42	36 ... 62	16.87	12.77
43	0 ... 35	17.31	13.09
43	36 ... 62	17.31	13.09
44	0 ... 35	17.75	13.41
44	36 ... 62	17.75	13.41
45	0 ... 35	18.19	13.73
45	36 ... 62	18.19	13.73
46	0 ... 35	18.63	14.05
46	36 ... 62	18.63	14.05
47	0 ... 35	19.07	14.37
47	36 ... 62	19.07	14.37
48	0 ... 35	19.51	14.69
48	36 ... 62	19.51	14.69
49	0 ... 35	19.95	15.01
49	36 ... 62	19.95	15.01
50	0 ... 35	20.39	15.33
50	36 ... 62	20.39	15.33
51	0 ... 35	20.83	15.65
51	36 ... 62	20.83	15.65
52	0 ... 35	21.27	15.97
52	36 ... 62	21.27	15.97
53	0 ... 35	21.71	16.29
53	36 ... 62	21.71	16.29
54	0 ... 35	22.15	16.61
54	36 ... 62	22.15	16.61
55	0 ... 35	22.59	16.93
55	36 ... 62	22.59	16.93
56	0 ... 35	23.03	17.25
56	36 ... 62	23.03	17.25
57	0 ... 35	23.47	17.57
57	36 ... 62	23.47	17.57
58	0 ... 35	23.91	17.89
58	36 ... 62	23.91	17.89
59	0 ... 35	24.35	18.21
59	36 ... 62	24.35	18.21
60	0 ... 35	24.79	18.53
60	36 ... 62	24.79	18.53
61	0 ... 35	25.23	18.85
61	36 ... 62	25.23	18.85
62	0 ... 35	25.67	19.17
62	36 ... 62	25.67	19.17

Note: When Tenure > 62 months, the 36...62 month factor will apply.

RBI/PD Driving Record Points Factor Table

Exhibit: 3

RBI/PD Points	Tenure (Months)	RBI	PD
63	0 ... 35	26.11	19.49
63	36 ... 62	26.11	19.49
64	0 ... 35	26.55	19.81
64	36 ... 62	26.55	19.81
65	0 ... 35	26.99	20.13
65	36 ... 62	26.99	20.13
66	0 ... 35	27.43	20.45
66	36 ... 62	27.43	20.45
67	0 ... 35	27.87	20.77
67	36 ... 62	27.87	20.77
68	0 ... 35	28.31	21.09
68	36 ... 62	28.31	21.09
69	0 ... 35	28.75	21.41
69	36 ... 62	28.75	21.41
70	0 ... 35	29.19	21.73
70	36 ... 62	29.19	21.73
71	0 ... 35	29.63	22.05
71	36 ... 62	29.63	22.05
72	0 ... 35	30.07	22.37
72	36 ... 62	30.07	22.37
73	0 ... 35	30.51	22.69
73	36 ... 62	30.51	22.69
74	0 ... 35	30.95	23.01
74	36 ... 62	30.95	23.01
75	0 ... 35	31.39	23.33
75	36 ... 62	31.39	23.33
76	0 ... 35	31.83	23.65
76	36 ... 62	31.83	23.65
77	0 ... 35	32.27	23.97
77	36 ... 62	32.27	23.97
78	0 ... 35	32.71	24.29
78	36 ... 62	32.71	24.29
79	0 ... 35	33.15	24.61
79	36 ... 62	33.15	24.61
80	0 ... 35	33.59	24.93
80	36 ... 62	33.59	24.93
81	0 ... 35	34.03	25.25
81	36 ... 62	34.03	25.25
82	0 ... 35	34.47	25.57
82	36 ... 62	34.47	25.57
83	0 ... 35	34.91	25.89
83	36 ... 62	34.91	25.89
84	0 ... 35	35.35	26.21
84	36 ... 62	35.35	26.21
85	0 ... 35	35.79	26.53
85	36 ... 62	35.79	26.53
86	0 ... 35	36.23	26.85
86	36 ... 62	36.23	26.85
87	0 ... 35	36.67	27.17
87	36 ... 62	36.67	27.17
88	0 ... 35	37.11	27.49
88	36 ... 62	37.11	27.49
89	0 ... 35	37.55	27.81
89	36 ... 62	37.55	27.81
90	0 ... 35	37.99	28.13
90	36 ... 62	37.99	28.13
91	0 ... 35	38.43	28.45
91	36 ... 62	38.43	28.45
92	0 ... 35	38.87	28.77
92	36 ... 62	38.87	28.77
93	0 ... 35	39.31	29.09
93	36 ... 62	39.31	29.09
94	0 ... 35	39.75	29.41

Note: When Tenure > 62 months, the 36...62 month factor will apply.



RBI/PD Driving Record Points Factor Table

Exhibit: 3

RBI/PD Points	Tenure (Months)	RBI	PD
94	36 ... 62	39.75	29.41
95	0 ... 35	40.19	29.73
95	36 ... 62	40.19	29.73
96	0 ... 35	40.63	30.05
96	36 ... 62	40.63	30.05
97	0 ... 35	41.07	30.37
97	36 ... 62	41.07	30.37
98	0 ... 35	41.51	30.69
98	36 ... 62	41.51	30.69
99	0 ... 35	41.95	31.01
99	36 ... 62	41.95	31.01
100 ... 999	0 ... 35	42.39	31.33
100 ... 999	36 ... 62	42.39	31.33

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COLL/Rental Reimbursement/Roadside Assistance Driving Record Points Factor Table

Exhibit: 3

COLL Points	Tenure (Months)	COLL	Rental Reimbursement	Roadside Assistance
0	0 ... 35	1.00	1.00	1.00
0	36 ... 62	1.00	1.00	1.00
1	0 ... 35	1.23	1.23	1.23
1	36 ... 62	1.23	1.23	1.23
2	0 ... 35	1.32	1.32	1.32
2	36 ... 62	1.32	1.32	1.32
3	0 ... 35	1.54	1.54	1.54
3	36 ... 62	1.54	1.54	1.54
4	0 ... 35	1.59	1.59	1.59
4	36 ... 62	1.59	1.59	1.59
5	0 ... 35	1.86	1.86	1.86
5	36 ... 62	1.86	1.86	1.86
6	0 ... 35	2.06	2.06	2.06
6	36 ... 62	2.06	2.06	2.06
7	0 ... 35	2.33	2.33	2.33
7	36 ... 62	2.33	2.33	2.33
8	0 ... 35	2.34	2.34	2.34
8	36 ... 62	2.34	2.34	2.34
9	0 ... 35	2.69	2.69	2.69
9	36 ... 62	2.69	2.69	2.69
10	0 ... 35	2.84	2.84	2.84
10	36 ... 62	2.84	2.84	2.84
11	0 ... 35	3.19	3.19	3.19
11	36 ... 62	3.19	3.19	3.19
12	0 ... 35	3.56	3.56	3.56
12	36 ... 62	3.56	3.56	3.56
13	0 ... 35	3.92	3.92	3.92
13	36 ... 62	3.92	3.92	3.92
14	0 ... 35	4.29	4.29	4.29
14	36 ... 62	4.29	4.29	4.29
15	0 ... 35	4.65	4.65	4.65
15	36 ... 62	4.65	4.65	4.65
16	0 ... 35	5.02	5.02	5.02
16	36 ... 62	5.02	5.02	5.02
17	0 ... 35	5.38	5.38	5.38
17	36 ... 62	5.38	5.38	5.38
18	0 ... 35	5.75	5.75	5.75
18	36 ... 62	5.75	5.75	5.75
19	0 ... 35	6.11	6.11	6.11
19	36 ... 62	6.11	6.11	6.11
20	0 ... 35	6.48	6.48	6.48
20	36 ... 62	6.48	6.48	6.48
21	0 ... 35	6.89	6.89	6.89
21	36 ... 62	6.89	6.89	6.89
22	0 ... 35	7.26	7.26	7.26
22	36 ... 62	7.26	7.26	7.26
23	0 ... 35	7.63	7.63	7.63
23	36 ... 62	7.63	7.63	7.63
24	0 ... 35	8.00	8.00	8.00
24	36 ... 62	8.00	8.00	8.00
25	0 ... 35	8.37	8.37	8.37
25	36 ... 62	8.37	8.37	8.37
26	0 ... 35	8.74	8.74	8.74
26	36 ... 62	8.74	8.74	8.74
27	0 ... 35	9.11	9.11	9.11
27	36 ... 62	9.11	9.11	9.11
28	0 ... 35	9.48	9.48	9.48
28	36 ... 62	9.48	9.48	9.48
29	0 ... 35	9.85	9.85	9.85
29	36 ... 62	9.85	9.85	9.85
30	0 ... 35	10.22	10.22	10.22
30	36 ... 62	10.22	10.22	10.22
31	0 ... 35	10.59	10.59	10.59

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COLL/Rental Reimbursement/Roadside Assistance Driving Record Points Factor Table

Exhibit: 3

COLL Points	Tenure (Months)	COLL	Rental Reimbursement	Roadside Assistance
31	36 ... 62	10.59	10.59	10.59
32	0 ... 35	10.96	10.96	10.96
32	36 ... 62	10.96	10.96	10.96
33	0 ... 35	11.33	11.33	11.33
33	36 ... 62	11.33	11.33	11.33
34	0 ... 35	11.70	11.70	11.70
34	36 ... 62	11.70	11.70	11.70
35	0 ... 35	12.07	12.07	12.07
35	36 ... 62	12.07	12.07	12.07
36	0 ... 35	12.44	12.44	12.44
36	36 ... 62	12.44	12.44	12.44
37	0 ... 35	12.81	12.81	12.81
37	36 ... 62	12.81	12.81	12.81
38	0 ... 35	13.18	13.18	13.18
38	36 ... 62	13.18	13.18	13.18
39	0 ... 35	13.55	13.55	13.55
39	36 ... 62	13.55	13.55	13.55
40	0 ... 35	13.92	13.92	13.92
40	36 ... 62	13.92	13.92	13.92
41	0 ... 35	14.29	14.29	14.29
41	36 ... 62	14.29	14.29	14.29
42	0 ... 35	14.66	14.66	14.66
42	36 ... 62	14.66	14.66	14.66
43	0 ... 35	15.03	15.03	15.03
43	36 ... 62	15.03	15.03	15.03
44	0 ... 35	15.40	15.40	15.40
44	36 ... 62	15.40	15.40	15.40
45	0 ... 35	15.77	15.77	15.77
45	36 ... 62	15.77	15.77	15.77
46	0 ... 35	16.14	16.14	16.14
46	36 ... 62	16.14	16.14	16.14
47	0 ... 35	16.51	16.51	16.51
47	36 ... 62	16.51	16.51	16.51
48	0 ... 35	16.88	16.88	16.88
48	36 ... 62	16.88	16.88	16.88
49	0 ... 35	17.25	17.25	17.25
49	36 ... 62	17.25	17.25	17.25
50	0 ... 35	17.62	17.62	17.62
50	36 ... 62	17.62	17.62	17.62
51	0 ... 35	17.99	17.99	17.99
51	36 ... 62	17.99	17.99	17.99
52	0 ... 35	18.36	18.36	18.36
52	36 ... 62	18.36	18.36	18.36
53	0 ... 35	18.73	18.73	18.73
53	36 ... 62	18.73	18.73	18.73
54	0 ... 35	19.10	19.10	19.10
54	36 ... 62	19.10	19.10	19.10
55	0 ... 35	19.47	19.47	19.47
55	36 ... 62	19.47	19.47	19.47
56	0 ... 35	19.84	19.84	19.84
56	36 ... 62	19.84	19.84	19.84
57	0 ... 35	20.21	20.21	20.21
57	36 ... 62	20.21	20.21	20.21
58	0 ... 35	20.58	20.58	20.58
58	36 ... 62	20.58	20.58	20.58
59	0 ... 35	20.95	20.95	20.95
59	36 ... 62	20.95	20.95	20.95
60	0 ... 35	21.32	21.32	21.32
60	36 ... 62	21.32	21.32	21.32
61	0 ... 35	21.69	21.69	21.69
61	36 ... 62	21.69	21.69	21.69
62	0 ... 35	22.06	22.06	22.06
62	36 ... 62	22.06	22.06	22.06

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COLL/Rental Reimbursement/Roadside Assistance Driving Record Points Factor Table

Exhibit: 3

COLL Points	Tenure (Months)	COLL	Rental Reimbursement	Roadside Assistance
63	0 ... 35	22.43	22.43	22.43
63	36 ... 62	22.43	22.43	22.43
64	0 ... 35	22.80	22.80	22.80
64	36 ... 62	22.80	22.80	22.80
65	0 ... 35	23.17	23.17	23.17
65	36 ... 62	23.17	23.17	23.17
66	0 ... 35	23.54	23.54	23.54
66	36 ... 62	23.54	23.54	23.54
67	0 ... 35	23.91	23.91	23.91
67	36 ... 62	23.91	23.91	23.91
68	0 ... 35	24.28	24.28	24.28
68	36 ... 62	24.28	24.28	24.28
69	0 ... 35	24.65	24.65	24.65
69	36 ... 62	24.65	24.65	24.65
70	0 ... 35	25.02	25.02	25.02
70	36 ... 62	25.02	25.02	25.02
71	0 ... 35	25.39	25.39	25.39
71	36 ... 62	25.39	25.39	25.39
72	0 ... 35	25.76	25.76	25.76
72	36 ... 62	25.76	25.76	25.76
73	0 ... 35	26.13	26.13	26.13
73	36 ... 62	26.13	26.13	26.13
74	0 ... 35	26.50	26.50	26.50
74	36 ... 62	26.50	26.50	26.50
75	0 ... 35	26.87	26.87	26.87
75	36 ... 62	26.87	26.87	26.87
76	0 ... 35	27.24	27.24	27.24
76	36 ... 62	27.24	27.24	27.24
77	0 ... 35	27.61	27.61	27.61
77	36 ... 62	27.61	27.61	27.61
78	0 ... 35	27.98	27.98	27.98
78	36 ... 62	27.98	27.98	27.98
79	0 ... 35	28.35	28.35	28.35
79	36 ... 62	28.35	28.35	28.35
80	0 ... 35	28.72	28.72	28.72
80	36 ... 62	28.72	28.72	28.72
81	0 ... 35	29.09	29.09	29.09
81	36 ... 62	29.09	29.09	29.09
82	0 ... 35	29.46	29.46	29.46
82	36 ... 62	29.46	29.46	29.46
83	0 ... 35	29.83	29.83	29.83
83	36 ... 62	29.83	29.83	29.83
84	0 ... 35	30.20	30.20	30.20
84	36 ... 62	30.20	30.20	30.20
85	0 ... 35	30.57	30.57	30.57
85	36 ... 62	30.57	30.57	30.57
86	0 ... 35	30.94	30.94	30.94
86	36 ... 62	30.94	30.94	30.94
87	0 ... 35	31.31	31.31	31.31
87	36 ... 62	31.31	31.31	31.31
88	0 ... 35	31.68	31.68	31.68
88	36 ... 62	31.68	31.68	31.68
89	0 ... 35	32.05	32.05	32.05
89	36 ... 62	32.05	32.05	32.05
90	0 ... 35	32.42	32.42	32.42
90	36 ... 62	32.42	32.42	32.42
91	0 ... 35	32.79	32.79	32.79
91	36 ... 62	32.79	32.79	32.79
92	0 ... 35	33.16	33.16	33.16
92	36 ... 62	33.16	33.16	33.16
93	0 ... 35	33.53	33.53	33.53
93	36 ... 62	33.53	33.53	33.53
94	0 ... 35	33.90	33.90	33.90

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COLL/Rental Reimbursement/Roadside Assistance Driving Record Points Factor Table

Exhibit: 3

COLL Points	Tenure (Months)	Rental		Roadside Assistance
		COLL	Reimbursement	
94	36 ... 62	33.90	33.90	33.90
95	0 ... 35	34.27	34.27	34.27
95	36 ... 62	34.27	34.27	34.27
96	0 ... 35	34.64	34.64	34.64
96	36 ... 62	34.64	34.64	34.64
97	0 ... 35	35.01	35.01	35.01
97	36 ... 62	35.01	35.01	35.01
98	0 ... 35	35.38	35.38	35.38
98	36 ... 62	35.38	35.38	35.38
99	0 ... 35	35.75	35.75	35.75
99	36 ... 62	35.75	35.75	35.75
100 ... 999	0 ... 35	36.12	36.12	36.12
100 ... 999	36 ... 62	36.12	36.12	36.12

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COMP/LOAN Driving Record Points Factor

Exhibit: 3

COMP Points	Tenure (Months)	COMP	LOAN
0	0 ... 35	1.00	1.00
0	36 ... 62	1.00	1.00
1	0 ... 35	1.02	1.02
1	36 ... 62	1.02	1.02
2	0 ... 35	1.14	1.14
2	36 ... 62	1.14	1.14
3	0 ... 35	1.19	1.19
3	36 ... 62	1.19	1.19
4	0 ... 35	1.25	1.25
4	36 ... 62	1.25	1.25
5	0 ... 35	1.32	1.32
5	36 ... 62	1.32	1.32
6	0 ... 35	1.38	1.38
6	36 ... 62	1.38	1.38
7	0 ... 35	1.40	1.40
7	36 ... 62	1.40	1.40
8	0 ... 35	1.57	1.57
8	36 ... 62	1.57	1.57
9	0 ... 35	1.61	1.61
9	36 ... 62	1.61	1.61
10	0 ... 35	1.64	1.64
10	36 ... 62	1.64	1.64
11	0 ... 35	1.66	1.66
11	36 ... 62	1.66	1.66
12	0 ... 35	1.79	1.79
12	36 ... 62	1.79	1.79
13	0 ... 35	1.93	1.93
13	36 ... 62	1.93	1.93
14	0 ... 35	2.06	2.06
14	36 ... 62	2.06	2.06
15	0 ... 35	2.19	2.19
15	36 ... 62	2.19	2.19
16	0 ... 35	2.32	2.32
16	36 ... 62	2.32	2.32
17	0 ... 35	2.45	2.45
17	36 ... 62	2.45	2.45
18	0 ... 35	2.58	2.58
18	36 ... 62	2.58	2.58
19	0 ... 35	2.72	2.72
19	36 ... 62	2.72	2.72
20	0 ... 35	2.85	2.85
20	36 ... 62	2.85	2.85
21	0 ... 35	2.96	2.96
21	36 ... 62	2.96	2.96
22	0 ... 35	3.09	3.09
22	36 ... 62	3.09	3.09
23	0 ... 35	3.22	3.22
23	36 ... 62	3.22	3.22
24	0 ... 35	3.35	3.35
24	36 ... 62	3.35	3.35
25	0 ... 35	3.48	3.48
25	36 ... 62	3.48	3.48
26	0 ... 35	3.61	3.61
26	36 ... 62	3.61	3.61
27	0 ... 35	3.74	3.74
27	36 ... 62	3.74	3.74
28	0 ... 35	3.87	3.87
28	36 ... 62	3.87	3.87
29	0 ... 35	4.00	4.00
29	36 ... 62	4.00	4.00
30	0 ... 35	4.13	4.13
30	36 ... 62	4.13	4.13
31	0 ... 35	4.26	4.26

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COMP/LOAN Driving Record Points Factor

Exhibit: 3

COMP Points	Tenure (Months)	COMP	LOAN
31	36 ... 62	4.26	4.26
32	0 ... 35	4.39	4.39
32	36 ... 62	4.39	4.39
33	0 ... 35	4.52	4.52
33	36 ... 62	4.52	4.52
34	0 ... 35	4.65	4.65
34	36 ... 62	4.65	4.65
35	0 ... 35	4.78	4.78
35	36 ... 62	4.78	4.78
36	0 ... 35	4.91	4.91
36	36 ... 62	4.91	4.91
37	0 ... 35	5.04	5.04
37	36 ... 62	5.04	5.04
38	0 ... 35	5.17	5.17
38	36 ... 62	5.17	5.17
39	0 ... 35	5.30	5.30
39	36 ... 62	5.30	5.30
40	0 ... 35	5.43	5.43
40	36 ... 62	5.43	5.43
41	0 ... 35	5.56	5.56
41	36 ... 62	5.56	5.56
42	0 ... 35	5.69	5.69
42	36 ... 62	5.69	5.69
43	0 ... 35	5.82	5.82
43	36 ... 62	5.82	5.82
44	0 ... 35	5.95	5.95
44	36 ... 62	5.95	5.95
45	0 ... 35	6.08	6.08
45	36 ... 62	6.08	6.08
46	0 ... 35	6.21	6.21
46	36 ... 62	6.21	6.21
47	0 ... 35	6.34	6.34
47	36 ... 62	6.34	6.34
48	0 ... 35	6.47	6.47
48	36 ... 62	6.47	6.47
49	0 ... 35	6.60	6.60
49	36 ... 62	6.60	6.60
50	0 ... 35	6.73	6.73
50	36 ... 62	6.73	6.73
51	0 ... 35	6.86	6.86
51	36 ... 62	6.86	6.86
52	0 ... 35	6.99	6.99
52	36 ... 62	6.99	6.99
53	0 ... 35	7.12	7.12
53	36 ... 62	7.12	7.12
54	0 ... 35	7.25	7.25
54	36 ... 62	7.25	7.25
55	0 ... 35	7.38	7.38
55	36 ... 62	7.38	7.38
56	0 ... 35	7.51	7.51
56	36 ... 62	7.51	7.51
57	0 ... 35	7.64	7.64
57	36 ... 62	7.64	7.64
58	0 ... 35	7.77	7.77
58	36 ... 62	7.77	7.77
59	0 ... 35	7.90	7.90
59	36 ... 62	7.90	7.90
60	0 ... 35	8.03	8.03
60	36 ... 62	8.03	8.03
61	0 ... 35	8.16	8.16
61	36 ... 62	8.16	8.16
62	0 ... 35	8.29	8.29
62	36 ... 62	8.29	8.29

Note: When Tenure > 62 months, the 36...62 month factor will apply.

COMP/LOAN Driving Record Points Factor

Exhibit: 3

COMP Points	Tenure (Months)	COMP	LOAN
63	0 ... 35	8.42	8.42
63	36 ... 62	8.42	8.42
64	0 ... 35	8.55	8.55
64	36 ... 62	8.55	8.55
65	0 ... 35	8.68	8.68
65	36 ... 62	8.68	8.68
66	0 ... 35	8.81	8.81
66	36 ... 62	8.81	8.81
67	0 ... 35	8.94	8.94
67	36 ... 62	8.94	8.94
68	0 ... 35	9.07	9.07
68	36 ... 62	9.07	9.07
69	0 ... 35	9.20	9.20
69	36 ... 62	9.20	9.20
70	0 ... 35	9.33	9.33
70	36 ... 62	9.33	9.33
71	0 ... 35	9.46	9.46
71	36 ... 62	9.46	9.46
72	0 ... 35	9.59	9.59
72	36 ... 62	9.59	9.59
73	0 ... 35	9.72	9.72
73	36 ... 62	9.72	9.72
74	0 ... 35	9.85	9.85
74	36 ... 62	9.85	9.85
75	0 ... 35	9.98	9.98
75	36 ... 62	9.98	9.98
76	0 ... 35	10.11	10.11
76	36 ... 62	10.11	10.11
77	0 ... 35	10.24	10.24
77	36 ... 62	10.24	10.24
78	0 ... 35	10.37	10.37
78	36 ... 62	10.37	10.37
79	0 ... 35	10.50	10.50
79	36 ... 62	10.50	10.50
80	0 ... 35	10.63	10.63
80	36 ... 62	10.63	10.63
81	0 ... 35	10.76	10.76
81	36 ... 62	10.76	10.76
82	0 ... 35	10.89	10.89
82	36 ... 62	10.89	10.89
83	0 ... 35	11.02	11.02
83	36 ... 62	11.02	11.02
84	0 ... 35	11.15	11.15
84	36 ... 62	11.15	11.15
85	0 ... 35	11.28	11.28
85	36 ... 62	11.28	11.28
86	0 ... 35	11.41	11.41
86	36 ... 62	11.41	11.41
87	0 ... 35	11.54	11.54
87	36 ... 62	11.54	11.54
88	0 ... 35	11.67	11.67
88	36 ... 62	11.67	11.67
89	0 ... 35	11.80	11.80
89	36 ... 62	11.80	11.80
90	0 ... 35	11.93	11.93
90	36 ... 62	11.93	11.93
91	0 ... 35	12.06	12.06
91	36 ... 62	12.06	12.06
92	0 ... 35	12.19	12.19
92	36 ... 62	12.19	12.19
93	0 ... 35	12.32	12.32
93	36 ... 62	12.32	12.32
94	0 ... 35	12.45	12.45

Note: When Tenure > 62 months, the 36...62 month factor will apply.



COMP/LOAN Driving Record Points Factor

Exhibit: 3

COMP Points	Tenure (Months)	COMP	LOAN
94	36 ... 62	12.45	12.45
95	0 ... 35	12.58	12.58
95	36 ... 62	12.58	12.58
96	0 ... 35	12.71	12.71
96	36 ... 62	12.71	12.71
97	0 ... 35	12.84	12.84
97	36 ... 62	12.84	12.84
98	0 ... 35	12.97	12.97
98	36 ... 62	12.97	12.97
99	0 ... 35	13.10	13.10
99	36 ... 62	13.10	13.10
100 ... 999	0 ... 35	13.23	13.23
100 ... 999	36 ... 62	13.23	13.23

Note: When Tenure > 62 months, the 36...62 month factor will apply.

PIP/UM/UIM Driving Record Points Factor Table

Exhibit: 3

PIP Points	Tenure (Months)	PIP	UM/UIM
0	0 ... 35	1.00	1.00
0	36 ... 62	1.00	1.00
1	0 ... 35	1.08	1.10
1	36 ... 62	1.08	1.10
2	0 ... 35	1.09	1.14
2	36 ... 62	1.09	1.14
3	0 ... 35	1.28	1.24
3	36 ... 62	1.28	1.24
4	0 ... 35	1.32	1.27
4	36 ... 62	1.32	1.27
5	0 ... 35	1.36	1.28
5	36 ... 62	1.36	1.28
6	0 ... 35	1.46	1.52
6	36 ... 62	1.46	1.52
7	0 ... 35	1.53	1.54
7	36 ... 62	1.53	1.54
8	0 ... 35	1.56	1.68
8	36 ... 62	1.56	1.68
9	0 ... 35	1.76	1.71
9	36 ... 62	1.76	1.71
10	0 ... 35	1.92	1.72
10	36 ... 62	1.92	1.72
11	0 ... 35	2.19	1.89
11	36 ... 62	2.19	1.89
12	0 ... 35	2.36	2.02
12	36 ... 62	2.36	2.02
13	0 ... 35	2.52	2.15
13	36 ... 62	2.52	2.15
14	0 ... 35	2.68	2.28
14	36 ... 62	2.68	2.28
15	0 ... 35	2.85	2.41
15	36 ... 62	2.85	2.41
16	0 ... 35	3.01	2.54
16	36 ... 62	3.01	2.54
17	0 ... 35	3.18	2.67
17	36 ... 62	3.18	2.67
18	0 ... 35	3.34	2.80
18	36 ... 62	3.34	2.80
19	0 ... 35	3.50	2.93
19	36 ... 62	3.50	2.93
20	0 ... 35	3.67	3.06
20	36 ... 62	3.67	3.06
21	0 ... 35	3.89	3.19
21	36 ... 62	3.89	3.19
22	0 ... 35	4.06	3.32
22	36 ... 62	4.06	3.32
23	0 ... 35	4.23	3.45
23	36 ... 62	4.23	3.45
24	0 ... 35	4.40	3.58
24	36 ... 62	4.40	3.58
25	0 ... 35	4.57	3.71
25	36 ... 62	4.57	3.71
26	0 ... 35	4.74	3.84
26	36 ... 62	4.74	3.84
27	0 ... 35	4.91	3.97
27	36 ... 62	4.91	3.97
28	0 ... 35	5.08	4.10
28	36 ... 62	5.08	4.10
29	0 ... 35	5.25	4.23
29	36 ... 62	5.25	4.23
30	0 ... 35	5.42	4.36
30	36 ... 62	5.42	4.36
31	0 ... 35	5.59	4.49

Note: When Tenure > 62 months, the 36...62 month factor will apply.

PIP/UM/UIM Driving Record Points Factor Table

Exhibit: 3

PIP Points	Tenure (Months)	PIP	UM/UIM
31	36 ... 62	5.59	4.49
32	0 ... 35	5.76	4.62
32	36 ... 62	5.76	4.62
33	0 ... 35	5.93	4.75
33	36 ... 62	5.93	4.75
34	0 ... 35	6.10	4.88
34	36 ... 62	6.10	4.88
35	0 ... 35	6.27	5.01
35	36 ... 62	6.27	5.01
36	0 ... 35	6.44	5.14
36	36 ... 62	6.44	5.14
37	0 ... 35	6.61	5.27
37	36 ... 62	6.61	5.27
38	0 ... 35	6.78	5.40
38	36 ... 62	6.78	5.40
39	0 ... 35	6.95	5.53
39	36 ... 62	6.95	5.53
40	0 ... 35	7.12	5.66
40	36 ... 62	7.12	5.66
41	0 ... 35	7.29	5.79
41	36 ... 62	7.29	5.79
42	0 ... 35	7.46	5.92
42	36 ... 62	7.46	5.92
43	0 ... 35	7.63	6.05
43	36 ... 62	7.63	6.05
44	0 ... 35	7.80	6.18
44	36 ... 62	7.80	6.18
45	0 ... 35	7.97	6.31
45	36 ... 62	7.97	6.31
46	0 ... 35	8.14	6.44
46	36 ... 62	8.14	6.44
47	0 ... 35	8.31	6.57
47	36 ... 62	8.31	6.57
48	0 ... 35	8.48	6.70
48	36 ... 62	8.48	6.70
49	0 ... 35	8.65	6.83
49	36 ... 62	8.65	6.83
50	0 ... 35	8.82	6.96
50	36 ... 62	8.82	6.96
51	0 ... 35	8.99	7.09
51	36 ... 62	8.99	7.09
52	0 ... 35	9.16	7.22
52	36 ... 62	9.16	7.22
53	0 ... 35	9.33	7.35
53	36 ... 62	9.33	7.35
54	0 ... 35	9.50	7.48
54	36 ... 62	9.50	7.48
55	0 ... 35	9.67	7.61
55	36 ... 62	9.67	7.61
56	0 ... 35	9.84	7.74
56	36 ... 62	9.84	7.74
57	0 ... 35	10.01	7.87
57	36 ... 62	10.01	7.87
58	0 ... 35	10.18	8.00
58	36 ... 62	10.18	8.00
59	0 ... 35	10.35	8.13
59	36 ... 62	10.35	8.13
60	0 ... 35	10.52	8.26
60	36 ... 62	10.52	8.26
61	0 ... 35	10.69	8.39
61	36 ... 62	10.69	8.39
62	0 ... 35	10.86	8.52
62	36 ... 62	10.86	8.52

Note: When Tenure > 62 months, the 36...62 month factor will apply.

PIP/UM/UIM Driving Record Points Factor Table

Exhibit: 3

PIP Points	Tenure (Months)	PIP	UM/UIM
63	0 ... 35	11.03	8.65
63	36 ... 62	11.03	8.65
64	0 ... 35	11.20	8.78
64	36 ... 62	11.20	8.78
65	0 ... 35	11.37	8.91
65	36 ... 62	11.37	8.91
66	0 ... 35	11.54	9.04
66	36 ... 62	11.54	9.04
67	0 ... 35	11.71	9.17
67	36 ... 62	11.71	9.17
68	0 ... 35	11.88	9.30
68	36 ... 62	11.88	9.30
69	0 ... 35	12.05	9.43
69	36 ... 62	12.05	9.43
70	0 ... 35	12.22	9.56
70	36 ... 62	12.22	9.56
71	0 ... 35	12.39	9.69
71	36 ... 62	12.39	9.69
72	0 ... 35	12.56	9.82
72	36 ... 62	12.56	9.82
73	0 ... 35	12.73	9.95
73	36 ... 62	12.73	9.95
74	0 ... 35	12.90	10.08
74	36 ... 62	12.90	10.08
75	0 ... 35	13.07	10.21
75	36 ... 62	13.07	10.21
76	0 ... 35	13.24	10.34
76	36 ... 62	13.24	10.34
77	0 ... 35	13.41	10.47
77	36 ... 62	13.41	10.47
78	0 ... 35	13.58	10.60
78	36 ... 62	13.58	10.60
79	0 ... 35	13.75	10.73
79	36 ... 62	13.75	10.73
80	0 ... 35	13.92	10.86
80	36 ... 62	13.92	10.86
81	0 ... 35	14.09	10.99
81	36 ... 62	14.09	10.99
82	0 ... 35	14.26	11.12
82	36 ... 62	14.26	11.12
83	0 ... 35	14.43	11.25
83	36 ... 62	14.43	11.25
84	0 ... 35	14.60	11.38
84	36 ... 62	14.60	11.38
85	0 ... 35	14.77	11.51
85	36 ... 62	14.77	11.51
86	0 ... 35	14.94	11.64
86	36 ... 62	14.94	11.64
87	0 ... 35	15.11	11.77
87	36 ... 62	15.11	11.77
88	0 ... 35	15.28	11.90
88	36 ... 62	15.28	11.90
89	0 ... 35	15.45	12.03
89	36 ... 62	15.45	12.03
90	0 ... 35	15.62	12.16
90	36 ... 62	15.62	12.16
91	0 ... 35	15.79	12.29
91	36 ... 62	15.79	12.29
92	0 ... 35	15.96	12.42
92	36 ... 62	15.96	12.42
93	0 ... 35	16.13	12.55
93	36 ... 62	16.13	12.55
94	0 ... 35	16.30	12.68

Note: When Tenure > 62 months, the 36...62 month factor will apply.

PIP/UM/UIM Driving Record Points Factor Table

Exhibit: 3

PIP Points	Tenure (Months)	PIP	UM/UIM
94	36 ... 62	16.30	12.68
95	0 ... 35	16.47	12.81
95	36 ... 62	16.47	12.81
96	0 ... 35	16.64	12.94
96	36 ... 62	16.64	12.94
97	0 ... 35	16.81	13.07
97	36 ... 62	16.81	13.07
98	0 ... 35	16.98	13.20
98	36 ... 62	16.98	13.20
99	0 ... 35	17.15	13.33
99	36 ... 62	17.15	13.33
100 ... 999	0 ... 35	17.32	13.46
100 ... 999	36 ... 62	17.32	13.46

Note: When Tenure > 62 months, the 36...62 month factor will apply.

Distant Student Discount Table

Exhibit: 3

Distant Student	Minor Child	Tenure (Months)	Preferred	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
Y	N	0 ... 11	P	0.10	0.10	0.01	0.10	0.01	0.10	0.01	0.10	0.10
Y	N	0 ... 11	N	0.05	0.05	0.01	0.05	0.01	0.05	0.01	0.05	0.05
Y	N	12 ... 99	P	0.10	0.10	0.01	0.10	0.01	0.10	0.01	0.10	0.10
Y	N	12 ... 99	N	0.05	0.05	0.01	0.05	0.01	0.05	0.01	0.05	0.05

Note: When Tenure > 99 months, the 12...99 month factor will apply.

Minor Child Discount Table

Exhibit: 3

Distant Student	Minor Child	Tenure (Months)	Preferred	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
Y	Y	0 ... 11	P	0.10	0.10	0.01	0.10	0.01	0.10	0.01	0.10	0.10
Y	Y	0 ... 11	N	0.05	0.05	0.01	0.05	0.01	0.05	0.01	0.05	0.05
Y	Y	12 ... 99	P	0.20	0.20	0.01	0.20	0.01	0.20	0.01	0.20	0.20
Y	Y	12 ... 99	N	0.15	0.15	0.01	0.15	0.01	0.15	0.01	0.15	0.15
N	Y	0 ... 11	P	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	0 ... 11	N	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	12 ... 99	P	0.20	0.20	0.01	0.20	0.01	0.20	0.01	0.20	0.20
N	Y	12 ... 99	N	0.15	0.15	0.01	0.15	0.01	0.15	0.01	0.15	0.15

Note: When Tenure > 99 months, the 12...99 month factor will apply.

Good Student Factor Table

Exhibit: 3

Good Student	Prior Insurance	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
Y	A	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	B	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	C	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
N	A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Rejection of Wage Loss Coverage Discount Factor Table

Exhibit: 3

Rejection of Wage loss	PIP Factor
Y	0.10
N	0.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Senior Citizen Discount Factor Table

Exhibit: 3

Senior Citizen	RBI	PD	COMP	COLL	PIP	UM/UIM
N	0.00	0.00	0.00	0.00	0.00	0.00
Y	0.10	0.10	0.10	0.10	0.10	0.10

RBI/PD Driver Age by Points Factor Table

Exhibit: 3

Driver Age	RBI/PD Points	RBI	PD
1 ... 18	0	1.01	1.01
1 ... 18	1	1.01	1.01
1 ... 18	2	1.01	1.01
1 ... 18	3	1.01	1.01
1 ... 18	4 ... 5	1.01	1.01
1 ... 18	6 ... 999	0.99	1.01
19 ... 20	0	1.04	1.02
19 ... 20	1	1.04	1.02
19 ... 20	2	0.99	1.02
19 ... 20	3	0.99	0.98
19 ... 20	4 ... 5	0.95	0.97
19 ... 20	6 ... 999	0.95	0.97
21 ... 24	0	1.03	1.03
21 ... 24	1	0.99	1.02
21 ... 24	2	0.99	0.98
21 ... 24	3	0.99	0.98
21 ... 24	4 ... 5	0.97	0.98
21 ... 24	6 ... 999	0.97	0.96
25 ... 44	0	1.01	1.01
25 ... 44	1	1.00	1.01
25 ... 44	2	1.00	1.00
25 ... 44	3	1.00	1.02
25 ... 44	4 ... 5	0.99	0.97
25 ... 44	6 ... 999	0.99	1.00
45 ... 64	0	0.99	0.98
45 ... 64	1	0.99	1.00
45 ... 64	2	0.99	1.03
45 ... 64	3	1.00	1.03
45 ... 64	4 ... 5	1.04	1.03
45 ... 64	6 ... 999	1.05	1.12
65 ... 125	0	0.96	0.96
65 ... 125	1	1.09	1.10
65 ... 125	2	1.09	1.10
65 ... 125	3	1.09	1.10
65 ... 125	4 ... 5	1.09	1.10
65 ... 125	6 ... 999	1.09	1.10

COLL/Rental Reimbursement/Roadside Assistance Driver Age by Points Factor Table

Exhibit: 3

Driver Age	COLL Points	COLL	Rental Reimbursement	Roadside Assistance
1 ... 18	0	1.01	1.01	1.01
1 ... 18	1	1.01	1.01	1.01
1 ... 18	2	1.00	1.00	1.00
1 ... 18	3	0.98	0.98	0.98
1 ... 18	4 ... 5	0.98	0.98	0.98
1 ... 18	6 ... 999	0.96	0.96	0.96
19 ... 20	0	1.02	1.02	1.02
19 ... 20	1	1.01	1.01	1.01
19 ... 20	2	0.98	0.98	0.98
19 ... 20	3	0.98	0.98	0.98
19 ... 20	4 ... 5	0.98	0.98	0.98
19 ... 20	6 ... 999	0.98	0.98	0.98
21 ... 24	0	1.01	1.01	1.01
21 ... 24	1	1.01	1.01	1.01
21 ... 24	2	1.00	1.00	1.00
21 ... 24	3	0.99	0.99	0.99
21 ... 24	4 ... 5	0.99	0.99	0.99
21 ... 24	6 ... 999	0.99	0.99	0.99
25 ... 44	0	1.01	1.01	1.01
25 ... 44	1	0.99	0.99	0.99
25 ... 44	2	1.01	1.01	1.01
25 ... 44	3	0.99	0.99	0.99
25 ... 44	4 ... 5	1.00	1.00	1.00
25 ... 44	6 ... 999	0.99	0.99	0.99
45 ... 64	0	0.99	0.99	0.99
45 ... 64	1	1.00	1.00	1.00
45 ... 64	2	1.00	1.00	1.00
45 ... 64	3	1.00	1.00	1.00
45 ... 64	4 ... 5	1.01	1.01	1.01
45 ... 64	6 ... 999	1.01	1.01	1.01
65 ... 125	0	0.99	0.99	0.99
65 ... 125	1	1.09	1.09	1.09
65 ... 125	2	1.09	1.09	1.09
65 ... 125	3	1.09	1.09	1.09
65 ... 125	4 ... 5	1.09	1.09	1.09
65 ... 125	6 ... 999	1.09	1.09	1.09

COMP/LOAN Driver Age by Points Factor Table

Exhibit: 3

Driver Age	COMP Points	COMP	LOAN
1 ... 18	0	1.01	1.01
1 ... 18	1	1.02	1.02
1 ... 18	2	1.02	1.02
1 ... 18	3	1.02	1.02
1 ... 18	4 ... 5	1.02	1.02
1 ... 18	6 ... 999	1.08	1.08
19 ... 20	0	0.98	0.98
19 ... 20	1	0.98	0.98
19 ... 20	2	0.98	0.98
19 ... 20	3	1.00	1.00
19 ... 20	4 ... 5	1.00	1.00
19 ... 20	6 ... 999	1.00	1.00
21 ... 24	0	1.00	1.00
21 ... 24	1	1.00	1.00
21 ... 24	2	1.00	1.00
21 ... 24	3	1.00	1.00
21 ... 24	4 ... 5	1.00	1.00
21 ... 24	6 ... 999	1.00	1.00
25 ... 44	0	1.00	1.00
25 ... 44	1	1.02	1.02
25 ... 44	2	1.01	1.01
25 ... 44	3	1.01	1.01
25 ... 44	4 ... 5	1.01	1.01
25 ... 44	6 ... 999	1.03	1.03
45 ... 64	0	1.00	1.00
45 ... 64	1	1.00	1.00
45 ... 64	2	1.00	1.00
45 ... 64	3	0.98	0.98
45 ... 64	4 ... 5	0.98	0.98
45 ... 64	6 ... 999	0.89	0.89
65 ... 125	0	1.01	1.01
65 ... 125	1	0.97	0.97
65 ... 125	2	0.97	0.97
65 ... 125	3	0.97	0.97
65 ... 125	4 ... 5	0.97	0.97
65 ... 125	6 ... 999	0.97	0.97

PIP/UM/UIM Driver Age by Points Factor Table

Exhibit: 3

Driver Age	PIP Points	PIP	UM/UIM
1 ... 18	0	1.01	1.02
1 ... 18	1	1.00	1.01
1 ... 18	2	1.00	1.01
1 ... 18	3	1.00	1.01
1 ... 18	4 ... 5	0.99	1.00
1 ... 18	6 ... 999	0.99	0.97
19 ... 20	0	1.01	1.01
19 ... 20	1	1.00	0.99
19 ... 20	2	0.99	0.98
19 ... 20	3	0.99	0.98
19 ... 20	4 ... 5	0.98	0.97
19 ... 20	6 ... 999	0.98	0.96
21 ... 24	0	1.02	1.03
21 ... 24	1	1.02	1.02
21 ... 24	2	1.02	0.98
21 ... 24	3	0.99	0.97
21 ... 24	4 ... 5	0.99	0.97
21 ... 24	6 ... 999	0.96	0.96
25 ... 44	0	1.01	1.01
25 ... 44	1	0.98	1.00
25 ... 44	2	0.99	0.99
25 ... 44	3	0.99	0.99
25 ... 44	4 ... 5	1.01	0.99
25 ... 44	6 ... 999	1.03	0.95
45 ... 64	0	0.98	0.98
45 ... 64	1	1.03	1.00
45 ... 64	2	1.03	1.01
45 ... 64	3	1.03	1.01
45 ... 64	4 ... 5	1.03	1.01
45 ... 64	6 ... 999	1.08	1.02
65 ... 125	0	0.96	0.99
65 ... 125	1	1.13	1.09
65 ... 125	2	1.13	1.09
65 ... 125	3	1.13	1.09
65 ... 125	4 ... 5	1.13	1.09
65 ... 125	6 ... 999	1.13	1.09

Household Member Factor - Table 1

Exhibit: 3

Vehicle Count	Driver Count	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	2	1.10	1.04	1.02	1.06	1.02	1.25	1.31	1.06	1.06
1	3	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	4	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	5	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	6	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	7	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	8	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	9	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	10	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	11	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	12	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
1	13 ... 99	1.15	1.09	1.06	1.15	1.06	1.25	1.31	1.15	1.15
2	1	1.06	1.06	1.01	1.05	1.01	1.05	1.06	1.05	1.05
2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	3	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	4	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	5	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	6	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	7	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	8	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	9	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	10	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	11	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	12	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
2	13 ... 99	1.14	1.12	1.09	1.14	1.09	1.33	1.30	1.14	1.14
3	1	0.98	0.98	0.99	0.99	0.99	0.99	0.98	0.99	0.99
3	2	0.98	0.98	0.99	0.99	0.99	0.99	0.98	0.99	0.99
3	3	1.00	1.00	1.01	1.00	1.01	0.99	1.00	1.00	1.00
3	4	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	5	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	6	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	7	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	8	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	9	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	10	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	11	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	12	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
3	13 ... 99	1.12	1.05	1.00	1.04	1.00	1.23	1.26	1.04	1.04
4	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
4	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
4	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
4	4	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
4	5	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	6	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	7	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	8	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	9	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	10	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
4	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
5	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
5	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
5	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
5	5	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
5	6	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	7	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	8	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	9	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	10	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
5	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96

Household Member Factor - Table 1

Exhibit: 3

Vehicle Count	Driver Count	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
5	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
6	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
6	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
6	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
6	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
6	6	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
6	7	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	8	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	9	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	10	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
6	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
7	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
7	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
7	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
7	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
7	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
7	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
7	7	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
7	8	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
7	9	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
7	10	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
7	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
7	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
7	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
8	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	7	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
8	8	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
8	9	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
8	10	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
8	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
8	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
8	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
9	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	7	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	8	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
9	9	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
9	10	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
9	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
9	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
9	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
10	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	7	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	8	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	9	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
10	10	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
10	11	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96



Household Member Factor - Table 1

Exhibit: 3

Vehicle Count	Driver Count	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
10	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
10	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
11	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	7	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	8	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	9	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	10	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
11	11	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
11	12	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
11	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
12	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	7	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	8	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	9	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	10	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	11	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
12	12	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94
12	13 ... 99	1.12	1.02	0.98	0.96	0.98	1.11	1.26	0.96	0.96
13 ... 99	1	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	2	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	3	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	4	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	5	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	6	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	7	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	8	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	9	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	10	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	11	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	12	0.95	0.95	0.99	0.95	0.99	0.94	0.95	0.95	0.95
13 ... 99	13 ... 99	0.93	0.92	1.01	0.94	1.01	0.99	0.93	0.94	0.94

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
1	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	2	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	2	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	2	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	2	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	3	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	3	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	3	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	3	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	4	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	4	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	4	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	4	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	5	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	5	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	5	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	5	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	6	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	6	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	6	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	6	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	7	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	7	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	7	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	7	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
1	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
1	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
1	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	3	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	3	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	3	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	3	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	4	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	4	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	4	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	4	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	5	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	5	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	5	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	5	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	6	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	6	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	6	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	6	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	7	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	7	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	7	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	7	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
2	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
2	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
2	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	4	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	4	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	4	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	4	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	5	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	5	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	5	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	5	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	6	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	6	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	6	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	6	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	7	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	7	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	7	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	7	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
3	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
3	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
3	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	5	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	5	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	5	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	6	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	6	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	6	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	6	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	7	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	7	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	7	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	7	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
4	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
4	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
4	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	6	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	6	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	6	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	6	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	7	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	7	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	7	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	7	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
5	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
5	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
5	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	7	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	7	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	7	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	7	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
6	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
6	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
6	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
6	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
6	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
6	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
6	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
6	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	8	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	8	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	8	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	8	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
7	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
7	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
7	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
7	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97



Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
7	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
7	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
7	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
7	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	8	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	8	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	8	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	8	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	9	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	9	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	9	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	9	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
8	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
8	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
8	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
8	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
8	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
8	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
8	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	8	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	8	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	8	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	8	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	9	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	9	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	9	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	9	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	10	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	10	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	10	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	10	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
9	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	11	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
9	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
9	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	12	19 ... 20	0.92	1.00	0.85	0.97	0.85	0.97	1.00	0.97	0.97
9	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
9	13 ... 99	19 ... 20	0.92	1.00	0.85	0.97	0.85	0.97	1.00	0.97	0.97
9	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	8	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	8	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	8	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	8	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	9	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	9	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	9	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	9	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	10	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	10	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	10	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	10	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	11	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	11	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	11	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	11	19 ... 20	0.92	1.00	0.85	0.97	0.85	0.97	1.00	0.97	0.97
10	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
10	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
10	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
10	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
10	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	8	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	8	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	8	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	8	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	9	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	9	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	9	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	9	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	10	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	10	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	10	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	10	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	11	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	11	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	11	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	11	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
11	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	12	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
11	12	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
11	12	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
11	12	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
11	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
11	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
11	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
11	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
11	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	8	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	8	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	8	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	8	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	9	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	9	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	9	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	9	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	10	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	10	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	10	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	10	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	11	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	11	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	11	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
12	11	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	12	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	12	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	12	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	12	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	13 ... 99	1 ... 16	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
12	13 ... 99	17	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
12	13 ... 99	18	1.00	1.00	0.85	0.97	0.85	0.90	0.85	0.97	0.97
12	13 ... 99	19 ... 20	0.92	1.00	0.89	0.97	0.89	0.97	1.00	0.97	0.97
12	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	4	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	4	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	4	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	4	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	4	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	6	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	6	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	6	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	6	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	6	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	7	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	7	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	7	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	7	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	7	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	8	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	8	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	8	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	8	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	8	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	9	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	9	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	9	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	9	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	9	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	10	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	10	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	10	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	10	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	10	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	11	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	11	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Household Member Factor - Table 2

Exhibit: 3

Vehicle Count	Driver Count	Driver Age	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
13 ... 99	11	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	11	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	11	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	12	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	12	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	12	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	12	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	12	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	13 ... 99	1 ... 16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	13 ... 99	17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	13 ... 99	18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	13 ... 99	19 ... 20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	13 ... 99	21 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Financial Responsibility by Clean Factor Table

Exhibit: 3

Financial Responsibility Tier	Clean Driver	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A1	Y	0.97	0.99	1.00	0.98	0.97	1.00	1.00	0.98	0.98
A1	N	1.07	1.09	1.00	1.08	1.07	1.03	1.00	1.08	1.08
B1	Y	0.98	0.99	1.00	0.98	0.97	1.00	1.00	0.98	0.98
B1	N	1.07	1.09	1.00	1.01	1.07	1.03	1.00	1.01	1.01
C1	Y	0.98	0.99	1.00	0.99	0.98	1.00	1.00	0.99	0.99
C1	N	1.07	1.05	1.00	1.01	1.07	1.03	1.00	1.01	1.01
D1	Y	0.98	0.99	1.00	0.99	0.98	1.00	1.00	0.99	0.99
D1	N	1.04	1.02	1.00	1.01	1.05	1.03	1.00	1.01	1.01
E1	Y	0.98	0.99	1.00	1.00	1.00	1.00	1.00	1.00	1.00
E1	N	1.04	1.02	1.00	1.01	1.00	1.03	1.00	1.01	1.01
F1	Y	1.00	0.99	1.00	1.01	1.00	1.00	1.00	1.01	1.01
F1	N	1.00	1.02	1.00	1.01	1.00	1.03	1.00	1.01	1.01
G1	Y	1.00	1.01	1.00	1.01	1.00	1.00	1.00	1.01	1.01
G1	N	1.00	0.98	1.00	1.01	1.00	0.97	1.00	1.01	1.01
H1	Y	1.00	1.01	1.00	1.01	1.01	1.00	1.00	1.01	1.01
H1	N	0.98	0.98	1.00	1.01	1.00	0.97	1.00	1.01	1.01
I1	Y	1.00	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
I1	N	0.98	0.98	1.00	1.01	1.00	0.97	1.00	1.01	1.01
J1	Y	1.01	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
J1	N	0.98	0.98	1.00	1.01	1.00	0.97	1.00	1.01	1.01
K1	Y	1.01	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
K1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
L1	Y	1.01	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
L1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
M1	Y	1.03	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
M1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
N1	Y	1.03	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
N1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
O1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
O1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
P1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
P1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
Q1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
Q1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
R1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
R1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
T1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
T1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
T3	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
T3	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
T4	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
T4	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
T5	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
T5	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
U1	Y	0.97	0.99	1.00	0.98	0.97	1.00	1.00	0.98	0.98
U1	N	1.07	1.09	1.00	1.08	1.07	1.03	1.00	1.08	1.08
V1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
V1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
W1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
W1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
X1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
X1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
X3	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
X3	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
X4	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
X4	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
X5	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
X5	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
Y1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
Y1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
Z1	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
Z1	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96
ZZ	Y	1.04	1.01	1.00	1.01	1.02	1.00	1.00	1.01	1.01
ZZ	N	0.98	0.98	1.00	0.96	1.00	0.97	1.00	0.96	0.96



State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Base Rate Factor Table

Exhibit: 3

RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
65.44	109.63	154.29	228.50	169.69	12.78	17.45	16.20	5.32	2.45	91.37	20.79

Financial Responsibility Factor Table

Exhibit: 3

Financial Responsibility Tier	Prior Insurance	Preferred	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A1	A	N	0.74	0.80	0.85	0.87	0.60	0.69	0.73	0.87	0.87
A1	A	P	0.74	0.80	0.85	0.87	0.60	0.69	0.73	0.87	0.87
A1	B	N	1.12	1.03	0.97	1.03	0.77	0.68	0.72	1.03	1.03
A1	B	P	1.12	1.03	0.97	1.03	0.77	0.68	0.72	1.03	1.03
A1	C	N	0.75	0.67	0.72	0.73	0.54	0.59	0.64	0.73	0.73
A1	C	P	0.75	0.67	0.72	0.73	0.54	0.59	0.64	0.73	0.73
B1	A	N	0.82	0.87	0.89	0.90	0.64	0.79	0.86	0.90	0.90
B1	A	P	0.82	0.87	0.89	0.90	0.64	0.79	0.86	0.90	0.90
B1	B	N	1.20	1.09	1.03	1.08	0.86	0.78	0.85	1.08	1.08
B1	B	P	1.20	1.09	1.03	1.08	0.86	0.78	0.85	1.08	1.08
B1	C	N	0.79	0.71	0.77	0.76	0.71	0.68	0.76	0.76	0.76
B1	C	P	0.79	0.71	0.77	0.76	0.71	0.68	0.76	0.76	0.76
C1	A	N	0.88	0.96	0.90	0.93	0.75	0.81	0.90	0.93	0.93
C1	A	P	0.88	0.96	0.90	0.93	0.75	0.81	0.90	0.93	0.93
C1	B	N	1.27	1.19	1.04	1.12	0.90	0.80	0.88	1.12	1.12
C1	B	P	1.27	1.19	1.04	1.12	0.90	0.80	0.88	1.12	1.12
C1	C	N	0.85	0.78	0.80	0.81	0.71	0.70	0.79	0.81	0.81
C1	C	P	0.85	0.78	0.80	0.81	0.71	0.70	0.79	0.81	0.81
D1	A	N	0.88	0.96	0.95	0.97	0.83	1.03	0.94	0.97	0.97
D1	A	P	0.88	0.96	0.95	0.97	0.83	1.03	0.94	0.97	0.97
D1	B	N	1.30	1.23	1.16	1.23	1.01	1.01	0.92	1.23	1.23
D1	B	P	1.30	1.23	1.16	1.23	1.01	1.01	0.92	1.23	1.23
D1	C	N	0.85	0.81	0.86	0.84	0.73	0.87	0.82	0.84	0.84
D1	C	P	0.85	0.81	0.86	0.84	0.73	0.87	0.82	0.84	0.84
E1	A	N	1.00	1.04	1.01	1.04	0.93	1.03	1.15	1.04	1.04
E1	A	P	1.00	1.04	1.01	1.04	0.93	1.03	1.15	1.04	1.04
E1	B	N	1.45	1.31	1.18	1.26	1.15	1.01	1.13	1.26	1.26
E1	B	P	1.45	1.31	1.18	1.26	1.15	1.01	1.13	1.26	1.26
E1	C	N	0.97	0.86	0.87	0.89	0.88	0.87	1.03	0.89	0.89
E1	C	P	0.97	0.86	0.87	0.89	0.88	0.87	1.03	0.89	0.89
F1	A	N	1.05	1.06	1.03	1.09	1.03	1.13	1.18	1.09	1.09
F1	A	P	1.05	1.06	1.03	1.09	1.03	1.13	1.18	1.09	1.09
F1	B	N	1.51	1.35	1.24	1.32	1.26	1.10	1.16	1.32	1.32
F1	B	P	1.51	1.35	1.24	1.32	1.26	1.10	1.16	1.32	1.32
F1	C	N	0.96	0.86	0.87	0.89	0.85	0.96	1.07	0.89	0.89
F1	C	P	0.96	0.86	0.87	0.89	0.85	0.96	1.07	0.89	0.89
G1	A	N	1.08	1.09	1.12	1.10	1.03	1.20	1.24	1.10	1.10
G1	A	P	1.08	1.09	1.12	1.10	1.03	1.20	1.24	1.10	1.10
G1	B	N	1.51	1.43	1.33	1.38	1.24	1.18	1.22	1.38	1.38
G1	B	P	1.51	1.43	1.33	1.38	1.24	1.18	1.22	1.38	1.38
G1	C	N	0.96	0.87	0.87	0.92	0.90	1.03	1.16	0.92	0.92
G1	C	P	0.96	0.87	0.87	0.92	0.90	1.03	1.16	0.92	0.92
H1	A	N	1.18	1.12	1.19	1.16	1.20	1.27	1.31	1.16	1.16
H1	A	P	1.18	1.12	1.19	1.16	1.20	1.27	1.31	1.16	1.16
H1	B	N	1.51	1.48	1.35	1.44	1.36	1.25	1.29	1.44	1.44
H1	B	P	1.51	1.48	1.35	1.44	1.36	1.25	1.29	1.44	1.44
H1	C	N	1.04	0.93	0.88	0.96	0.96	1.09	1.23	0.96	0.96
H1	C	P	1.04	0.93	0.88	0.96	0.96	1.09	1.23	0.96	0.96
I1	A	N	1.23	1.17	1.19	1.21	1.30	1.36	1.42	1.21	1.21
I1	A	P	1.23	1.17	1.19	1.21	1.30	1.36	1.42	1.21	1.21
I1	B	N	1.51	1.49	1.40	1.46	1.53	1.33	1.40	1.46	1.46
I1	B	P	1.51	1.49	1.40	1.46	1.53	1.33	1.40	1.46	1.46
I1	C	N	1.05	0.92	0.93	1.00	1.00	1.17	1.34	1.00	1.00
I1	C	P	1.05	0.92	0.93	1.00	1.00	1.17	1.34	1.00	1.00
J1	A	N	1.24	1.21	1.31	1.27	1.39	1.54	1.49	1.27	1.27
J1	A	P	1.24	1.21	1.31	1.27	1.39	1.54	1.49	1.27	1.27
J1	B	N	1.51	1.49	1.56	1.50	1.60	1.51	1.46	1.50	1.50
J1	B	P	1.51	1.49	1.56	1.50	1.60	1.51	1.46	1.50	1.50
J1	C	N	1.06	0.92	1.03	1.00	1.01	1.32	1.40	1.00	1.00
J1	C	P	1.06	0.92	1.03	1.00	1.01	1.32	1.40	1.00	1.00
K1	A	N	1.27	1.25	1.36	1.27	1.43	1.55	1.56	1.27	1.27
K1	A	P	1.27	1.25	1.36	1.27	1.43	1.55	1.56	1.27	1.27
K1	B	N	1.54	1.62	1.67	1.58	1.76	1.52	1.54	1.58	1.58
K1	B	P	1.54	1.62	1.67	1.58	1.76	1.52	1.54	1.58	1.58

Financial Responsibility Factor Table

Exhibit: 3

Financial Responsibility Tier	Prior Insurance	Preferred	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
K1	C	N	1.07	0.94	1.07	1.02	1.02	1.33	1.50	1.02	1.02
K1	C	P	1.07	0.94	1.07	1.02	1.02	1.33	1.50	1.02	1.02
L1	A	N	1.34	1.29	1.45	1.35	1.48	1.61	1.59	1.35	1.35
L1	A	P	1.34	1.29	1.45	1.35	1.48	1.61	1.59	1.35	1.35
L1	B	N	1.54	1.62	1.69	1.57	1.76	1.53	1.56	1.57	1.57
L1	B	P	1.54	1.62	1.69	1.57	1.76	1.53	1.56	1.57	1.57
L1	C	N	1.07	0.94	1.12	1.01	1.05	1.33	1.53	1.01	1.01
L1	C	P	1.07	0.94	1.12	1.01	1.05	1.33	1.53	1.01	1.01
M1	A	N	1.37	1.31	1.47	1.37	1.75	1.62	1.72	1.37	1.37
M1	A	P	1.37	1.31	1.47	1.37	1.75	1.62	1.72	1.37	1.37
M1	B	N	1.54	1.62	1.70	1.57	1.97	1.54	1.68	1.57	1.57
M1	B	P	1.54	1.62	1.70	1.57	1.97	1.54	1.68	1.57	1.57
M1	C	N	1.08	0.95	1.12	1.04	1.22	1.34	1.65	1.04	1.04
M1	C	P	1.08	0.95	1.12	1.04	1.22	1.34	1.65	1.04	1.04
N1	A	N	1.39	1.33	1.50	1.39	1.92	1.75	1.75	1.39	1.39
N1	A	P	1.39	1.33	1.50	1.39	1.92	1.75	1.75	1.39	1.39
N1	B	N	1.54	1.62	1.70	1.61	1.90	1.66	1.72	1.61	1.61
N1	B	P	1.54	1.62	1.70	1.61	1.90	1.66	1.72	1.61	1.61
N1	C	N	1.10	0.95	1.12	1.04	1.22	1.45	1.68	1.04	1.04
N1	C	P	1.10	0.95	1.12	1.04	1.22	1.45	1.68	1.04	1.04
O1	A	N	1.41	1.35	1.52	1.41	2.04	1.92	1.85	1.41	1.41
O1	A	P	1.41	1.35	1.52	1.41	2.04	1.92	1.85	1.41	1.41
O1	B	N	1.54	1.64	1.70	1.68	2.01	1.83	1.82	1.68	1.68
O1	B	P	1.54	1.64	1.70	1.68	2.01	1.83	1.82	1.68	1.68
O1	C	N	1.09	0.96	1.12	1.07	1.26	1.59	1.77	1.07	1.07
O1	C	P	1.09	0.96	1.12	1.07	1.26	1.59	1.77	1.07	1.07
P1	A	N	1.43	1.37	1.55	1.43	2.05	1.96	1.88	1.43	1.43
P1	A	P	1.43	1.37	1.55	1.43	2.05	1.96	1.88	1.43	1.43
P1	B	N	1.54	1.65	1.70	1.80	2.12	1.86	1.84	1.80	1.80
P1	B	P	1.54	1.65	1.70	1.80	2.12	1.86	1.84	1.80	1.80
P1	C	N	1.16	1.01	1.16	1.13	1.36	1.62	1.80	1.13	1.13
P1	C	P	1.16	1.01	1.16	1.13	1.36	1.62	1.80	1.13	1.13
Q1	A	N	1.48	1.43	1.60	1.48	2.22	1.97	1.99	1.48	1.48
Q1	A	P	1.48	1.43	1.60	1.48	2.22	1.97	1.99	1.48	1.48
Q1	B	N	1.70	1.75	1.70	1.79	2.08	1.87	1.94	1.79	1.79
Q1	B	P	1.70	1.75	1.70	1.79	2.08	1.87	1.94	1.79	1.79
Q1	C	N	1.57	1.43	1.47	1.45	1.35	1.63	1.90	1.45	1.45
Q1	C	P	1.57	1.43	1.47	1.45	1.35	1.63	1.90	1.45	1.45
R1	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
R1	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
R1	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
R1	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
R1	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
R1	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T1	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T1	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T1	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T1	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T1	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T1	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T3	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T3	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T3	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T3	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T3	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T3	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T4	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T4	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T4	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T4	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T4	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T4	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T5	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
T5	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61

Financial Responsibility Factor Table

Exhibit: 3

Financial Responsibility Tier	Prior Insurance	Preferred	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
T5	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T5	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
T5	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
T5	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
U1	A	N	0.74	0.80	0.85	0.87	0.60	0.69	0.73	0.87	0.87
U1	A	P	0.74	0.80	0.85	0.87	0.60	0.69	0.73	0.87	0.87
U1	B	N	1.12	1.03	0.97	1.03	0.77	0.68	0.72	1.03	1.03
U1	B	P	1.12	1.03	0.97	1.03	0.77	0.68	0.72	1.03	1.03
U1	C	N	0.75	0.67	0.72	0.73	0.54	0.59	0.64	0.73	0.73
U1	C	P	0.75	0.67	0.72	0.73	0.54	0.59	0.64	0.73	0.73
V1	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
V1	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
V1	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
V1	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
V1	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
V1	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
W1	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
W1	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
W1	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
W1	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
W1	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
W1	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X1	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X1	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X1	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X1	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X1	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X1	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X3	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X3	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X3	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X3	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X3	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X3	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X4	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X4	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X4	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X4	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X4	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X4	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X5	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X5	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
X5	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X5	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
X5	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
X5	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
Y1	A	N	1.48	1.43	1.60	1.48	2.22	1.97	1.99	1.48	1.48
Y1	A	P	1.48	1.43	1.60	1.48	2.22	1.97	1.99	1.48	1.48
Y1	B	N	1.70	1.75	1.70	1.79	2.08	1.87	1.94	1.79	1.79
Y1	B	P	1.70	1.75	1.70	1.79	2.08	1.87	1.94	1.79	1.79
Y1	C	N	1.57	1.34	1.58	1.55	1.35	1.63	1.90	1.55	1.55
Y1	C	P	1.57	1.34	1.58	1.55	1.35	1.63	1.90	1.55	1.55
Z1	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
Z1	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
Z1	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
Z1	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
Z1	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
Z1	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
ZZ	A	N	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
ZZ	A	P	1.75	1.55	1.83	1.61	2.22	2.05	2.10	1.61	1.61
ZZ	B	N	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
ZZ	B	P	1.70	1.75	1.70	1.82	2.37	1.95	2.06	1.82	1.82
ZZ	C	N	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61
ZZ	C	P	1.58	1.43	1.67	1.61	1.68	1.70	2.02	1.61	1.61

Underwriting Factor Table

Exhibit: 3

Underwriting Tier	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
1A	0.71	0.76	0.69	0.75	0.56	0.72	0.69	0.75	0.75
1B	0.72	0.77	0.71	0.76	0.57	0.73	0.71	0.76	0.76
1C	0.73	0.77	0.72	0.77	0.58	0.74	0.72	0.77	0.77
1D	0.74	0.78	0.73	0.78	0.59	0.75	0.73	0.78	0.78
1E	0.75	0.79	0.74	0.79	0.60	0.76	0.74	0.79	0.79
1F	0.76	0.80	0.75	0.80	0.61	0.77	0.75	0.80	0.80
1G	0.77	0.81	0.76	0.81	0.62	0.78	0.76	0.81	0.81
1H	0.78	0.82	0.78	0.82	0.63	0.80	0.78	0.82	0.82
1I	0.79	0.83	0.79	0.83	0.64	0.81	0.79	0.83	0.83
1J	0.80	0.83	0.80	0.84	0.66	0.82	0.80	0.84	0.84
1K	0.81	0.84	0.82	0.85	0.67	0.83	0.82	0.85	0.85
1L	0.82	0.85	0.83	0.86	0.68	0.84	0.83	0.86	0.86
1M	0.84	0.86	0.84	0.87	0.69	0.85	0.84	0.87	0.87
1N	0.85	0.87	0.86	0.88	0.71	0.87	0.86	0.88	0.88
1O	0.86	0.88	0.87	0.90	0.72	0.88	0.87	0.90	0.90
1P	0.87	0.89	0.88	0.91	0.73	0.89	0.88	0.91	0.91
1Q	0.89	0.90	0.90	0.92	0.76	0.90	0.90	0.92	0.92
1R	0.90	0.92	0.91	0.93	0.80	0.92	0.91	0.93	0.93
1S	0.92	0.93	0.93	0.94	0.83	0.93	0.93	0.94	0.94
1T	0.94	0.95	0.94	0.96	0.87	0.94	0.94	0.96	0.96
1U	0.95	0.96	0.96	0.97	0.91	0.96	0.96	0.97	0.97
1V	0.97	0.98	0.97	0.98	0.95	0.97	0.97	0.98	0.98
1W	0.99	0.99	0.99	0.99	0.99	0.98	0.99	0.99	0.99
1X	1.01	1.01	1.01	1.01	1.03	1.00	1.01	1.01	1.01
1Y	1.02	1.02	1.02	1.02	1.08	1.01	1.02	1.02	1.02
1Z	1.04	1.04	1.04	1.03	1.12	1.03	1.04	1.03	1.03
2A	1.06	1.06	1.06	1.05	1.17	1.04	1.06	1.05	1.05
2B	1.08	1.07	1.07	1.06	1.20	1.06	1.07	1.06	1.06
2C	1.09	1.08	1.09	1.07	1.22	1.07	1.09	1.07	1.07
2D	1.11	1.09	1.11	1.09	1.24	1.09	1.11	1.09	1.09
2E	1.12	1.10	1.13	1.10	1.26	1.10	1.13	1.10	1.10
2F	1.14	1.11	1.14	1.12	1.29	1.12	1.14	1.12	1.12
2G	1.15	1.13	1.16	1.13	1.31	1.13	1.16	1.13	1.13
2H	1.17	1.14	1.18	1.14	1.33	1.15	1.18	1.14	1.14
2I	1.18	1.15	1.20	1.16	1.36	1.17	1.20	1.16	1.16
2J	1.20	1.16	1.22	1.17	1.38	1.18	1.22	1.17	1.17
2K	1.21	1.18	1.24	1.19	1.41	1.20	1.24	1.19	1.19
2L	1.23	1.19	1.26	1.21	1.44	1.22	1.26	1.21	1.21
2M	1.25	1.20	1.28	1.22	1.46	1.24	1.28	1.22	1.22
2N	1.26	1.21	1.30	1.24	1.49	1.25	1.30	1.24	1.24
2O	1.28	1.23	1.32	1.25	1.52	1.27	1.32	1.25	1.25
2P	1.30	1.24	1.34	1.27	1.55	1.29	1.34	1.27	1.27
2Q	1.31	1.25	1.36	1.29	1.57	1.31	1.36	1.29	1.29
2R	1.33	1.27	1.39	1.30	1.60	1.33	1.39	1.30	1.30
2S	1.35	1.28	1.41	1.32	1.63	1.35	1.41	1.32	1.32
2T	1.37	1.29	1.43	1.34	1.66	1.37	1.43	1.34	1.34
2U	1.39	1.31	1.46	1.35	1.69	1.39	1.46	1.35	1.35
2V	1.40	1.32	1.48	1.37	1.72	1.41	1.48	1.37	1.37
2W	1.42	1.34	1.50	1.39	1.76	1.43	1.50	1.39	1.39
2X	1.44	1.35	1.53	1.41	1.79	1.45	1.53	1.41	1.41
2Y	1.46	1.36	1.55	1.42	1.82	1.47	1.55	1.42	1.42
2Z	1.48	1.38	1.58	1.44	1.86	1.49	1.58	1.44	1.44
3A	1.50	1.39	1.60	1.46	1.89	1.51	1.60	1.46	1.46
3B	1.52	1.41	1.63	1.48	1.93	1.53	1.63	1.48	1.48
3C	1.54	1.42	1.66	1.50	1.96	1.55	1.66	1.50	1.50
3D	1.56	1.44	1.68	1.52	2.00	1.57	1.68	1.52	1.52
3E	1.58	1.45	1.71	1.54	2.03	1.60	1.71	1.54	1.54
3F	1.60	1.47	1.74	1.56	2.07	1.62	1.74	1.56	1.56
3G	1.63	1.49	1.77	1.58	2.11	1.64	1.77	1.58	1.58
3H	1.65	1.50	1.79	1.60	2.15	1.67	1.79	1.60	1.60
3I	1.67	1.52	1.82	1.62	2.19	1.69	1.82	1.62	1.62
3J	1.69	1.53	1.85	1.64	2.23	1.72	1.85	1.64	1.64
3K	1.71	1.55	1.88	1.66	2.27	1.74	1.88	1.66	1.66
3L	1.74	1.57	1.91	1.68	2.31	1.76	1.91	1.68	1.68

Underwriting Factor Table

Exhibit: 3

Underwriting Tier	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
3M	1.76	1.58	1.94	1.71	2.35	1.79	1.94	1.71	1.71
3N	1.78	1.60	1.98	1.73	2.40	1.82	1.98	1.73	1.73
3O	1.81	1.62	2.01	1.75	2.44	1.84	2.01	1.75	1.75
3P	1.83	1.63	2.04	1.77	2.49	1.87	2.04	1.77	1.77
3Q	1.86	1.65	2.07	1.80	2.53	1.89	2.07	1.80	1.80
3R	1.88	1.67	2.11	1.82	2.58	1.92	2.11	1.82	1.82
3S	1.91	1.69	2.14	1.84	2.63	1.95	2.14	1.84	1.84
3T	1.93	1.71	2.18	1.87	2.68	1.98	2.18	1.87	1.87
3U	1.96	1.72	2.21	1.89	2.73	2.01	2.21	1.89	1.89
3V	1.98	1.74	2.25	1.92	2.78	2.03	2.25	1.92	1.92
3W	2.01	1.76	2.28	1.94	2.83	2.06	2.28	1.94	1.94
3X	2.04	1.78	2.32	1.97	2.88	2.09	2.32	1.97	1.97
3Y	2.06	1.80	2.36	1.99	2.93	2.12	2.36	1.99	1.99
3Z	2.09	1.82	2.40	2.02	2.99	2.15	2.40	2.02	2.02
4A	2.12	1.84	2.44	2.04	3.04	2.18	2.44	2.04	2.04
4B	2.15	1.86	2.48	2.07	3.10	2.22	2.48	2.07	2.07
4C	2.18	1.88	2.52	2.10	3.16	2.25	2.52	2.10	2.10
4D	2.21	1.90	2.56	2.12	3.21	2.28	2.56	2.12	2.12
4E	2.24	1.92	2.60	2.15	3.27	2.31	2.60	2.15	2.15
4F	2.27	1.94	2.64	2.18	3.33	2.35	2.64	2.18	2.18
4G	2.30	1.96	2.68	2.21	3.40	2.38	2.68	2.21	2.21
4H	2.33	1.98	2.73	2.24	3.46	2.41	2.73	2.24	2.24
4I	2.36	2.00	2.77	2.27	3.52	2.45	2.77	2.27	2.27
4J	2.39	2.02	2.81	2.30	3.59	2.48	2.81	2.30	2.30
4K	2.42	2.04	2.86	2.32	3.65	2.52	2.86	2.32	2.32
4L	2.45	2.07	2.91	2.36	3.72	2.56	2.91	2.36	2.36
4M	2.49	2.09	2.95	2.39	3.79	2.59	2.95	2.39	2.39
4N	2.52	2.11	3.00	2.42	3.86	2.63	3.00	2.42	2.42
4O	2.55	2.13	3.05	2.45	3.93	2.67	3.05	2.45	2.45
4P	2.59	2.16	3.10	2.48	4.00	2.70	3.10	2.48	2.48
4Q	2.62	2.18	3.15	2.51	4.08	2.74	3.15	2.51	2.51
4R	2.66	2.20	3.20	2.54	4.15	2.78	3.20	2.54	2.54
4S	2.69	2.23	3.25	2.58	4.23	2.82	3.25	2.58	2.58
4T	2.73	2.25	3.31	2.61	4.31	2.86	3.31	2.61	2.61
4U	2.77	2.27	3.36	2.64	4.39	2.90	3.36	2.64	2.64
4V	2.80	2.30	3.41	2.68	4.47	2.95	3.41	2.68	2.68
4W	2.84	2.32	3.47	2.71	4.55	2.99	3.47	2.71	2.71
4X	2.88	2.35	3.53	2.75	4.64	3.03	3.53	2.75	2.75
4Y	2.92	2.37	3.58	2.78	4.72	3.07	3.58	2.78	2.78
4Z	2.96	2.40	3.64	2.82	4.81	3.12	3.64	2.82	2.82
5A	2.99	2.42	3.70	2.86	4.90	3.16	3.70	2.86	2.86
5B	3.04	2.45	3.76	2.89	4.99	3.21	3.76	2.89	2.89
5C	3.08	2.48	3.82	2.93	5.08	3.25	3.82	2.93	2.93
5D	3.12	2.50	3.88	2.97	5.18	3.30	3.88	2.97	2.97
5E	3.16	2.53	3.95	3.01	5.27	3.35	3.95	3.01	3.01
5F	3.20	2.56	4.01	3.05	5.37	3.40	4.01	3.05	3.05
5G	3.24	2.58	4.08	3.09	5.47	3.45	4.08	3.09	3.09
5H	3.29	2.61	4.14	3.13	5.57	3.49	4.14	3.13	3.13
5I	3.33	2.64	4.21	3.17	5.67	3.54	4.21	3.17	3.17
5J	3.38	2.67	4.28	3.21	5.78	3.60	4.28	3.21	3.21
5K	3.42	2.70	4.35	3.25	5.88	3.65	4.35	3.25	3.25
5L	3.47	2.72	4.42	3.29	5.99	3.70	4.42	3.29	3.29
5M	3.51	2.75	4.49	3.33	6.10	3.75	4.49	3.33	3.33
5N	3.56	2.78	4.56	3.38	6.22	3.81	4.56	3.38	3.38
5O	3.61	2.81	4.63	3.42	6.33	3.86	4.63	3.42	3.42
5P	3.66	2.84	4.71	3.47	6.45	3.92	4.71	3.47	3.47
5Q	3.70	2.87	4.79	3.51	6.57	3.97	4.79	3.51	3.51
5R	3.75	2.90	4.86	3.56	6.69	4.03	4.86	3.56	3.56
5S	3.80	2.94	4.94	3.60	6.81	4.09	4.94	3.60	3.60
5T	3.85	2.97	5.02	3.65	6.94	4.15	5.02	3.65	3.65
5U	3.91	3.00	5.10	3.70	7.07	4.21	5.10	3.70	3.70
5V	3.96	3.03	5.19	3.74	7.20	4.27	5.19	3.74	3.74
5W	4.01	3.06	5.27	3.79	7.33	4.33	5.27	3.79	3.79
5X	4.07	3.10	5.36	3.84	7.46	4.39	5.36	3.84	3.84

Underwriting Factor Table

Exhibit: 3

Underwriting Tier	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
5Y	4.12	3.13	5.44	3.89	7.60	4.45	5.44	3.89	3.89
5Z	4.17	3.16	5.53	3.94	7.74	4.52	5.53	3.94	3.94
6A	4.23	3.20	5.62	3.99	7.89	4.58	5.62	3.99	3.99
6B	4.29	3.23	5.71	4.05	8.03	4.65	5.71	4.05	4.05
6C	4.34	3.26	5.81	4.10	8.18	4.71	5.81	4.10	4.10
6D	4.40	3.30	5.90	4.15	8.33	4.78	5.90	4.15	4.15
6E	4.46	3.33	6.00	4.21	8.49	4.85	6.00	4.21	4.21
6F	4.52	3.37	6.09	4.26	8.64	4.92	6.09	4.26	4.26
6G	4.58	3.41	6.19	4.31	8.80	4.99	6.19	4.31	4.31
6H	4.64	3.44	6.29	4.37	8.96	5.06	6.29	4.37	4.37
6I	4.70	3.48	6.39	4.43	9.13	5.13	6.39	4.43	4.43
6J	4.77	3.52	6.50	4.48	9.30	5.21	6.50	4.48	4.48
6K	4.83	3.55	6.60	4.54	9.47	5.28	6.60	4.54	4.54
6L	4.90	3.59	6.71	4.60	9.65	5.36	6.71	4.60	4.60
6M	4.96	3.63	6.82	4.66	9.82	5.43	6.82	4.66	4.66
6N	5.03	3.67	6.93	4.72	10.00	5.51	6.93	4.72	4.72
6O	5.10	3.71	7.04	4.78	10.00	5.59	7.04	4.78	4.78
6P	5.16	3.75	7.16	4.85	10.00	5.67	7.16	4.85	4.85
6Q	5.23	3.79	7.27	4.91	10.00	5.75	7.27	4.91	4.91
6R	5.30	3.83	7.39	4.97	10.00	5.83	7.39	4.97	4.97
6S	5.37	3.87	7.51	5.04	10.00	5.92	7.51	5.04	5.04
6T	5.44	3.91	7.63	5.10	10.00	6.00	7.63	5.10	5.10
6U	5.52	3.95	7.76	5.17	10.00	6.09	7.76	5.17	5.17
6V	5.59	4.00	7.88	5.23	10.00	6.18	7.88	5.23	5.23
6W	5.67	4.04	8.01	5.30	10.00	6.27	8.01	5.30	5.30
6X	5.74	4.08	8.14	5.37	10.00	6.35	8.14	5.37	5.37
6Y	5.82	4.13	8.27	5.44	10.00	6.45	8.27	5.44	5.44
6Z	5.90	4.17	8.40	5.51	10.00	6.54	8.40	5.51	5.51
7A	5.98	4.21	8.54	5.58	10.00	6.63	8.54	5.58	5.58
7B	6.06	4.26	8.68	5.66	10.00	6.73	8.68	5.66	5.66
7C	6.14	4.31	8.82	5.73	10.00	6.82	8.82	5.73	5.73
7D	6.22	4.35	8.96	5.80	10.00	6.92	8.96	5.80	5.80
7E	6.30	4.40	9.11	5.88	10.00	7.02	9.11	5.88	5.88
7F	6.39	4.44	9.26	5.95	10.00	7.12	9.26	5.95	5.95
7G	6.47	4.49	9.41	6.03	10.00	7.22	9.41	6.03	6.03
7H	6.56	4.54	9.56	6.11	10.00	7.33	9.56	6.11	6.11
7I	6.65	4.59	9.71	6.19	10.00	7.43	9.71	6.19	6.19
7J	6.73	4.64	9.87	6.27	10.00	7.54	9.87	6.27	6.27
7K	6.82	4.69	10.00	6.35	10.00	7.65	10.00	6.35	6.35
7L	6.92	4.74	10.00	6.43	10.00	7.76	10.00	6.43	6.43
7M	7.01	4.79	10.00	6.52	10.00	7.87	10.00	6.52	6.52
7N	7.10	4.84	10.00	6.60	10.00	7.98	10.00	6.60	6.60
7O	7.20	4.89	10.00	6.69	10.00	8.09	10.00	6.69	6.69
7P	7.29	4.94	10.00	6.77	10.00	8.21	10.00	6.77	6.77
7Q	7.39	5.00	10.00	6.86	10.00	8.33	10.00	6.86	6.86
7R	7.49	5.05	10.00	6.95	10.00	8.45	10.00	6.95	6.95
7S	7.59	5.10	10.00	7.04	10.00	8.57	10.00	7.04	7.04
7T	7.69	5.16	10.00	7.13	10.00	8.69	10.00	7.13	7.13
7U	7.79	5.21	10.00	7.22	10.00	8.82	10.00	7.22	7.22
7V	7.90	5.27	10.00	7.32	10.00	8.94	10.00	7.32	7.32
7W	8.00	5.33	10.00	7.41	10.00	9.07	10.00	7.41	7.41
7X	8.11	5.38	10.00	7.51	10.00	9.20	10.00	7.51	7.51
7Y	8.22	5.44	10.00	7.61	10.00	9.33	10.00	7.61	7.61
7Z	8.33	5.50	10.00	7.70	10.00	9.47	10.00	7.70	7.70
8A	8.44	5.56	10.00	7.80	10.00	9.60	10.00	7.80	7.80
8B	8.55	5.62	10.00	7.91	10.00	9.74	10.00	7.91	7.91
8C	8.67	5.68	10.00	8.01	10.00	9.88	10.00	8.01	8.01
8D	8.78	5.74	10.00	8.11	10.00	10.00	10.00	8.11	8.11
8E	8.90	5.80	10.00	8.22	10.00	10.00	10.00	8.22	8.22
8F	9.02	5.86	10.00	8.32	10.00	10.00	10.00	8.32	8.32
8G	9.14	5.92	10.00	8.43	10.00	10.00	10.00	8.43	8.43
8H	9.26	5.99	10.00	8.54	10.00	10.00	10.00	8.54	8.54
8I	9.39	6.05	10.00	8.65	10.00	10.00	10.00	8.65	8.65
8J	9.51	6.12	10.00	8.76	10.00	10.00	10.00	8.76	8.76

Underwriting Factor Table

Exhibit: 3

Underwriting Tier	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
8K	9.64	6.18	10.00	8.88	10.00	10.00	10.00	8.88	8.88
8L	9.77	6.25	10.00	8.99	10.00	10.00	10.00	8.99	8.99
8M	9.90	6.31	10.00	9.11	10.00	10.00	10.00	9.11	9.11
8N	10.00	6.38	10.00	9.23	10.00	10.00	10.00	9.23	9.23
8O	10.00	6.45	10.00	9.35	10.00	10.00	10.00	9.35	9.35
8P	10.00	6.52	10.00	9.47	10.00	10.00	10.00	9.47	9.47
8Q	10.00	6.59	10.00	9.59	10.00	10.00	10.00	9.59	9.59
8R	10.00	6.66	10.00	9.71	10.00	10.00	10.00	9.71	9.71



Education Factor Table

Exhibit: 3

Prior Insurance	Education Level	Renewal Indicator	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
A	0	N	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	0	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	1	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A	1	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	2	N	0.90	0.90	0.90	0.90	0.90	0.90	0.90
A	2	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	3	N	0.89	0.89	0.89	0.89	0.89	0.89	0.89
A	3	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	4	N	0.87	0.87	0.87	0.87	0.87	0.87	0.87
A	4	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	5	N	0.87	0.87	0.87	0.87	0.87	0.87	0.87
A	5	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
A	6	N	0.83	0.83	0.83	0.83	0.83	0.83	0.83
A	6	Y	0.83	0.83	0.83	0.83	0.83	0.83	0.83
A	7	N	0.81	0.81	0.81	0.81	0.81	0.81	0.81
A	7	Y	0.81	0.81	0.81	0.81	0.81	0.81	0.81
B	0	N	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	0	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	1	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00
B	1	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	2	N	0.90	0.90	0.90	0.90	0.90	0.90	0.90
B	2	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	3	N	0.89	0.89	0.89	0.89	0.89	0.89	0.89
B	3	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	4	N	0.87	0.87	0.87	0.87	0.87	0.87	0.87
B	4	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	5	N	0.87	0.87	0.87	0.87	0.87	0.87	0.87
B	5	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
B	6	N	0.83	0.83	0.83	0.83	0.83	0.83	0.83
B	6	Y	0.83	0.83	0.83	0.83	0.83	0.83	0.83
B	7	N	0.81	0.81	0.81	0.81	0.81	0.81	0.81
B	7	Y	0.81	0.81	0.81	0.81	0.81	0.81	0.81
C	0	N	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	0	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	1	N	1.00	1.00	1.00	1.00	1.00	1.00	1.00
C	1	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	2	N	0.90	0.90	0.90	0.90	0.90	0.90	0.90
C	2	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	3	N	0.89	0.89	0.89	0.89	0.89	0.89	0.89
C	3	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	4	N	0.87	0.87	0.87	0.87	0.87	0.87	0.87
C	4	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	5	N	0.87	0.87	0.87	0.87	0.87	0.87	0.87
C	5	Y	0.86	0.86	0.86	0.86	0.86	0.86	0.86
C	6	N	0.83	0.83	0.83	0.83	0.83	0.83	0.83
C	6	Y	0.83	0.83	0.83	0.83	0.83	0.83	0.83
C	7	N	0.81	0.81	0.81	0.81	0.81	0.81	0.81
C	7	Y	0.81	0.81	0.81	0.81	0.81	0.81	0.81

Residency Rewards Factor Table

Exhibit: 3

Length of Residency	Tenure (Months)	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement
A	0 ... 5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A	6 ... 11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
A	36 ... 62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
B	0 ... 5	0.99	0.96	1.00	0.97	1.00	0.97	0.97	1.00
B	6 ... 11	0.99	0.96	1.00	0.97	1.00	0.97	0.97	1.00
B	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
B	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
B	36 ... 62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
X	0 ... 5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
X	6 ... 11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
X	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
X	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
X	36 ... 62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Z	0 ... 5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Z	6 ... 11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Z	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Z	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Z	36 ... 62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 62 Months, the 36...62 month factor will apply.

LENGTH OF RESIDENCY:

A = 0 to 11 months

B = 12+ months

X = N/A

Z = Renewal Policies originating before the introduction of Residency Rewards

Full Coverage Factor Table

Exhibit: 3

POP BI Level	Full Coverage Status	Multi Car	RBI	PD	PIP	UM/UIM
A	A	Y	0.97	0.95	0.95	0.95
A	A	N	0.95	0.97	1.00	1.00
A	S	Y	0.97	0.95	1.00	0.95
A	S	N	1.00	1.00	1.00	1.00
A	N	Y	1.00	1.00	1.00	1.00
A	N	N	1.00	1.00	1.00	1.00
B	A	Y	0.95	1.00	0.95	0.95
B	A	N	0.97	1.00	0.95	1.00
B	S	Y	0.95	1.00	0.95	0.95
B	S	N	1.00	1.00	1.00	1.00
B	N	Y	1.00	1.00	1.00	1.00
B	N	N	1.00	1.00	1.00	1.00
C	A	Y	0.95	0.95	0.99	1.00
C	A	N	0.95	0.98	0.95	0.96
C	S	Y	0.95	0.95	0.99	1.00
C	S	N	1.00	1.00	1.00	1.00
C	N	Y	1.00	1.00	1.00	1.00
C	N	N	1.00	1.00	1.00	1.00
D	A	Y	1.00	1.00	0.95	1.00
D	A	N	1.00	1.00	1.00	1.00
D	S	Y	1.00	1.00	1.00	1.00
D	S	N	1.00	1.00	1.00	1.00
D	N	Y	1.00	1.00	1.00	1.00
D	N	N	1.00	1.00	1.00	1.00
E	A	Y	1.00	1.00	0.95	1.00
E	A	N	1.00	1.00	1.00	1.00
E	S	Y	1.00	1.00	0.95	1.00
E	S	N	1.00	1.00	1.00	1.00
E	N	Y	1.00	1.00	1.00	1.00
E	N	N	1.00	1.00	1.00	1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Policy Term Factor Table

Exhibit: 3

Policy Term	Factor	Acquisition Expense Factor
6	1.00	1.00
12	2.00	2.00

Monthly Rating Factor Table

Exhibit: 3

Months (Trend)	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance	ACPE
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000
2	1.000	1.002	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000
3	1.000	1.002	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000
4	1.000	1.003	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000
5	1.000	1.004	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000
6	1.000	1.005	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000
7	1.000	1.006	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000
8	1.000	1.007	1.000	1.000	1.000	1.013	1.000	1.000	1.000	1.000
9	1.000	1.007	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000
10	1.000	1.008	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000
11	1.000	1.009	1.000	1.000	1.000	1.018	1.000	1.000	1.000	1.000
12	1.000	1.010	1.000	1.000	1.000	1.020	1.000	1.000	1.000	1.000
13	1.000	1.011	1.000	1.000	1.000	1.022	1.000	1.000	1.000	1.000
14	1.000	1.012	1.000	1.000	1.000	1.023	1.000	1.000	1.000	1.000
15	1.000	1.013	1.000	1.000	1.000	1.025	1.000	1.000	1.000	1.000
16	1.000	1.013	1.000	1.000	1.000	1.027	1.000	1.000	1.000	1.000
17	1.000	1.014	1.000	1.000	1.000	1.028	1.000	1.000	1.000	1.000
18	1.000	1.015	1.000	1.000	1.000	1.030	1.000	1.000	1.000	1.000
19	1.000	1.016	1.000	1.000	1.000	1.032	1.000	1.000	1.000	1.000
20	1.000	1.017	1.000	1.000	1.000	1.034	1.000	1.000	1.000	1.000
21	1.000	1.018	1.000	1.000	1.000	1.035	1.000	1.000	1.000	1.000
22	1.000	1.018	1.000	1.000	1.000	1.037	1.000	1.000	1.000	1.000
23	1.000	1.019	1.000	1.000	1.000	1.039	1.000	1.000	1.000	1.000
24	1.000	1.020	1.000	1.000	1.000	1.040	1.000	1.000	1.000	1.000
25	1.000	1.021	1.000	1.000	1.000	1.042	1.000	1.000	1.000	1.000
26	1.000	1.022	1.000	1.000	1.000	1.044	1.000	1.000	1.000	1.000
27	1.000	1.023	1.000	1.000	1.000	1.046	1.000	1.000	1.000	1.000
28	1.000	1.023	1.000	1.000	1.000	1.047	1.000	1.000	1.000	1.000
29	1.000	1.024	1.000	1.000	1.000	1.049	1.000	1.000	1.000	1.000
30	1.000	1.025	1.000	1.000	1.000	1.051	1.000	1.000	1.000	1.000
31	1.000	1.026	1.000	1.000	1.000	1.052	1.000	1.000	1.000	1.000
32	1.000	1.027	1.000	1.000	1.000	1.054	1.000	1.000	1.000	1.000
33	1.000	1.028	1.000	1.000	1.000	1.056	1.000	1.000	1.000	1.000
34	1.000	1.029	1.000	1.000	1.000	1.058	1.000	1.000	1.000	1.000
35	1.000	1.029	1.000	1.000	1.000	1.059	1.000	1.000	1.000	1.000
36	1.000	1.030	1.000	1.000	1.000	1.061	1.000	1.000	1.000	1.000
37	1.000	1.031	1.000	1.000	1.000	1.063	1.000	1.000	1.000	1.000
38	1.000	1.032	1.000	1.000	1.000	1.065	1.000	1.000	1.000	1.000
39	1.000	1.033	1.000	1.000	1.000	1.066	1.000	1.000	1.000	1.000
40	1.000	1.034	1.000	1.000	1.000	1.068	1.000	1.000	1.000	1.000
41	1.000	1.035	1.000	1.000	1.000	1.070	1.000	1.000	1.000	1.000
42	1.000	1.035	1.000	1.000	1.000	1.072	1.000	1.000	1.000	1.000
43	1.000	1.036	1.000	1.000	1.000	1.074	1.000	1.000	1.000	1.000
44	1.000	1.037	1.000	1.000	1.000	1.075	1.000	1.000	1.000	1.000
45	1.000	1.038	1.000	1.000	1.000	1.077	1.000	1.000	1.000	1.000
46	1.000	1.039	1.000	1.000	1.000	1.079	1.000	1.000	1.000	1.000
47	1.000	1.040	1.000	1.000	1.000	1.081	1.000	1.000	1.000	1.000
48	1.000	1.041	1.000	1.000	1.000	1.082	1.000	1.000	1.000	1.000
49 ... 99	1.000	1.041	1.000	1.000	1.000	1.084	1.000	1.000	1.000	1.000

Financial Responsibility by Number of Drivers Factor Table

Exhibit: 3

Financial Responsibility Tier	Multiple Drivers	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
A1	Y	1.01	1.00	1.02	1.01	1.02	1.03	1.01
A1	N	0.98	0.99	0.98	0.99	0.98	0.99	0.97
B1	Y	1.01	1.00	1.01	1.01	1.01	1.03	1.01
B1	N	0.98	0.99	0.98	0.99	0.98	0.99	0.97
C1	Y	1.01	1.00	1.01	1.01	1.01	1.03	1.01
C1	N	0.98	0.99	0.98	0.99	0.98	0.99	0.97
D1	Y	1.01	1.00	1.01	1.01	1.01	1.03	1.01
D1	N	0.98	0.99	0.99	0.99	0.99	0.99	0.97
E1	Y	1.01	1.00	1.01	1.00	1.01	1.02	1.01
E1	N	0.98	0.99	0.99	1.00	0.99	0.98	0.97
F1	Y	1.01	1.00	1.00	1.00	1.00	1.02	0.99
F1	N	0.99	0.99	1.00	1.01	1.00	0.98	0.97
G1	Y	0.99	1.00	0.99	0.99	0.99	1.01	0.99
G1	N	1.01	1.01	1.01	1.01	1.01	1.02	1.04
H1	Y	0.99	0.98	0.99	0.96	0.99	0.99	0.99
H1	N	1.01	1.01	1.01	1.01	1.01	1.02	1.04
I1	Y	0.99	0.98	0.99	0.96	0.99	0.95	0.99
I1	N	1.03	1.01	1.04	1.01	1.04	1.02	1.04
J1	Y	0.99	0.98	0.96	0.96	0.96	0.95	0.99
J1	N	1.03	1.03	1.03	1.01	1.03	1.02	1.04
K1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.99
K1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
L1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.99
L1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
M1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.99
M1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
N1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
N1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
O1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
O1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
P1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
P1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
Q1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
Q1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
R1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
R1	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
T1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
T1	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
T3	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
T3	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
T4	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
T4	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
T5	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
T5	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
U1	Y	1.01	1.00	1.02	1.01	1.02	1.03	1.01
U1	N	0.98	0.99	0.98	0.99	0.98	0.99	0.97
V1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
V1	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
W1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
W1	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
X1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
X1	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
X3	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
X3	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
X4	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
X4	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
X5	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
X5	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
Y1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
Y1	N	1.03	1.03	1.03	1.03	1.03	1.02	1.04
Z1	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
Z1	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04
ZZ	Y	0.99	0.96	0.96	0.96	0.96	0.95	0.95
ZZ	N	1.03	1.05	1.06	1.06	1.06	1.04	1.04

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	M	N	0	1	1	0			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	1	1	0			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	1	1	1			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	1	1	1			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	1	1	2...99			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	1	1	2...99			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	1	2	0			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	2	0			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	2	1			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	2	1			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	2	2...99			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	2	2...99			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	2	2...99			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	1	3...99	0			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	1	3...99	0			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	1	3...99	1			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	1	3...99	1			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	1	3...99	2...99			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	1	3...99	2...99			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	2	1	0			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	2	1	0			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	2	1	1			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	2	1	1			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	2	1	2...99			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	2	1	2...99			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	2	2	0			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	2	2	0			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	2	2	1			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	2	2	1			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	2	2	2...99			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	2	2	2...99			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	2	3...99	0			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	2	3...99	0			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	2	3...99	1			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	2	3...99	1			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	2	3...99	2...99			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	2	3...99	2...99			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	3...99	1	0			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	3...99	1	0			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	3...99	1	1			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	3...99	1	1			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	3...99	1	2...99			F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	3...99	1	2...99			M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	N	0	3...99	2	0			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	3...99	2	0			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	3...99	2	1			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	3...99	2	1			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	3...99	2	2...99			F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	3...99	2	2...99			M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	N	0	3...99	3...99	0			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	3...99	3...99	0			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	3...99	3...99	1			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	3...99	3...99	1			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	3...99	3...99	2...99			F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	0	3...99	3...99	2...99			M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	N	1...99	1	1	0			F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	1	1	0			M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	1	1	1			F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	1	1	1			M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	1	1	2...99			F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	1	1	2...99			M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	1	2	0			F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	1	2	0			M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	1	2	1			F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	1	2	1			M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	M	N	1...99	1	2	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	1	2	2...99	M	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	1	3...99	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	1	3...99	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	1	3...99	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	1	3...99	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	1	3...99	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	1	3...99	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	1	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	2	1	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	2	1	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	2	1	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	2	1	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	1	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	1	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	2	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	2	2	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	2	2	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	2	2	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	2	2	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	2	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	3...99	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	2	3...99	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	2	3...99	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	2	3...99	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	2	3...99	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	2	3...99	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	3...99	1	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	3...99	1	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	3...99	1	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	3...99	1	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	3...99	1	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	3...99	1	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	3...99	2	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	3...99	2	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	3...99	2	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	3...99	2	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	3...99	2	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	3...99	2	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	3...99	3...99	0	F	D	F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	3...99	3...99	0	M	D	M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	N	1...99	3...99	3...99	1	F	E	F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	3...99	3...99	1	M	E	M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	N	1...99	3...99	3...99	2...99	F	F	F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	N	1...99	3...99	3...99	2...99	M	F	M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	0	1	1	0	F	C	F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	1	1	0	M	C	M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	1	1	1	F	C	F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	1	1	1	M	C	M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	1	1	2...99	F	C	F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	1	1	2...99	M	C	M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	1	2	0	F	A	F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	Y	0	1	2	0	M	A	M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	Y	0	1	2	1	F	A	F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	Y	0	1	2	1	M	A	M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	Y	0	1	2	2...99	F	A	F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	Y	0	1	2	2...99	M	A	M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M	Y	0	1	3...99	0	F	B	F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	Y	0	1	3...99	0	M	B	M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	Y	0	1	3...99	1	F	B	F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	Y	0	1	3...99	1	M	B	M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	Y	0	1	3...99	2...99	F	B	F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	Y	0	1	3...99	2...99	M	B	M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M	Y	0	2	1	0	F	C	F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M	Y	0	2	1	0	M	C	M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06



Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	M		Y	0	2	1	1		F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	2	1	1		M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	2	1	2...99		F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	2	1	2...99		M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	2	2	0		F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	2	2	0		M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	2	2	1		F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	2	2	1		M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	2	2	2...99		F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	2	2	2...99		M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	2	3...99	0		F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	2	3...99	0		M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	2	3...99	1		F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	2	3...99	1		M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	2	3...99	2...99		F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	2	3...99	2...99		M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	3...99	1	0		F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	3...99	1	0		M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	3...99	1	1		F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	3...99	1	1		M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	3...99	1	2...99		F	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	3...99	1	2...99		M	C	1.10	1.08	1.10	1.10	1.10	1.10	1.06
Y	M		Y	0	3...99	2	0		F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	3...99	2	0		M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	3...99	2	1		F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	3...99	2	1		M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	3...99	2	2...99		F	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	3...99	2	2...99		M	A	1.00	1.01	1.00	1.00	1.00	0.96	1.02
Y	M		Y	0	3...99	3...99	0		F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	3...99	3...99	0		M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	3...99	3...99	1		F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	3...99	3...99	1		M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	3...99	3...99	2...99		F	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	0	3...99	3...99	2...99		M	B	1.06	1.05	0.96	1.02	0.96	1.09	1.11
Y	M		Y	1...99	1	1	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	1	1	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	1	1	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	1	1	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	1	1	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	1	1	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	1	2	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	1	2	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	1	2	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	1	2	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	1	2	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	1	2	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	1	3...99	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	1	3...99	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	1	3...99	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	1	3...99	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	1	3...99	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	1	3...99	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	2	1	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	2	1	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	2	1	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	2	1	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	2	1	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	2	1	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	2	2	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	2	2	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M		Y	1...99	2	2	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	2	2	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M		Y	1...99	2	2	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M		Y	1...99	2	2	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	M	Y	Y	1...99	2	3...99	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	2	3...99	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	2	3...99	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	2	3...99	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	2	3...99	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	2	3...99	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	3...99	1	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	3...99	1	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	3...99	1	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	3...99	1	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	3...99	1	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	3...99	1	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	3...99	2	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	3...99	2	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	3...99	2	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	3...99	2	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	3...99	2	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	3...99	2	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	3...99	3...99	0		F	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	3...99	3...99	0		M	D	1.10	1.08	1.04	1.09	1.04	0.98	1.11
Y	M	Y	Y	1...99	3...99	3...99	1		F	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	3...99	3...99	1		M	E	0.99	1.00	0.95	0.92	0.95	0.94	1.08
Y	M	Y	Y	1...99	3...99	3...99	2...99		F	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	M	Y	Y	1...99	3...99	3...99	2...99		M	F	1.03	0.96	0.91	0.90	0.91	0.91	0.98
Y	S	N	0		1	1	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	1	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	1	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	1	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	1	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	1	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	2	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	2	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	2	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	2	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	2	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	2	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	3...99	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	3...99	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	3...99	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	3...99	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	3...99	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	3...99	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		1	3...99	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	0		1	3...99	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	0		2	1	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	1	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	1	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	1	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	1	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	1	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	2	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	2	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	2	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	2	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	2	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	2	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	3...99	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	3...99	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	3...99	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	3...99	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	3...99	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		2	3...99	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	0		3...99	1	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0		3...99	1	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0		3...99	1	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0		3...99	1	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	S	N	0	0	3...99	1	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	1	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	2	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	2	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	2	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	2	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	2	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	2	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	3...99	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	3...99	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	3...99	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	3...99	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	3...99	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	0	0	3...99	3...99	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	1	1	1	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	1	1	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	1	1	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	1	1	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	1	2...99			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	1	2...99			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	2	0			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	2	0			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	2	1			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	2	1			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	2	2...99			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	2	2...99			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	3...99	0			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	3...99	0			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	3...99	1			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	3...99	1			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	1	3...99	2...99			F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	N	1...99	1	3...99	2...99			M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	N	1...99	2	1	0			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	1	0			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	1	1			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	1	1			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	1	2...99			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	1	2...99			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	2	0			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	2	0			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	2	1			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	2	1			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	2	2...99			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	2	2...99			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	3...99	0			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	3...99	0			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	3...99	1			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	3...99	1			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	3...99	2...99			F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	2	3...99	2...99			M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	N	1...99	3...99	1	0			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	1	0			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	1	1			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	1	1			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	1	1			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	1	2...99			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	1	2...99			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	0			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	0			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	1			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	1			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	2...99			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	2...99			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	2	2...99			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	3...99	0			F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N	1...99	3...99	3...99	0			M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	S	N		1...99	3...99	3...99	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N		1...99	3...99	3...99	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N		1...99	3...99	3...99	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	N		1...99	3...99	3...99	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	1	1	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	1	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	1	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	1	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	1	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	1	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	2	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	2	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	2	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	2	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	2	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	2	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	2	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	3...99	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	3...99	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	3...99	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	1	3...99	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		0	1	3...99	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		0	2	1	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	1	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	1	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	1	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	1	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	1	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	2	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	2	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	2	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	2	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	2	2		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	2	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	3...99	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	3...99	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	3...99	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	3...99	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	3...99	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	2	3...99	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05
Y	S	Y		0	3...99	1	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	1	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	1	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	1	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	1	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	1	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	2	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	2	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	2	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	2	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	2	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	2	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	3...99	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	3...99	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	3...99	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	3...99	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	3...99	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		0	3...99	3...99	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02
Y	S	Y		1...99	1	1	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		1...99	1	1	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		1...99	1	1	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		1...99	1	1	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94
Y	S	Y		1...99	1	1	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98
Y	S	Y		1...99	1	1	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	S	Y	1...99	1	2	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98	
Y	S	Y	1...99	1	2	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94	
Y	S	Y	1...99	1	2	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98	
Y	S	Y	1...99	1	2	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94	
Y	S	Y	1...99	1	2	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98	
Y	S	Y	1...99	1	2	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94	
Y	S	Y	1...99	1	3...99	0		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98	
Y	S	Y	1...99	1	3...99	0		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94	
Y	S	Y	1...99	1	3...99	1		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98	
Y	S	Y	1...99	1	3...99	1		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94	
Y	S	Y	1...99	1	3...99	2...99		F	7	1.10	1.10	1.10	1.10	1.10	1.08	0.98	
Y	S	Y	1...99	1	3...99	2...99		M	6	0.94	0.93	1.09	1.02	1.09	1.03	0.94	
Y	S	Y	1...99	2	1	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	1	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	1	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	1	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	1	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	1	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	2	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	3...99	0		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	3...99	0		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	3...99	1		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	3...99	1		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	3...99	2...99		F	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	2	3...99	2...99		M	8	0.94	0.97	1.01	0.99	1.01	1.10	1.05	
Y	S	Y	1...99	3...99	1	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	1	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	1	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	1	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	1	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	1	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	2	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	2	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	2	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	2	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	2	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	2	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	3...99	0		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	3...99	0		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	3...99	1		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	3...99	1		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	3...99	2...99		F	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
Y	S	Y	1...99	3...99	3...99	2...99		M	9	1.10	1.04	1.07	1.01	1.07	1.08	1.02	
N	M	N	0	1	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	3...99	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	0	1	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	0	1	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
N	M	N	N	0	1	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	1	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	2	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	2	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	3...99	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	0	3...99	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	0	3...99	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	3...99	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	1	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	1	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	2	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	2	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	2	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	2	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	2	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	2	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M	N	N	1...99	2	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M	N	N	1...99	2	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
N	M	N	1...99	2	2	2	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	2	2	2	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	2	2	2	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	2	2	2	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	2	3...99	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	2	3...99	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	2	3...99	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	2	3...99	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	2	3...99	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	2	3...99	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	1	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	1	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	1	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	1	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	2	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	2	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	2	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	2	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	2	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	2	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	3...99	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	3...99	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	3...99	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	3...99	1	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	N	1...99	3...99	3...99	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	N	1...99	3...99	3...99	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	1	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	1	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	1	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	1	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	1	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	1	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	2	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	2	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	2	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	2	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	2	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	2	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	2	3...99	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	3...99	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	3...99	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	3...99	1	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	1	3...99	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	1	3...99	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	1	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	1	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	1	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	1	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	1	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	1	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	2	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	2	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	2	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	2	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	2	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	2	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	3...99	0	0	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	3...99	0	0	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	3...99	1	1	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	3...99	1	1	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	
N	M	Y	0	2	3...99	2...99	2...99	F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05	
N	M	Y	0	2	3...99	2...99	2...99	M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03	

Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
N	M		Y	0	3...99	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	3...99	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	0	3...99	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	0	3...99	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	3...99	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	1	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	1	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	2	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	2	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	3...99	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	3...99	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	3...99	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	3...99	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	2	3...99	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	2	3...99	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	3...99	1	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	3...99	1	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	3...99	1	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	3...99	1	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	3...99	1	2...99		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	3...99	1	2...99		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	3...99	2	0		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	3...99	2	0		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03
N	M		Y	1...99	3...99	2	1		F	5	1.03	1.01	0.98	1.02	0.98	1.03	1.05
N	M		Y	1...99	3...99	2	1		M	4	0.98	1.01	0.98	0.97	0.98	0.96	1.03





Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
N	S	N	N	1...99	1	1	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	1	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	1	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	1	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	2	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	2	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	2	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	2	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	2	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	2	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	3...99	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	3...99	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	3...99	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	3...99	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	1	3...99	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	1	3...99	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	1	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	1	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	1	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	1	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	1	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	1	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	2	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	2	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	2	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	2	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	2	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	2	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	2	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	3...99	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	3...99	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	3...99	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	3...99	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	3...99	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	3...99	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	2	3...99	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	2	3...99	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	1	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	3...99	1	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	1	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	3...99	1	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	1	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	3...99	1	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	1	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	3...99	3...99	0		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	3...99	0		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	3...99	3...99	1		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	3...99	1		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	N	N	1...99	3...99	3...99	2...99		F	2	0.99	0.98	0.98	1.00	0.98	1.04	0.94
N	S	N	N	1...99	3...99	3...99	2...99		M	1	0.98	0.98	1.01	0.97	1.01	0.97	0.93
N	S	Y	Y	0	1	1	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	1	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	1	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	1	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	1	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	1	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	2	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	2	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	2	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	2	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	2	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S	Y	Y	0	1	2	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13



Household Structure Factor Table

Exhibit: 3

Multi Car	PNI Status	Marital	Youthful PNI	Youthful Drivers	Rated Drivers	Eligible Drivers	Youthful Drivers	Rated	Driver Gender	Household Structure	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
N	S		Y	1...99	2	1	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	1	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	2	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	2	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	2	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	2	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	2	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	2	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	3...99	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	3...99	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	3...99	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	3...99	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	3...99	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	2	3...99	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	1	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	1	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	1	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	1	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	1	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	1	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	2	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	2	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	2	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	2	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	2	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	2	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	3...99	0		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	3...99	0		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	3...99	1		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	3...99	1		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	3...99	2...99		F	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13
N	S		Y	1...99	3...99	3...99	2...99		M	3	1.16	1.09	1.18	1.17	1.18	1.15	1.13

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
A	1,000	DED	N	A	0 ... 11	1.00	1.00	1.08	1.03	1.00	1.00
A	1,000	DED	N	A	12 ... 23	1.00	1.00	1.08	1.03	1.00	1.00
A	1,000	DED	N	A	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
A	1,000	DED	N	A	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
A	1,000	DED	N	A	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
A	1,000	DED	N	A	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
A	1,000	DED	N	A	240	1.00	1.00	1.10	1.04	1.00	1.00
A	1,000	DED	N	S	0 ... 11	1.00	1.00	1.08	1.03	1.00	1.00
A	1,000	DED	N	S	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
A	1,000	DED	N	S	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
A	1,000	DED	N	S	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
A	1,000	DED	N	S	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
A	1,000	DED	N	S	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
A	1,000	DED	N	S	240	1.00	1.00	1.10	1.04	1.00	1.00
A	1,000	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	A	0 ... 11	1.00	1.00	1.06	1.03	1.00	1.00
A	1,000	DED	P	A	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	A	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	A	36 ... 59	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	A	60 ... 119	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	A	120 ... 239	1.00	1.00	1.08	1.03	1.00	1.00
A	1,000	DED	P	A	240	1.00	1.00	1.08	1.04	1.00	1.00
A	1,000	DED	P	S	0 ... 11	1.00	1.00	1.06	1.03	1.00	1.00
A	1,000	DED	P	S	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	S	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	S	36 ... 59	1.00	1.00	1.07	1.03	1.00	1.00
A	1,000	DED	P	S	60 ... 119	1.00	1.00	1.08	1.03	1.00	1.00
A	1,000	DED	P	S	120 ... 239	1.00	1.00	1.08	1.04	1.00	1.00
A	1,000	DED	P	S	240	1.00	1.00	1.08	1.04	1.00	1.00
A	1,000	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	1,000	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	A	0 ... 11	1.00	1.00	1.10	1.05	1.00	1.00
A	100	DED	N	A	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	N	A	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	N	A	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
A	100	DED	N	A	60 ... 119	1.00	1.00	1.12	1.05	1.00	1.00
A	100	DED	N	A	120 ... 239	1.00	1.00	1.13	1.06	1.00	1.00
A	100	DED	N	A	240	1.00	1.00	1.13	1.06	1.00	1.00
A	100	DED	N	S	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	N	S	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	N	S	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	N	S	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
A	100	DED	N	S	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
A	100	DED	N	S	120 ... 239	1.00	1.00	1.13	1.06	1.00	1.00
A	100	DED	N	S	240	1.00	1.00	1.14	1.06	1.00	1.00
A	100	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
A	100	DED	P	A	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
A	100	DED	P	A	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
A	100	DED	P	A	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
A	100	DED	P	A	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
A	100	DED	P	A	60 ... 119	1.00	1.00	1.10	1.05	1.00	1.00
A	100	DED	P	A	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	P	A	240	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	P	S	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
A	100	DED	P	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
A	100	DED	P	S	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
A	100	DED	P	S	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
A	100	DED	P	S	60 ... 119	1.00	1.00	1.10	1.05	1.00	1.00
A	100	DED	P	S	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	P	S	240	1.00	1.00	1.11	1.05	1.00	1.00
A	100	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	100	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	A	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	N	A	12 ... 23	1.00	1.00	1.08	1.03	1.00	1.00
A	2,000	DED	N	A	24 ... 35	1.00	1.00	1.08	1.03	1.00	1.00
A	2,000	DED	N	A	36 ... 59	1.00	1.00	1.08	1.04	1.00	1.00
A	2,000	DED	N	A	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
A	2,000	DED	N	A	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
A	2,000	DED	N	A	240	1.00	1.00	1.09	1.04	1.00	1.00
A	2,000	DED	N	S	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	N	S	12 ... 23	1.00	1.00	1.08	1.03	1.00	1.00
A	2,000	DED	N	S	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
A	2,000	DED	N	S	36 ... 59	1.00	1.00	1.08	1.04	1.00	1.00
A	2,000	DED	N	S	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
A	2,000	DED	N	S	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
A	2,000	DED	N	S	240	1.00	1.00	1.10	1.04	1.00	1.00
A	2,000	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	A	0 ... 11	1.00	1.00	1.06	1.03	1.00	1.00
A	2,000	DED	P	A	12 ... 23	1.00	1.00	1.06	1.03	1.00	1.00
A	2,000	DED	P	A	24 ... 35	1.00	1.00	1.06	1.03	1.00	1.00
A	2,000	DED	P	A	36 ... 59	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	P	A	60 ... 119	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	P	A	120 ... 239	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	P	A	240	1.00	1.00	1.08	1.03	1.00	1.00
A	2,000	DED	P	S	0 ... 11	1.00	1.00	1.06	1.03	1.00	1.00
A	2,000	DED	P	S	12 ... 23	1.00	1.00	1.06	1.03	1.00	1.00
A	2,000	DED	P	S	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	P	S	36 ... 59	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	P	S	60 ... 119	1.00	1.00	1.07	1.03	1.00	1.00
A	2,000	DED	P	S	120 ... 239	1.00	1.00	1.08	1.03	1.00	1.00
A	2,000	DED	P	S	240	1.00	1.00	1.08	1.04	1.00	1.00
A	2,000	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	2,000	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
A	250	DED	N	A	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
A	250	DED	N	A	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	N	A	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	N	A	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
A	250	DED	N	A	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
A	250	DED	N	A	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
A	250	DED	N	A	240	1.00	1.00	1.12	1.05	1.00	1.00
A	250	DED	N	S	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	N	S	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	N	S	24 ... 35	1.00	1.00	1.10	1.05	1.00	1.00
A	250	DED	N	S	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
A	250	DED	N	S	60 ... 119	1.00	1.00	1.12	1.05	1.00	1.00
A	250	DED	N	S	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
A	250	DED	N	S	240	1.00	1.00	1.13	1.06	1.00	1.00
A	250	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	A	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
A	250	DED	P	A	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
A	250	DED	P	A	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
A	250	DED	P	A	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
A	250	DED	P	A	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
A	250	DED	P	A	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	P	A	240	1.00	1.00	1.10	1.05	1.00	1.00
A	250	DED	P	S	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
A	250	DED	P	S	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
A	250	DED	P	S	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
A	250	DED	P	S	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
A	250	DED	P	S	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	P	S	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
A	250	DED	P	S	240	1.00	1.00	1.10	1.05	1.00	1.00
A	250	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	250	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	A	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
A	500	DED	N	A	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	N	A	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	N	A	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
A	500	DED	N	A	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
A	500	DED	N	A	120 ... 239	1.00	1.00	1.10	1.05	1.00	1.00
A	500	DED	N	A	240	1.00	1.00	1.11	1.05	1.00	1.00
A	500	DED	N	S	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	N	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	N	S	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	N	S	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
A	500	DED	N	S	60 ... 119	1.00	1.00	1.10	1.05	1.00	1.00
A	500	DED	N	S	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
A	500	DED	N	S	240	1.00	1.00	1.11	1.05	1.00	1.00
A	500	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
A	500	DED	P	A	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
A	500	DED	P	A	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
A	500	DED	P	A	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
A	500	DED	P	A	36 ... 59	1.00	1.00	1.08	1.04	1.00	1.00
A	500	DED	P	A	60 ... 119	1.00	1.00	1.08	1.04	1.00	1.00
A	500	DED	P	A	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	P	A	240	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	P	S	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
A	500	DED	P	S	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
A	500	DED	P	S	24 ... 35	1.00	1.00	1.08	1.03	1.00	1.00
A	500	DED	P	S	36 ... 59	1.00	1.00	1.08	1.04	1.00	1.00
A	500	DED	P	S	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	P	S	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	P	S	240	1.00	1.00	1.09	1.04	1.00	1.00
A	500	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
A	500	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	A	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
B	1,000	DED	N	A	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	N	A	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	N	A	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
B	1,000	DED	N	A	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
B	1,000	DED	N	A	120 ... 239	1.00	1.00	1.10	1.05	1.00	1.00
B	1,000	DED	N	A	240	1.00	1.00	1.11	1.05	1.00	1.00
B	1,000	DED	N	S	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	N	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	N	S	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	N	S	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
B	1,000	DED	N	S	60 ... 119	1.00	1.00	1.10	1.05	1.00	1.00
B	1,000	DED	N	S	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
B	1,000	DED	N	S	240	1.00	1.00	1.11	1.05	1.00	1.00
B	1,000	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	A	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
B	1,000	DED	P	A	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
B	1,000	DED	P	A	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
B	1,000	DED	P	A	36 ... 59	1.00	1.00	1.08	1.04	1.00	1.00
B	1,000	DED	P	A	60 ... 119	1.00	1.00	1.08	1.04	1.00	1.00
B	1,000	DED	P	A	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	P	A	240	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	P	S	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
B	1,000	DED	P	S	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
B	1,000	DED	P	S	24 ... 35	1.00	1.00	1.08	1.03	1.00	1.00
B	1,000	DED	P	S	36 ... 59	1.00	1.00	1.08	1.04	1.00	1.00
B	1,000	DED	P	S	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	P	S	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	P	S	240	1.00	1.00	1.09	1.04	1.00	1.00
B	1,000	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	1,000	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.



Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
B	100	DED	N	A	0 ... 11	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	N	A	12 ... 23	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	N	A	24 ... 35	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	N	A	36 ... 59	1.00	1.00	1.13	1.06	1.00	1.00
B	100	DED	N	A	60 ... 119	1.00	1.00	1.14	1.06	1.00	1.00
B	100	DED	N	A	120 ... 239	1.00	1.00	1.14	1.06	1.00	1.00
B	100	DED	N	A	240	1.00	1.00	1.15	1.07	1.00	1.00
B	100	DED	N	S	0 ... 11	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	N	S	12 ... 23	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	N	S	24 ... 35	1.00	1.00	1.13	1.06	1.00	1.00
B	100	DED	N	S	36 ... 59	1.00	1.00	1.13	1.06	1.00	1.00
B	100	DED	N	S	60 ... 119	1.00	1.00	1.14	1.06	1.00	1.00
B	100	DED	N	S	120 ... 239	1.00	1.00	1.15	1.07	1.00	1.00
B	100	DED	N	S	240	1.00	1.00	1.15	1.07	1.00	1.00
B	100	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	A	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
B	100	DED	P	A	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
B	100	DED	P	A	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
B	100	DED	P	A	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
B	100	DED	P	A	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
B	100	DED	P	A	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	P	A	240	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	P	S	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
B	100	DED	P	S	12 ... 23	1.00	1.00	1.10	1.05	1.00	1.00
B	100	DED	P	S	24 ... 35	1.00	1.00	1.10	1.05	1.00	1.00
B	100	DED	P	S	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
B	100	DED	P	S	60 ... 119	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	P	S	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
B	100	DED	P	S	240	1.00	1.00	1.13	1.06	1.00	1.00
B	100	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	100	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	A	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
B	2,000	DED	N	A	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
B	2,000	DED	N	A	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	N	A	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	N	A	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
B	2,000	DED	N	A	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
B	2,000	DED	N	A	240	1.00	1.00	1.10	1.05	1.00	1.00
B	2,000	DED	N	S	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
B	2,000	DED	N	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	N	S	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	N	S	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	N	S	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
B	2,000	DED	N	S	120 ... 239	1.00	1.00	1.10	1.05	1.00	1.00
B	2,000	DED	N	S	240	1.00	1.00	1.11	1.05	1.00	1.00
B	2,000	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
B	2,000	DED	P	A	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
B	2,000	DED	P	A	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
B	2,000	DED	P	A	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
B	2,000	DED	P	A	36 ... 59	1.00	1.00	1.08	1.03	1.00	1.00
B	2,000	DED	P	A	60 ... 119	1.00	1.00	1.08	1.04	1.00	1.00
B	2,000	DED	P	A	120 ... 239	1.00	1.00	1.08	1.04	1.00	1.00
B	2,000	DED	P	A	240	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	P	S	0 ... 11	1.00	1.00	1.07	1.03	1.00	1.00
B	2,000	DED	P	S	12 ... 23	1.00	1.00	1.07	1.03	1.00	1.00
B	2,000	DED	P	S	24 ... 35	1.00	1.00	1.07	1.03	1.00	1.00
B	2,000	DED	P	S	36 ... 59	1.00	1.00	1.08	1.03	1.00	1.00
B	2,000	DED	P	S	60 ... 119	1.00	1.00	1.08	1.04	1.00	1.00
B	2,000	DED	P	S	120 ... 239	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	P	S	240	1.00	1.00	1.09	1.04	1.00	1.00
B	2,000	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	2,000	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	A	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	N	A	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	N	A	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	N	A	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
B	250	DED	N	A	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
B	250	DED	N	A	120 ... 239	1.00	1.00	1.13	1.06	1.00	1.00
B	250	DED	N	A	240	1.00	1.00	1.14	1.06	1.00	1.00
B	250	DED	N	S	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	N	S	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	N	S	24 ... 35	1.00	1.00	1.12	1.05	1.00	1.00
B	250	DED	N	S	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
B	250	DED	N	S	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
B	250	DED	N	S	120 ... 239	1.00	1.00	1.14	1.06	1.00	1.00
B	250	DED	N	S	240	1.00	1.00	1.14	1.06	1.00	1.00
B	250	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	A	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
B	250	DED	P	A	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
B	250	DED	P	A	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
B	250	DED	P	A	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
B	250	DED	P	A	60 ... 119	1.00	1.00	1.10	1.05	1.00	1.00
B	250	DED	P	A	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	P	A	240	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	P	S	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
B	250	DED	P	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
B	250	DED	P	S	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
B	250	DED	P	S	36 ... 59	1.00	1.00	1.10	1.05	1.00	1.00
B	250	DED	P	S	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	P	S	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
B	250	DED	P	S	240	1.00	1.00	1.12	1.05	1.00	1.00
B	250	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	250	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
B	500	DED	N	A	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
B	500	DED	N	A	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	N	A	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	N	A	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
B	500	DED	N	A	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
B	500	DED	N	A	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
B	500	DED	N	A	240	1.00	1.00	1.12	1.05	1.00	1.00
B	500	DED	N	S	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	N	S	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	N	S	24 ... 35	1.00	1.00	1.10	1.05	1.00	1.00
B	500	DED	N	S	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
B	500	DED	N	S	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
B	500	DED	N	S	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
B	500	DED	N	S	240	1.00	1.00	1.13	1.06	1.00	1.00
B	500	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	A	0 ... 11	1.00	1.00	1.08	1.03	1.00	1.00
B	500	DED	P	A	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
B	500	DED	P	A	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
B	500	DED	P	A	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
B	500	DED	P	A	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
B	500	DED	P	A	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	P	A	240	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	P	S	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
B	500	DED	P	S	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
B	500	DED	P	S	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
B	500	DED	P	S	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
B	500	DED	P	S	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	P	S	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
B	500	DED	P	S	240	1.00	1.00	1.10	1.05	1.00	1.00
B	500	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
B	500	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	A	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
C	1,000	DED	N	A	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
C	1,000	DED	N	A	24 ... 35	1.00	1.00	1.10	1.05	1.00	1.00
C	1,000	DED	N	A	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
C	1,000	DED	N	A	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
C	1,000	DED	N	A	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
C	1,000	DED	N	A	240	1.00	1.00	1.13	1.06	1.00	1.00
C	1,000	DED	N	S	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
C	1,000	DED	N	S	12 ... 23	1.00	1.00	1.10	1.05	1.00	1.00
C	1,000	DED	N	S	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
C	1,000	DED	N	S	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
C	1,000	DED	N	S	60 ... 119	1.00	1.00	1.12	1.05	1.00	1.00
C	1,000	DED	N	S	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
C	1,000	DED	N	S	240	1.00	1.00	1.13	1.06	1.00	1.00
C	1,000	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
C	1,000	DED	P	A	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
C	1,000	DED	P	A	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
C	1,000	DED	P	A	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
C	1,000	DED	P	A	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
C	1,000	DED	P	A	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
C	1,000	DED	P	A	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
C	1,000	DED	P	A	240	1.00	1.00	1.10	1.05	1.00	1.00
C	1,000	DED	P	S	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
C	1,000	DED	P	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
C	1,000	DED	P	S	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
C	1,000	DED	P	S	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
C	1,000	DED	P	S	60 ... 119	1.00	1.00	1.10	1.04	1.00	1.00
C	1,000	DED	P	S	120 ... 239	1.00	1.00	1.10	1.05	1.00	1.00
C	1,000	DED	P	S	240	1.00	1.00	1.11	1.05	1.00	1.00
C	1,000	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	1,000	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	A	0 ... 11	1.00	1.00	1.13	1.06	1.00	1.00
C	100	DED	N	A	12 ... 23	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	N	A	24 ... 35	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	N	A	36 ... 59	1.00	1.00	1.15	1.07	1.00	1.00
C	100	DED	N	A	60 ... 119	1.00	1.00	1.16	1.07	1.00	1.00
C	100	DED	N	A	120 ... 239	1.00	1.00	1.16	1.07	1.00	1.00
C	100	DED	N	A	240	1.00	1.00	1.17	1.08	1.00	1.00
C	100	DED	N	S	0 ... 11	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	N	S	12 ... 23	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	N	S	24 ... 35	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	N	S	36 ... 59	1.00	1.00	1.15	1.07	1.00	1.00
C	100	DED	N	S	60 ... 119	1.00	1.00	1.16	1.07	1.00	1.00
C	100	DED	N	S	120 ... 239	1.00	1.00	1.17	1.07	1.00	1.00
C	100	DED	N	S	240	1.00	1.00	1.18	1.08	1.00	1.00
C	100	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	A	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
C	100	DED	P	A	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
C	100	DED	P	A	24 ... 35	1.00	1.00	1.12	1.05	1.00	1.00
C	100	DED	P	A	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
C	100	DED	P	A	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
C	100	DED	P	A	120 ... 239	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	P	A	240	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	P	S	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
C	100	DED	P	S	12 ... 23	1.00	1.00	1.12	1.05	1.00	1.00
C	100	DED	P	S	24 ... 35	1.00	1.00	1.12	1.05	1.00	1.00
C	100	DED	P	S	36 ... 59	1.00	1.00	1.13	1.06	1.00	1.00
C	100	DED	P	S	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
C	100	DED	P	S	120 ... 239	1.00	1.00	1.14	1.06	1.00	1.00
C	100	DED	P	S	240	1.00	1.00	1.15	1.06	1.00	1.00
C	100	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	100	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
C	2,000	DED	N	A	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
C	2,000	DED	N	A	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	N	A	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	N	A	36 ... 59	1.00	1.00	1.10	1.05	1.00	1.00
C	2,000	DED	N	A	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
C	2,000	DED	N	A	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
C	2,000	DED	N	A	240	1.00	1.00	1.12	1.05	1.00	1.00
C	2,000	DED	N	S	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	N	S	12 ... 23	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	N	S	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	N	S	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
C	2,000	DED	N	S	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
C	2,000	DED	N	S	120 ... 239	1.00	1.00	1.12	1.05	1.00	1.00
C	2,000	DED	N	S	240	1.00	1.00	1.12	1.05	1.00	1.00
C	2,000	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	A	0 ... 11	1.00	1.00	1.08	1.03	1.00	1.00
C	2,000	DED	P	A	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
C	2,000	DED	P	A	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
C	2,000	DED	P	A	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
C	2,000	DED	P	A	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
C	2,000	DED	P	A	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	P	A	240	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	P	S	0 ... 11	1.00	1.00	1.08	1.04	1.00	1.00
C	2,000	DED	P	S	12 ... 23	1.00	1.00	1.08	1.04	1.00	1.00
C	2,000	DED	P	S	24 ... 35	1.00	1.00	1.08	1.04	1.00	1.00
C	2,000	DED	P	S	36 ... 59	1.00	1.00	1.09	1.04	1.00	1.00
C	2,000	DED	P	S	60 ... 119	1.00	1.00	1.09	1.04	1.00	1.00
C	2,000	DED	P	S	120 ... 239	1.00	1.00	1.10	1.04	1.00	1.00
C	2,000	DED	P	S	240	1.00	1.00	1.10	1.05	1.00	1.00
C	2,000	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	2,000	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	A	0 ... 11	1.00	1.00	1.12	1.05	1.00	1.00
C	250	DED	N	A	12 ... 23	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	N	A	24 ... 35	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	N	A	36 ... 59	1.00	1.00	1.14	1.06	1.00	1.00
C	250	DED	N	A	60 ... 119	1.00	1.00	1.14	1.06	1.00	1.00
C	250	DED	N	A	120 ... 239	1.00	1.00	1.15	1.07	1.00	1.00
C	250	DED	N	A	240	1.00	1.00	1.16	1.07	1.00	1.00
C	250	DED	N	S	0 ... 11	1.00	1.00	1.12	1.06	1.00	1.00
C	250	DED	N	S	12 ... 23	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	N	S	24 ... 35	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	N	S	36 ... 59	1.00	1.00	1.14	1.06	1.00	1.00
C	250	DED	N	S	60 ... 119	1.00	1.00	1.15	1.07	1.00	1.00
C	250	DED	N	S	120 ... 239	1.00	1.00	1.15	1.07	1.00	1.00
C	250	DED	N	S	240	1.00	1.00	1.16	1.07	1.00	1.00
C	250	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

Deductible Savings Bank Factor

Exhibit: 3

Prior Insurance	Lowest DED	COLL Option	Preferred Customer	Full Coverage Status	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
C	250	DED	P	A	0 ... 11	1.00	1.00	1.10	1.04	1.00	1.00
C	250	DED	P	A	12 ... 23	1.00	1.00	1.10	1.05	1.00	1.00
C	250	DED	P	A	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
C	250	DED	P	A	36 ... 59	1.00	1.00	1.11	1.05	1.00	1.00
C	250	DED	P	A	60 ... 119	1.00	1.00	1.12	1.05	1.00	1.00
C	250	DED	P	A	120 ... 239	1.00	1.00	1.12	1.06	1.00	1.00
C	250	DED	P	A	240	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	P	S	0 ... 11	1.00	1.00	1.10	1.05	1.00	1.00
C	250	DED	P	S	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
C	250	DED	P	S	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
C	250	DED	P	S	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
C	250	DED	P	S	60 ... 119	1.00	1.00	1.12	1.05	1.00	1.00
C	250	DED	P	S	120 ... 239	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	P	S	240	1.00	1.00	1.13	1.06	1.00	1.00
C	250	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	250	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	A	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	N	A	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	N	A	24 ... 35	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	N	A	36 ... 59	1.00	1.00	1.12	1.05	1.00	1.00
C	500	DED	N	A	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
C	500	DED	N	A	120 ... 239	1.00	1.00	1.13	1.06	1.00	1.00
C	500	DED	N	A	240	1.00	1.00	1.14	1.06	1.00	1.00
C	500	DED	N	S	0 ... 11	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	N	S	12 ... 23	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	N	S	24 ... 35	1.00	1.00	1.12	1.05	1.00	1.00
C	500	DED	N	S	36 ... 59	1.00	1.00	1.13	1.06	1.00	1.00
C	500	DED	N	S	60 ... 119	1.00	1.00	1.13	1.06	1.00	1.00
C	500	DED	N	S	120 ... 239	1.00	1.00	1.14	1.06	1.00	1.00
C	500	DED	N	S	240	1.00	1.00	1.14	1.06	1.00	1.00
C	500	DED	N	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	N	N	240	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	A	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
C	500	DED	P	A	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
C	500	DED	P	A	24 ... 35	1.00	1.00	1.09	1.04	1.00	1.00
C	500	DED	P	A	36 ... 59	1.00	1.00	1.10	1.04	1.00	1.00
C	500	DED	P	A	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	P	A	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	P	A	240	1.00	1.00	1.12	1.05	1.00	1.00
C	500	DED	P	S	0 ... 11	1.00	1.00	1.09	1.04	1.00	1.00
C	500	DED	P	S	12 ... 23	1.00	1.00	1.09	1.04	1.00	1.00
C	500	DED	P	S	24 ... 35	1.00	1.00	1.10	1.04	1.00	1.00
C	500	DED	P	S	36 ... 59	1.00	1.00	1.10	1.05	1.00	1.00
C	500	DED	P	S	60 ... 119	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	P	S	120 ... 239	1.00	1.00	1.11	1.05	1.00	1.00
C	500	DED	P	S	240	1.00	1.00	1.12	1.05	1.00	1.00
C	500	DED	P	N	0 ... 11	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	N	12 ... 23	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	N	24 ... 35	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	N	36 ... 59	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	N	60 ... 119	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	N	120 ... 239	1.00	1.00	1.00	1.00	1.00	1.00
C	500	DED	P	N	240	1.00	1.00	1.00	1.00	1.00	1.00

Note: When Tenure > 240 months, the 240 month factor will apply.

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

COMP Deductible Factor Table

Exhibit: 3

COMP Deductible	Factor
NONE	0.00
100 DED	1.33
250 DED	0.95
500 DED	0.72
1,000 DED	0.47
2,000 DED	0.37
100 DED W/ \$0 GLASS	1.53
250 DED W/ \$0 GLASS	1.24
500 DED W/ \$0 GLASS	1.00
1,000 DED W/ \$0 GLASS	0.80
2,000 DED W/ \$0 GLASS	0.70

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

COLL Deductible Factor Table

Exhibit: 3

COLL	
Deductible	Factor
NONE	0.00
100 DED	1.63
250 DED	1.33
500 DED	1.00
1,000 DED	0.74
2,000 DED	0.55



State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

RBI Limit Factor Table

Exhibit: 3

RBI Limit	Prior Insurance	RBI Factor
NONE	Y	0.00
NONE	N	0.00
30/60	Y	1.00
30/60	N	0.99
50/100	Y	1.19
50/100	N	1.12
100/300	Y	1.46
100/300	N	1.56
250/500	Y	1.87
250/500	N	1.80
100 CSL	Y	1.20
100 CSL	N	1.20
300 CSL	Y	1.63
300 CSL	N	1.67
500 CSL	Y	1.89
500 CSL	N	1.82

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

PD Limit Factor Table

Exhibit: 3

PD Limit	Factor
NONE	0.00
10	0.88
25	1.00
50	0.95
100	0.98
100 CSL	1.01
300 CSL	1.03
500 CSL	1.06

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
NONE	1	A	0.00
NONE	1	B	0.00
NONE	1	C	0.00
NONE	1	D	0.00
NONE	1	E	0.00
NONE	2	A	0.00
NONE	2	B	0.00
NONE	2	C	0.00
NONE	2	D	0.00
NONE	2	E	0.00
NONE	3	A	0.00
NONE	3	B	0.00
NONE	3	C	0.00
NONE	3	D	0.00
NONE	3	E	0.00
NONE	4	A	0.00
NONE	4	B	0.00
NONE	4	C	0.00
NONE	4	D	0.00
NONE	4	E	0.00
NONE	5	A	0.00
NONE	5	B	0.00
NONE	5	C	0.00
NONE	5	D	0.00
NONE	5	E	0.00
NONE	6	A	0.00
NONE	6	B	0.00
NONE	6	C	0.00
NONE	6	D	0.00
NONE	6	E	0.00
NONE	7	A	0.00
NONE	7	B	0.00
NONE	7	C	0.00
NONE	7	D	0.00
NONE	7	E	0.00
NONE	8	A	0.00
NONE	8	B	0.00
NONE	8	C	0.00
NONE	8	D	0.00
NONE	8	E	0.00
NONE	9	A	0.00
NONE	9	B	0.00
NONE	9	C	0.00
NONE	9	D	0.00
NONE	9	E	0.00
NONE	10	A	0.00
NONE	10	B	0.00
NONE	10	C	0.00
NONE	10	D	0.00
NONE	10	E	0.00
NONE	11	A	0.00
NONE	11	B	0.00
NONE	11	C	0.00
NONE	11	D	0.00
NONE	11	E	0.00
NONE	12	A	0.00
NONE	12	B	0.00
NONE	12	C	0.00
NONE	12	D	0.00
NONE	12	E	0.00
NONE	13 ... 99	A	0.00
NONE	13 ... 99	B	0.00
NONE	13 ... 99	C	0.00
NONE	13 ... 99	D	0.00

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
NONE	13 ... 99	E	0.00
20K MED+20K ECON	1	A	0.98
20K MED+20K ECON	1	B	0.98
20K MED+20K ECON	1	C	1.05
20K MED+20K ECON	1	D	1.05
20K MED+20K ECON	1	E	1.00
20K MED+20K ECON	2	A	0.98
20K MED+20K ECON	2	B	0.98
20K MED+20K ECON	2	C	1.05
20K MED+20K ECON	2	D	1.05
20K MED+20K ECON	2	E	1.00
20K MED+20K ECON	3	A	0.98
20K MED+20K ECON	3	B	0.98
20K MED+20K ECON	3	C	1.05
20K MED+20K ECON	3	D	1.05
20K MED+20K ECON	3	E	1.00
20K MED+20K ECON	4	A	0.98
20K MED+20K ECON	4	B	0.98
20K MED+20K ECON	4	C	1.05
20K MED+20K ECON	4	D	1.05
20K MED+20K ECON	4	E	1.00
20K MED+20K ECON	5	A	0.98
20K MED+20K ECON	5	B	0.98
20K MED+20K ECON	5	C	1.05
20K MED+20K ECON	5	D	1.05
20K MED+20K ECON	5	E	1.00
20K MED+20K ECON	6	A	0.98
20K MED+20K ECON	6	B	0.98
20K MED+20K ECON	6	C	1.05
20K MED+20K ECON	6	D	1.05
20K MED+20K ECON	6	E	1.00
20K MED+20K ECON	7	A	0.98
20K MED+20K ECON	7	B	0.98
20K MED+20K ECON	7	C	1.05
20K MED+20K ECON	7	D	1.05
20K MED+20K ECON	7	E	1.00
20K MED+20K ECON	8	A	0.98
20K MED+20K ECON	8	B	0.98
20K MED+20K ECON	8	C	1.05
20K MED+20K ECON	8	D	1.05
20K MED+20K ECON	8	E	1.00
20K MED+20K ECON	9	A	0.98
20K MED+20K ECON	9	B	0.98
20K MED+20K ECON	9	C	1.05
20K MED+20K ECON	9	D	1.05
20K MED+20K ECON	9	E	1.00
20K MED+20K ECON	10	A	0.98
20K MED+20K ECON	10	B	0.98
20K MED+20K ECON	10	C	1.05
20K MED+20K ECON	10	D	1.05
20K MED+20K ECON	10	E	1.00
20K MED+20K ECON	11	A	0.98
20K MED+20K ECON	11	B	0.98
20K MED+20K ECON	11	C	1.05
20K MED+20K ECON	11	D	1.05
20K MED+20K ECON	11	E	1.00
20K MED+20K ECON	12	A	0.98
20K MED+20K ECON	12	B	0.98
20K MED+20K ECON	12	C	1.05
20K MED+20K ECON	12	D	1.05
20K MED+20K ECON	12	E	1.00
20K MED+20K ECON	13 ... 99	A	0.98
20K MED+20K ECON	13 ... 99	B	0.98
20K MED+20K ECON	13 ... 99	C	1.05

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
20K MED+20K ECON	13 ... 99	D	1.05
20K MED+20K ECON	13 ... 99	E	1.00
30K MED+20K ECON	1	A	1.15
30K MED+20K ECON	1	B	1.15
30K MED+20K ECON	1	C	1.15
30K MED+20K ECON	1	D	1.15
30K MED+20K ECON	1	E	1.15
30K MED+20K ECON	2	A	1.15
30K MED+20K ECON	2	B	1.15
30K MED+20K ECON	2	C	1.15
30K MED+20K ECON	2	D	1.15
30K MED+20K ECON	2	E	1.15
30K MED+20K ECON	3	A	1.15
30K MED+20K ECON	3	B	1.15
30K MED+20K ECON	3	C	1.15
30K MED+20K ECON	3	D	1.15
30K MED+20K ECON	3	E	1.15
30K MED+20K ECON	4	A	1.15
30K MED+20K ECON	4	B	1.15
30K MED+20K ECON	4	C	1.15
30K MED+20K ECON	4	D	1.15
30K MED+20K ECON	4	E	1.15
30K MED+20K ECON	5	A	1.15
30K MED+20K ECON	5	B	1.15
30K MED+20K ECON	5	C	1.15
30K MED+20K ECON	5	D	1.15
30K MED+20K ECON	5	E	1.15
30K MED+20K ECON	6	A	1.15
30K MED+20K ECON	6	B	1.15
30K MED+20K ECON	6	C	1.15
30K MED+20K ECON	6	D	1.15
30K MED+20K ECON	6	E	1.15
30K MED+20K ECON	7	A	1.15
30K MED+20K ECON	7	B	1.15
30K MED+20K ECON	7	C	1.15
30K MED+20K ECON	7	D	1.15
30K MED+20K ECON	7	E	1.15
30K MED+20K ECON	8	A	1.15
30K MED+20K ECON	8	B	1.15
30K MED+20K ECON	8	C	1.15
30K MED+20K ECON	8	D	1.15
30K MED+20K ECON	8	E	1.15
30K MED+20K ECON	9	A	1.15
30K MED+20K ECON	9	B	1.15
30K MED+20K ECON	9	C	1.15
30K MED+20K ECON	9	D	1.15
30K MED+20K ECON	9	E	1.15
30K MED+20K ECON	10	A	1.15
30K MED+20K ECON	10	B	1.15
30K MED+20K ECON	10	C	1.15
30K MED+20K ECON	10	D	1.15
30K MED+20K ECON	10	E	1.15
30K MED+20K ECON	11	A	1.15
30K MED+20K ECON	11	B	1.15
30K MED+20K ECON	11	C	1.15
30K MED+20K ECON	11	D	1.15
30K MED+20K ECON	11	E	1.15
30K MED+20K ECON	12	A	1.15
30K MED+20K ECON	12	B	1.15
30K MED+20K ECON	12	C	1.15
30K MED+20K ECON	12	D	1.15
30K MED+20K ECON	12	E	1.15
30K MED+20K ECON	13 ... 99	A	1.15
30K MED+20K ECON	13 ... 99	B	1.15

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
30K MED+20K ECON	13 ... 99	C	1.15
30K MED+20K ECON	13 ... 99	D	1.15
30K MED+20K ECON	13 ... 99	E	1.15
40K MED+20K ECON	1	A	1.45
40K MED+20K ECON	1	B	1.45
40K MED+20K ECON	1	C	1.45
40K MED+20K ECON	1	D	1.45
40K MED+20K ECON	1	E	1.45
40K MED+20K ECON	2	A	1.45
40K MED+20K ECON	2	B	1.45
40K MED+20K ECON	2	C	1.45
40K MED+20K ECON	2	D	1.45
40K MED+20K ECON	2	E	1.45
40K MED+20K ECON	3	A	1.45
40K MED+20K ECON	3	B	1.45
40K MED+20K ECON	3	C	1.45
40K MED+20K ECON	3	D	1.45
40K MED+20K ECON	3	E	1.45
40K MED+20K ECON	4	A	1.45
40K MED+20K ECON	4	B	1.45
40K MED+20K ECON	4	C	1.45
40K MED+20K ECON	4	D	1.45
40K MED+20K ECON	4	E	1.45
40K MED+20K ECON	5	A	1.45
40K MED+20K ECON	5	B	1.45
40K MED+20K ECON	5	C	1.45
40K MED+20K ECON	5	D	1.45
40K MED+20K ECON	5	E	1.45
40K MED+20K ECON	6	A	1.45
40K MED+20K ECON	6	B	1.45
40K MED+20K ECON	6	C	1.45
40K MED+20K ECON	6	D	1.45
40K MED+20K ECON	6	E	1.45
40K MED+20K ECON	7	A	1.45
40K MED+20K ECON	7	B	1.45
40K MED+20K ECON	7	C	1.45
40K MED+20K ECON	7	D	1.45
40K MED+20K ECON	7	E	1.45
40K MED+20K ECON	8	A	1.45
40K MED+20K ECON	8	B	1.45
40K MED+20K ECON	8	C	1.45
40K MED+20K ECON	8	D	1.45
40K MED+20K ECON	8	E	1.45
40K MED+20K ECON	9	A	1.45
40K MED+20K ECON	9	B	1.45
40K MED+20K ECON	9	C	1.45
40K MED+20K ECON	9	D	1.45
40K MED+20K ECON	9	E	1.45
40K MED+20K ECON	10	A	1.45
40K MED+20K ECON	10	B	1.45
40K MED+20K ECON	10	C	1.45
40K MED+20K ECON	10	D	1.45
40K MED+20K ECON	10	E	1.45
40K MED+20K ECON	11	A	1.45
40K MED+20K ECON	11	B	1.45
40K MED+20K ECON	11	C	1.45
40K MED+20K ECON	11	D	1.45
40K MED+20K ECON	11	E	1.45
40K MED+20K ECON	12	A	1.45
40K MED+20K ECON	12	B	1.45
40K MED+20K ECON	12	C	1.45
40K MED+20K ECON	12	D	1.45
40K MED+20K ECON	12	E	1.45
40K MED+20K ECON	13 ... 99	A	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
40K MED+20K ECON	13 ... 99	B	1.45
40K MED+20K ECON	13 ... 99	C	1.45
40K MED+20K ECON	13 ... 99	D	1.45
40K MED+20K ECON	13 ... 99	E	1.45
50K MED+20K ECON	1	A	1.45
50K MED+20K ECON	1	B	1.45
50K MED+20K ECON	1	C	1.45
50K MED+20K ECON	1	D	1.45
50K MED+20K ECON	1	E	1.45
50K MED+20K ECON	2	A	1.45
50K MED+20K ECON	2	B	1.45
50K MED+20K ECON	2	C	1.45
50K MED+20K ECON	2	D	1.45
50K MED+20K ECON	2	E	1.45
50K MED+20K ECON	3	A	1.45
50K MED+20K ECON	3	B	1.45
50K MED+20K ECON	3	C	1.45
50K MED+20K ECON	3	D	1.45
50K MED+20K ECON	3	E	1.45
50K MED+20K ECON	4	A	1.45
50K MED+20K ECON	4	B	1.45
50K MED+20K ECON	4	C	1.45
50K MED+20K ECON	4	D	1.45
50K MED+20K ECON	4	E	1.45
50K MED+20K ECON	5	A	1.45
50K MED+20K ECON	5	B	1.45
50K MED+20K ECON	5	C	1.45
50K MED+20K ECON	5	D	1.45
50K MED+20K ECON	5	E	1.45
50K MED+20K ECON	6	A	1.45
50K MED+20K ECON	6	B	1.45
50K MED+20K ECON	6	C	1.45
50K MED+20K ECON	6	D	1.45
50K MED+20K ECON	6	E	1.45
50K MED+20K ECON	7	A	1.45
50K MED+20K ECON	7	B	1.45
50K MED+20K ECON	7	C	1.45
50K MED+20K ECON	7	D	1.45
50K MED+20K ECON	7	E	1.45
50K MED+20K ECON	8	A	1.45
50K MED+20K ECON	8	B	1.45
50K MED+20K ECON	8	C	1.45
50K MED+20K ECON	8	D	1.45
50K MED+20K ECON	8	E	1.45
50K MED+20K ECON	9	A	1.45
50K MED+20K ECON	9	B	1.45
50K MED+20K ECON	9	C	1.45
50K MED+20K ECON	9	D	1.45
50K MED+20K ECON	9	E	1.45
50K MED+20K ECON	10	A	1.45
50K MED+20K ECON	10	B	1.45
50K MED+20K ECON	10	C	1.45
50K MED+20K ECON	10	D	1.45
50K MED+20K ECON	10	E	1.45
50K MED+20K ECON	11	A	1.45
50K MED+20K ECON	11	B	1.45
50K MED+20K ECON	11	C	1.45
50K MED+20K ECON	11	D	1.45
50K MED+20K ECON	11	E	1.45
50K MED+20K ECON	12	A	1.45
50K MED+20K ECON	12	B	1.45
50K MED+20K ECON	12	C	1.45
50K MED+20K ECON	12	D	1.45
50K MED+20K ECON	12	E	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
50K MED+20K ECON	13 ... 99	A	1.45
50K MED+20K ECON	13 ... 99	B	1.45
50K MED+20K ECON	13 ... 99	C	1.45
50K MED+20K ECON	13 ... 99	D	1.45
50K MED+20K ECON	13 ... 99	E	1.45
20K MED+20K ECON W/STKING	1	A	1.10
20K MED+20K ECON W/STKING	1	B	1.10
20K MED+20K ECON W/STKING	1	C	1.10
20K MED+20K ECON W/STKING	1	D	1.10
20K MED+20K ECON W/STKING	1	E	1.10
20K MED+20K ECON W/STKING	2	A	1.20
20K MED+20K ECON W/STKING	2	B	1.20
20K MED+20K ECON W/STKING	2	C	1.20
20K MED+20K ECON W/STKING	2	D	1.20
20K MED+20K ECON W/STKING	2	E	1.20
20K MED+20K ECON W/STKING	3	A	1.45
20K MED+20K ECON W/STKING	3	B	1.45
20K MED+20K ECON W/STKING	3	C	1.45
20K MED+20K ECON W/STKING	3	D	1.45
20K MED+20K ECON W/STKING	3	E	1.45
20K MED+20K ECON W/STKING	4	A	1.55
20K MED+20K ECON W/STKING	4	B	1.55
20K MED+20K ECON W/STKING	4	C	1.55
20K MED+20K ECON W/STKING	4	D	1.55
20K MED+20K ECON W/STKING	4	E	1.55
20K MED+20K ECON W/STKING	5	A	1.55
20K MED+20K ECON W/STKING	5	B	1.55
20K MED+20K ECON W/STKING	5	C	1.55
20K MED+20K ECON W/STKING	5	D	1.55
20K MED+20K ECON W/STKING	5	E	1.55
20K MED+20K ECON W/STKING	6	A	1.55
20K MED+20K ECON W/STKING	6	B	1.55
20K MED+20K ECON W/STKING	6	C	1.55
20K MED+20K ECON W/STKING	6	D	1.55
20K MED+20K ECON W/STKING	6	E	1.55
20K MED+20K ECON W/STKING	7	A	1.55
20K MED+20K ECON W/STKING	7	B	1.55
20K MED+20K ECON W/STKING	7	C	1.55
20K MED+20K ECON W/STKING	7	D	1.55
20K MED+20K ECON W/STKING	7	E	1.55
20K MED+20K ECON W/STKING	8	A	1.55
20K MED+20K ECON W/STKING	8	B	1.55
20K MED+20K ECON W/STKING	8	C	1.55
20K MED+20K ECON W/STKING	8	D	1.55
20K MED+20K ECON W/STKING	8	E	1.55
20K MED+20K ECON W/STKING	9	A	1.55
20K MED+20K ECON W/STKING	9	B	1.55
20K MED+20K ECON W/STKING	9	C	1.55
20K MED+20K ECON W/STKING	9	D	1.55
20K MED+20K ECON W/STKING	9	E	1.55
20K MED+20K ECON W/STKING	10	A	1.55
20K MED+20K ECON W/STKING	10	B	1.55
20K MED+20K ECON W/STKING	10	C	1.55
20K MED+20K ECON W/STKING	10	D	1.55
20K MED+20K ECON W/STKING	10	E	1.55
20K MED+20K ECON W/STKING	11	A	1.55
20K MED+20K ECON W/STKING	11	B	1.55
20K MED+20K ECON W/STKING	11	C	1.55
20K MED+20K ECON W/STKING	11	D	1.55
20K MED+20K ECON W/STKING	11	E	1.55
20K MED+20K ECON W/STKING	12	A	1.55
20K MED+20K ECON W/STKING	12	B	1.55
20K MED+20K ECON W/STKING	12	C	1.55
20K MED+20K ECON W/STKING	12	D	1.55



PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
20K MED+20K ECON W/STKING	12	E	1.55
20K MED+20K ECON W/STKING	13 ... 99	A	1.55
20K MED+20K ECON W/STKING	13 ... 99	B	1.55
20K MED+20K ECON W/STKING	13 ... 99	C	1.55
20K MED+20K ECON W/STKING	13 ... 99	D	1.55
20K MED+20K ECON W/STKING	13 ... 99	E	1.55
30K MED+20K ECON W/STKING	1	A	1.18
30K MED+20K ECON W/STKING	1	B	1.18
30K MED+20K ECON W/STKING	1	C	1.18
30K MED+20K ECON W/STKING	1	D	1.18
30K MED+20K ECON W/STKING	1	E	1.18
30K MED+20K ECON W/STKING	2	A	1.45
30K MED+20K ECON W/STKING	2	B	1.45
30K MED+20K ECON W/STKING	2	C	1.45
30K MED+20K ECON W/STKING	2	D	1.45
30K MED+20K ECON W/STKING	2	E	1.45
30K MED+20K ECON W/STKING	3	A	1.57
30K MED+20K ECON W/STKING	3	B	1.57
30K MED+20K ECON W/STKING	3	C	1.57
30K MED+20K ECON W/STKING	3	D	1.57
30K MED+20K ECON W/STKING	3	E	1.57
30K MED+20K ECON W/STKING	4	A	1.66
30K MED+20K ECON W/STKING	4	B	1.66
30K MED+20K ECON W/STKING	4	C	1.66
30K MED+20K ECON W/STKING	4	D	1.66
30K MED+20K ECON W/STKING	4	E	1.66
30K MED+20K ECON W/STKING	5	A	1.66
30K MED+20K ECON W/STKING	5	B	1.66
30K MED+20K ECON W/STKING	5	C	1.66
30K MED+20K ECON W/STKING	5	D	1.66
30K MED+20K ECON W/STKING	5	E	1.66
30K MED+20K ECON W/STKING	6	A	1.66
30K MED+20K ECON W/STKING	6	B	1.66
30K MED+20K ECON W/STKING	6	C	1.66
30K MED+20K ECON W/STKING	6	D	1.66
30K MED+20K ECON W/STKING	6	E	1.66
30K MED+20K ECON W/STKING	7	A	1.66
30K MED+20K ECON W/STKING	7	B	1.66
30K MED+20K ECON W/STKING	7	C	1.66
30K MED+20K ECON W/STKING	7	D	1.66
30K MED+20K ECON W/STKING	7	E	1.66
30K MED+20K ECON W/STKING	8	A	1.66
30K MED+20K ECON W/STKING	8	B	1.66
30K MED+20K ECON W/STKING	8	C	1.66
30K MED+20K ECON W/STKING	8	D	1.66
30K MED+20K ECON W/STKING	8	E	1.66
30K MED+20K ECON W/STKING	9	A	1.66
30K MED+20K ECON W/STKING	9	B	1.66
30K MED+20K ECON W/STKING	9	C	1.66
30K MED+20K ECON W/STKING	9	D	1.66
30K MED+20K ECON W/STKING	9	E	1.66
30K MED+20K ECON W/STKING	10	A	1.66
30K MED+20K ECON W/STKING	10	B	1.66
30K MED+20K ECON W/STKING	10	C	1.66
30K MED+20K ECON W/STKING	10	D	1.66
30K MED+20K ECON W/STKING	10	E	1.66
30K MED+20K ECON W/STKING	11	A	1.66
30K MED+20K ECON W/STKING	11	B	1.66
30K MED+20K ECON W/STKING	11	C	1.66
30K MED+20K ECON W/STKING	11	D	1.66
30K MED+20K ECON W/STKING	11	E	1.66
30K MED+20K ECON W/STKING	12	A	1.66
30K MED+20K ECON W/STKING	12	B	1.66
30K MED+20K ECON W/STKING	12	C	1.66

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
30K MED+20K ECON W/STKING	12	D	1.66
30K MED+20K ECON W/STKING	12	E	1.66
30K MED+20K ECON W/STKING	13 ... 99	A	1.66
30K MED+20K ECON W/STKING	13 ... 99	B	1.66
30K MED+20K ECON W/STKING	13 ... 99	C	1.66
30K MED+20K ECON W/STKING	13 ... 99	D	1.66
30K MED+20K ECON W/STKING	13 ... 99	E	1.66
40K MED+20K ECON W/STKING	1	A	1.45
40K MED+20K ECON W/STKING	1	B	1.45
40K MED+20K ECON W/STKING	1	C	1.45
40K MED+20K ECON W/STKING	1	D	1.45
40K MED+20K ECON W/STKING	1	E	1.45
40K MED+20K ECON W/STKING	2	A	1.45
40K MED+20K ECON W/STKING	2	B	1.45
40K MED+20K ECON W/STKING	2	C	1.45
40K MED+20K ECON W/STKING	2	D	1.45
40K MED+20K ECON W/STKING	2	E	1.45
40K MED+20K ECON W/STKING	3	A	1.45
40K MED+20K ECON W/STKING	3	B	1.45
40K MED+20K ECON W/STKING	3	C	1.45
40K MED+20K ECON W/STKING	3	D	1.45
40K MED+20K ECON W/STKING	3	E	1.45
40K MED+20K ECON W/STKING	4	A	1.45
40K MED+20K ECON W/STKING	4	B	1.45
40K MED+20K ECON W/STKING	4	C	1.45
40K MED+20K ECON W/STKING	4	D	1.45
40K MED+20K ECON W/STKING	4	E	1.45
40K MED+20K ECON W/STKING	5	A	1.45
40K MED+20K ECON W/STKING	5	B	1.45
40K MED+20K ECON W/STKING	5	C	1.45
40K MED+20K ECON W/STKING	5	D	1.45
40K MED+20K ECON W/STKING	5	E	1.45
40K MED+20K ECON W/STKING	6	A	1.45
40K MED+20K ECON W/STKING	6	B	1.45
40K MED+20K ECON W/STKING	6	C	1.45
40K MED+20K ECON W/STKING	6	D	1.45
40K MED+20K ECON W/STKING	6	E	1.45
40K MED+20K ECON W/STKING	7	A	1.45
40K MED+20K ECON W/STKING	7	B	1.45
40K MED+20K ECON W/STKING	7	C	1.45
40K MED+20K ECON W/STKING	7	D	1.45
40K MED+20K ECON W/STKING	7	E	1.45
40K MED+20K ECON W/STKING	8	A	1.45
40K MED+20K ECON W/STKING	8	B	1.45
40K MED+20K ECON W/STKING	8	C	1.45
40K MED+20K ECON W/STKING	8	D	1.45
40K MED+20K ECON W/STKING	8	E	1.45
40K MED+20K ECON W/STKING	9	A	1.45
40K MED+20K ECON W/STKING	9	B	1.45
40K MED+20K ECON W/STKING	9	C	1.45
40K MED+20K ECON W/STKING	9	D	1.45
40K MED+20K ECON W/STKING	9	E	1.45
40K MED+20K ECON W/STKING	10	A	1.45
40K MED+20K ECON W/STKING	10	B	1.45
40K MED+20K ECON W/STKING	10	C	1.45
40K MED+20K ECON W/STKING	10	D	1.45
40K MED+20K ECON W/STKING	10	E	1.45
40K MED+20K ECON W/STKING	11	A	1.45
40K MED+20K ECON W/STKING	11	B	1.45
40K MED+20K ECON W/STKING	11	C	1.45
40K MED+20K ECON W/STKING	11	D	1.45
40K MED+20K ECON W/STKING	11	E	1.45
40K MED+20K ECON W/STKING	12	A	1.45
40K MED+20K ECON W/STKING	12	B	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
40K MED+20K ECON W/STKING	12	C	1.45
40K MED+20K ECON W/STKING	12	D	1.45
40K MED+20K ECON W/STKING	12	E	1.45
40K MED+20K ECON W/STKING	13 ... 99	A	1.45
40K MED+20K ECON W/STKING	13 ... 99	B	1.45
40K MED+20K ECON W/STKING	13 ... 99	C	1.45
40K MED+20K ECON W/STKING	13 ... 99	D	1.45
40K MED+20K ECON W/STKING	13 ... 99	E	1.45
50K MED+20K ECON W/STKING	1	A	1.45
50K MED+20K ECON W/STKING	1	B	1.45
50K MED+20K ECON W/STKING	1	C	1.45
50K MED+20K ECON W/STKING	1	D	1.45
50K MED+20K ECON W/STKING	1	E	1.45
50K MED+20K ECON W/STKING	2	A	1.45
50K MED+20K ECON W/STKING	2	B	1.45
50K MED+20K ECON W/STKING	2	C	1.45
50K MED+20K ECON W/STKING	2	D	1.45
50K MED+20K ECON W/STKING	2	E	1.45
50K MED+20K ECON W/STKING	3	A	1.45
50K MED+20K ECON W/STKING	3	B	1.45
50K MED+20K ECON W/STKING	3	C	1.45
50K MED+20K ECON W/STKING	3	D	1.45
50K MED+20K ECON W/STKING	3	E	1.45
50K MED+20K ECON W/STKING	4	A	1.45
50K MED+20K ECON W/STKING	4	B	1.45
50K MED+20K ECON W/STKING	4	C	1.45
50K MED+20K ECON W/STKING	4	D	1.45
50K MED+20K ECON W/STKING	4	E	1.45
50K MED+20K ECON W/STKING	5	A	1.45
50K MED+20K ECON W/STKING	5	B	1.45
50K MED+20K ECON W/STKING	5	C	1.45
50K MED+20K ECON W/STKING	5	D	1.45
50K MED+20K ECON W/STKING	5	E	1.45
50K MED+20K ECON W/STKING	6	A	1.45
50K MED+20K ECON W/STKING	6	B	1.45
50K MED+20K ECON W/STKING	6	C	1.45
50K MED+20K ECON W/STKING	6	D	1.45
50K MED+20K ECON W/STKING	6	E	1.45
50K MED+20K ECON W/STKING	7	A	1.45
50K MED+20K ECON W/STKING	7	B	1.45
50K MED+20K ECON W/STKING	7	C	1.45
50K MED+20K ECON W/STKING	7	D	1.45
50K MED+20K ECON W/STKING	7	E	1.45
50K MED+20K ECON W/STKING	8	A	1.45
50K MED+20K ECON W/STKING	8	B	1.45
50K MED+20K ECON W/STKING	8	C	1.45
50K MED+20K ECON W/STKING	8	D	1.45
50K MED+20K ECON W/STKING	8	E	1.45
50K MED+20K ECON W/STKING	9	A	1.45
50K MED+20K ECON W/STKING	9	B	1.45
50K MED+20K ECON W/STKING	9	C	1.45
50K MED+20K ECON W/STKING	9	D	1.45
50K MED+20K ECON W/STKING	9	E	1.45
50K MED+20K ECON W/STKING	10	A	1.45
50K MED+20K ECON W/STKING	10	B	1.45
50K MED+20K ECON W/STKING	10	C	1.45
50K MED+20K ECON W/STKING	10	D	1.45
50K MED+20K ECON W/STKING	10	E	1.45
50K MED+20K ECON W/STKING	11	A	1.45
50K MED+20K ECON W/STKING	11	B	1.45
50K MED+20K ECON W/STKING	11	C	1.45
50K MED+20K ECON W/STKING	11	D	1.45
50K MED+20K ECON W/STKING	11	E	1.45
50K MED+20K ECON W/STKING	12	A	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
50K MED+20K ECON W/STKING	12	B	1.45
50K MED+20K ECON W/STKING	12	C	1.45
50K MED+20K ECON W/STKING	12	D	1.45
50K MED+20K ECON W/STKING	12	E	1.45
50K MED+20K ECON W/STKING	13 ... 99	A	1.45
50K MED+20K ECON W/STKING	13 ... 99	B	1.45
50K MED+20K ECON W/STKING	13 ... 99	C	1.45
50K MED+20K ECON W/STKING	13 ... 99	D	1.45
50K MED+20K ECON W/STKING	13 ... 99	E	1.45
20K MED/100 DED+20K ECON/200 DED	1	A	0.97
20K MED/100 DED+20K ECON/200 DED	1	B	0.97
20K MED/100 DED+20K ECON/200 DED	1	C	1.04
20K MED/100 DED+20K ECON/200 DED	1	D	1.04
20K MED/100 DED+20K ECON/200 DED	1	E	0.99
20K MED/100 DED+20K ECON/200 DED	2	A	0.97
20K MED/100 DED+20K ECON/200 DED	2	B	0.97
20K MED/100 DED+20K ECON/200 DED	2	C	1.04
20K MED/100 DED+20K ECON/200 DED	2	D	1.04
20K MED/100 DED+20K ECON/200 DED	2	E	0.99
20K MED/100 DED+20K ECON/200 DED	3	A	0.97
20K MED/100 DED+20K ECON/200 DED	3	B	0.97
20K MED/100 DED+20K ECON/200 DED	3	C	1.04
20K MED/100 DED+20K ECON/200 DED	3	D	1.04
20K MED/100 DED+20K ECON/200 DED	3	E	0.99
20K MED/100 DED+20K ECON/200 DED	4	A	0.97
20K MED/100 DED+20K ECON/200 DED	4	B	0.97
20K MED/100 DED+20K ECON/200 DED	4	C	1.04
20K MED/100 DED+20K ECON/200 DED	4	D	1.04
20K MED/100 DED+20K ECON/200 DED	4	E	0.99
20K MED/100 DED+20K ECON/200 DED	5	A	0.97
20K MED/100 DED+20K ECON/200 DED	5	B	0.97
20K MED/100 DED+20K ECON/200 DED	5	C	1.04
20K MED/100 DED+20K ECON/200 DED	5	D	1.04
20K MED/100 DED+20K ECON/200 DED	5	E	0.99
20K MED/100 DED+20K ECON/200 DED	6	A	0.97
20K MED/100 DED+20K ECON/200 DED	6	B	0.97
20K MED/100 DED+20K ECON/200 DED	6	C	1.04
20K MED/100 DED+20K ECON/200 DED	6	D	1.04
20K MED/100 DED+20K ECON/200 DED	6	E	0.99
20K MED/100 DED+20K ECON/200 DED	7	A	0.97
20K MED/100 DED+20K ECON/200 DED	7	B	0.97
20K MED/100 DED+20K ECON/200 DED	7	C	1.04
20K MED/100 DED+20K ECON/200 DED	7	D	1.04
20K MED/100 DED+20K ECON/200 DED	7	E	0.99
20K MED/100 DED+20K ECON/200 DED	8	A	0.97
20K MED/100 DED+20K ECON/200 DED	8	B	0.97
20K MED/100 DED+20K ECON/200 DED	8	C	1.04
20K MED/100 DED+20K ECON/200 DED	8	D	1.04
20K MED/100 DED+20K ECON/200 DED	8	E	0.99
20K MED/100 DED+20K ECON/200 DED	9	A	0.97
20K MED/100 DED+20K ECON/200 DED	9	B	0.97
20K MED/100 DED+20K ECON/200 DED	9	C	1.04
20K MED/100 DED+20K ECON/200 DED	9	D	1.04
20K MED/100 DED+20K ECON/200 DED	9	E	0.99
20K MED/100 DED+20K ECON/200 DED	10	A	0.97
20K MED/100 DED+20K ECON/200 DED	10	B	0.97
20K MED/100 DED+20K ECON/200 DED	10	C	1.04
20K MED/100 DED+20K ECON/200 DED	10	D	1.04
20K MED/100 DED+20K ECON/200 DED	10	E	0.99
20K MED/100 DED+20K ECON/200 DED	11	A	0.97
20K MED/100 DED+20K ECON/200 DED	11	B	0.97
20K MED/100 DED+20K ECON/200 DED	11	C	1.04
20K MED/100 DED+20K ECON/200 DED	11	D	1.04
20K MED/100 DED+20K ECON/200 DED	11	E	0.99

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
20K MED/100 DED+20K ECON/200 DED	12	A	0.97
20K MED/100 DED+20K ECON/200 DED	12	B	0.97
20K MED/100 DED+20K ECON/200 DED	12	C	1.04
20K MED/100 DED+20K ECON/200 DED	12	D	1.04
20K MED/100 DED+20K ECON/200 DED	12	E	0.99
20K MED/100 DED+20K ECON/200 DED	13 ... 99	A	0.97
20K MED/100 DED+20K ECON/200 DED	13 ... 99	B	0.97
20K MED/100 DED+20K ECON/200 DED	13 ... 99	C	1.04
20K MED/100 DED+20K ECON/200 DED	13 ... 99	D	1.04
20K MED/100 DED+20K ECON/200 DED	13 ... 99	E	0.99
30K MED/100 DED+20K ECON/200 DED	1	A	1.14
30K MED/100 DED+20K ECON/200 DED	1	B	1.14
30K MED/100 DED+20K ECON/200 DED	1	C	1.14
30K MED/100 DED+20K ECON/200 DED	1	D	1.14
30K MED/100 DED+20K ECON/200 DED	1	E	1.14
30K MED/100 DED+20K ECON/200 DED	2	A	1.14
30K MED/100 DED+20K ECON/200 DED	2	B	1.14
30K MED/100 DED+20K ECON/200 DED	2	C	1.14
30K MED/100 DED+20K ECON/200 DED	2	D	1.14
30K MED/100 DED+20K ECON/200 DED	2	E	1.14
30K MED/100 DED+20K ECON/200 DED	3	A	1.14
30K MED/100 DED+20K ECON/200 DED	3	B	1.14
30K MED/100 DED+20K ECON/200 DED	3	C	1.14
30K MED/100 DED+20K ECON/200 DED	3	D	1.14
30K MED/100 DED+20K ECON/200 DED	3	E	1.14
30K MED/100 DED+20K ECON/200 DED	4	A	1.14
30K MED/100 DED+20K ECON/200 DED	4	B	1.14
30K MED/100 DED+20K ECON/200 DED	4	C	1.14
30K MED/100 DED+20K ECON/200 DED	4	D	1.14
30K MED/100 DED+20K ECON/200 DED	4	E	1.14
30K MED/100 DED+20K ECON/200 DED	5	A	1.14
30K MED/100 DED+20K ECON/200 DED	5	B	1.14
30K MED/100 DED+20K ECON/200 DED	5	C	1.14
30K MED/100 DED+20K ECON/200 DED	5	D	1.14
30K MED/100 DED+20K ECON/200 DED	5	E	1.14
30K MED/100 DED+20K ECON/200 DED	6	A	1.14
30K MED/100 DED+20K ECON/200 DED	6	B	1.14
30K MED/100 DED+20K ECON/200 DED	6	C	1.14
30K MED/100 DED+20K ECON/200 DED	6	D	1.14
30K MED/100 DED+20K ECON/200 DED	6	E	1.14
30K MED/100 DED+20K ECON/200 DED	7	A	1.14
30K MED/100 DED+20K ECON/200 DED	7	B	1.14
30K MED/100 DED+20K ECON/200 DED	7	C	1.14
30K MED/100 DED+20K ECON/200 DED	7	D	1.14
30K MED/100 DED+20K ECON/200 DED	7	E	1.14
30K MED/100 DED+20K ECON/200 DED	8	A	1.14
30K MED/100 DED+20K ECON/200 DED	8	B	1.14
30K MED/100 DED+20K ECON/200 DED	8	C	1.14
30K MED/100 DED+20K ECON/200 DED	8	D	1.14
30K MED/100 DED+20K ECON/200 DED	8	E	1.14
30K MED/100 DED+20K ECON/200 DED	9	A	1.14
30K MED/100 DED+20K ECON/200 DED	9	B	1.14
30K MED/100 DED+20K ECON/200 DED	9	C	1.14
30K MED/100 DED+20K ECON/200 DED	9	D	1.14
30K MED/100 DED+20K ECON/200 DED	9	E	1.14
30K MED/100 DED+20K ECON/200 DED	10	A	1.14
30K MED/100 DED+20K ECON/200 DED	10	B	1.14
30K MED/100 DED+20K ECON/200 DED	10	C	1.14
30K MED/100 DED+20K ECON/200 DED	10	D	1.14
30K MED/100 DED+20K ECON/200 DED	10	E	1.14
30K MED/100 DED+20K ECON/200 DED	11	A	1.14
30K MED/100 DED+20K ECON/200 DED	11	B	1.14
30K MED/100 DED+20K ECON/200 DED	11	C	1.14
30K MED/100 DED+20K ECON/200 DED	11	D	1.14

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI Level	POP Factor
30K MED/100 DED+20K ECON/200 DED	11	E	1.14
30K MED/100 DED+20K ECON/200 DED	12	A	1.14
30K MED/100 DED+20K ECON/200 DED	12	B	1.14
30K MED/100 DED+20K ECON/200 DED	12	C	1.14
30K MED/100 DED+20K ECON/200 DED	12	D	1.14
30K MED/100 DED+20K ECON/200 DED	12	E	1.14
30K MED/100 DED+20K ECON/200 DED	13 ... 99	A	1.14
30K MED/100 DED+20K ECON/200 DED	13 ... 99	B	1.14
30K MED/100 DED+20K ECON/200 DED	13 ... 99	C	1.14
30K MED/100 DED+20K ECON/200 DED	13 ... 99	D	1.14
30K MED/100 DED+20K ECON/200 DED	13 ... 99	E	1.14
40K MED/100 DED+20K ECON/200 DED	1	A	1.45
40K MED/100 DED+20K ECON/200 DED	1	B	1.45
40K MED/100 DED+20K ECON/200 DED	1	C	1.45
40K MED/100 DED+20K ECON/200 DED	1	D	1.45
40K MED/100 DED+20K ECON/200 DED	1	E	1.45
40K MED/100 DED+20K ECON/200 DED	2	A	1.45
40K MED/100 DED+20K ECON/200 DED	2	B	1.45
40K MED/100 DED+20K ECON/200 DED	2	C	1.45
40K MED/100 DED+20K ECON/200 DED	2	D	1.45
40K MED/100 DED+20K ECON/200 DED	2	E	1.45
40K MED/100 DED+20K ECON/200 DED	3	A	1.45
40K MED/100 DED+20K ECON/200 DED	3	B	1.45
40K MED/100 DED+20K ECON/200 DED	3	C	1.45
40K MED/100 DED+20K ECON/200 DED	3	D	1.45
40K MED/100 DED+20K ECON/200 DED	3	E	1.45
40K MED/100 DED+20K ECON/200 DED	4	A	1.45
40K MED/100 DED+20K ECON/200 DED	4	B	1.45
40K MED/100 DED+20K ECON/200 DED	4	C	1.45
40K MED/100 DED+20K ECON/200 DED	4	D	1.45
40K MED/100 DED+20K ECON/200 DED	4	E	1.45
40K MED/100 DED+20K ECON/200 DED	5	A	1.45
40K MED/100 DED+20K ECON/200 DED	5	B	1.45
40K MED/100 DED+20K ECON/200 DED	5	C	1.45
40K MED/100 DED+20K ECON/200 DED	5	D	1.45
40K MED/100 DED+20K ECON/200 DED	5	E	1.45
40K MED/100 DED+20K ECON/200 DED	6	A	1.45
40K MED/100 DED+20K ECON/200 DED	6	B	1.45
40K MED/100 DED+20K ECON/200 DED	6	C	1.45
40K MED/100 DED+20K ECON/200 DED	6	D	1.45
40K MED/100 DED+20K ECON/200 DED	6	E	1.45
40K MED/100 DED+20K ECON/200 DED	7	A	1.45
40K MED/100 DED+20K ECON/200 DED	7	B	1.45
40K MED/100 DED+20K ECON/200 DED	7	C	1.45
40K MED/100 DED+20K ECON/200 DED	7	D	1.45
40K MED/100 DED+20K ECON/200 DED	7	E	1.45
40K MED/100 DED+20K ECON/200 DED	8	A	1.45
40K MED/100 DED+20K ECON/200 DED	8	B	1.45
40K MED/100 DED+20K ECON/200 DED	8	C	1.45
40K MED/100 DED+20K ECON/200 DED	8	D	1.45
40K MED/100 DED+20K ECON/200 DED	8	E	1.45
40K MED/100 DED+20K ECON/200 DED	9	A	1.45
40K MED/100 DED+20K ECON/200 DED	9	B	1.45
40K MED/100 DED+20K ECON/200 DED	9	C	1.45
40K MED/100 DED+20K ECON/200 DED	9	D	1.45
40K MED/100 DED+20K ECON/200 DED	9	E	1.45
40K MED/100 DED+20K ECON/200 DED	10	A	1.45
40K MED/100 DED+20K ECON/200 DED	10	B	1.45
40K MED/100 DED+20K ECON/200 DED	10	C	1.45
40K MED/100 DED+20K ECON/200 DED	10	D	1.45
40K MED/100 DED+20K ECON/200 DED	10	E	1.45
40K MED/100 DED+20K ECON/200 DED	11	A	1.45
40K MED/100 DED+20K ECON/200 DED	11	B	1.45
40K MED/100 DED+20K ECON/200 DED	11	C	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
40K MED/100 DED+20K ECON/200 DED	11	D	1.45
40K MED/100 DED+20K ECON/200 DED	11	E	1.45
40K MED/100 DED+20K ECON/200 DED	12	A	1.45
40K MED/100 DED+20K ECON/200 DED	12	B	1.45
40K MED/100 DED+20K ECON/200 DED	12	C	1.45
40K MED/100 DED+20K ECON/200 DED	12	D	1.45
40K MED/100 DED+20K ECON/200 DED	12	E	1.45
40K MED/100 DED+20K ECON/200 DED	13 ... 99	A	1.45
40K MED/100 DED+20K ECON/200 DED	13 ... 99	B	1.45
40K MED/100 DED+20K ECON/200 DED	13 ... 99	C	1.45
40K MED/100 DED+20K ECON/200 DED	13 ... 99	D	1.45
40K MED/100 DED+20K ECON/200 DED	13 ... 99	E	1.45
50K MED/100 DED+20K ECON/200 DED	1	A	1.45
50K MED/100 DED+20K ECON/200 DED	1	B	1.45
50K MED/100 DED+20K ECON/200 DED	1	C	1.45
50K MED/100 DED+20K ECON/200 DED	1	D	1.45
50K MED/100 DED+20K ECON/200 DED	1	E	1.45
50K MED/100 DED+20K ECON/200 DED	2	A	1.45
50K MED/100 DED+20K ECON/200 DED	2	B	1.45
50K MED/100 DED+20K ECON/200 DED	2	C	1.45
50K MED/100 DED+20K ECON/200 DED	2	D	1.45
50K MED/100 DED+20K ECON/200 DED	2	E	1.45
50K MED/100 DED+20K ECON/200 DED	3	A	1.45
50K MED/100 DED+20K ECON/200 DED	3	B	1.45
50K MED/100 DED+20K ECON/200 DED	3	C	1.45
50K MED/100 DED+20K ECON/200 DED	3	D	1.45
50K MED/100 DED+20K ECON/200 DED	3	E	1.45
50K MED/100 DED+20K ECON/200 DED	4	A	1.45
50K MED/100 DED+20K ECON/200 DED	4	B	1.45
50K MED/100 DED+20K ECON/200 DED	4	C	1.45
50K MED/100 DED+20K ECON/200 DED	4	D	1.45
50K MED/100 DED+20K ECON/200 DED	4	E	1.45
50K MED/100 DED+20K ECON/200 DED	5	A	1.45
50K MED/100 DED+20K ECON/200 DED	5	B	1.45
50K MED/100 DED+20K ECON/200 DED	5	C	1.45
50K MED/100 DED+20K ECON/200 DED	5	D	1.45
50K MED/100 DED+20K ECON/200 DED	5	E	1.45
50K MED/100 DED+20K ECON/200 DED	6	A	1.45
50K MED/100 DED+20K ECON/200 DED	6	B	1.45
50K MED/100 DED+20K ECON/200 DED	6	C	1.45
50K MED/100 DED+20K ECON/200 DED	6	D	1.45
50K MED/100 DED+20K ECON/200 DED	6	E	1.45
50K MED/100 DED+20K ECON/200 DED	7	A	1.45
50K MED/100 DED+20K ECON/200 DED	7	B	1.45
50K MED/100 DED+20K ECON/200 DED	7	C	1.45
50K MED/100 DED+20K ECON/200 DED	7	D	1.45
50K MED/100 DED+20K ECON/200 DED	7	E	1.45
50K MED/100 DED+20K ECON/200 DED	8	A	1.45
50K MED/100 DED+20K ECON/200 DED	8	B	1.45
50K MED/100 DED+20K ECON/200 DED	8	C	1.45
50K MED/100 DED+20K ECON/200 DED	8	D	1.45
50K MED/100 DED+20K ECON/200 DED	8	E	1.45
50K MED/100 DED+20K ECON/200 DED	9	A	1.45
50K MED/100 DED+20K ECON/200 DED	9	B	1.45
50K MED/100 DED+20K ECON/200 DED	9	C	1.45
50K MED/100 DED+20K ECON/200 DED	9	D	1.45
50K MED/100 DED+20K ECON/200 DED	9	E	1.45
50K MED/100 DED+20K ECON/200 DED	10	A	1.45
50K MED/100 DED+20K ECON/200 DED	10	B	1.45
50K MED/100 DED+20K ECON/200 DED	10	C	1.45
50K MED/100 DED+20K ECON/200 DED	10	D	1.45
50K MED/100 DED+20K ECON/200 DED	10	E	1.45
50K MED/100 DED+20K ECON/200 DED	11	A	1.45
50K MED/100 DED+20K ECON/200 DED	11	B	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
50K MED/100 DED+20K ECON/200 DED	11	C	1.45
50K MED/100 DED+20K ECON/200 DED	11	D	1.45
50K MED/100 DED+20K ECON/200 DED	11	E	1.45
50K MED/100 DED+20K ECON/200 DED	12	A	1.45
50K MED/100 DED+20K ECON/200 DED	12	B	1.45
50K MED/100 DED+20K ECON/200 DED	12	C	1.45
50K MED/100 DED+20K ECON/200 DED	12	D	1.45
50K MED/100 DED+20K ECON/200 DED	12	E	1.45
50K MED/100 DED+20K ECON/200 DED	13 ... 99	A	1.45
50K MED/100 DED+20K ECON/200 DED	13 ... 99	B	1.45
50K MED/100 DED+20K ECON/200 DED	13 ... 99	C	1.45
50K MED/100 DED+20K ECON/200 DED	13 ... 99	D	1.45
50K MED/100 DED+20K ECON/200 DED	13 ... 99	E	1.45
20K MED/100 DED+20K ECON/200 DED W/STKG	1	A	1.09
20K MED/100 DED+20K ECON/200 DED W/STKG	1	B	1.09
20K MED/100 DED+20K ECON/200 DED W/STKG	1	C	1.09
20K MED/100 DED+20K ECON/200 DED W/STKG	1	D	1.09
20K MED/100 DED+20K ECON/200 DED W/STKG	1	E	1.09
20K MED/100 DED+20K ECON/200 DED W/STKG	2	A	1.19
20K MED/100 DED+20K ECON/200 DED W/STKG	2	B	1.19
20K MED/100 DED+20K ECON/200 DED W/STKG	2	C	1.19
20K MED/100 DED+20K ECON/200 DED W/STKG	2	D	1.19
20K MED/100 DED+20K ECON/200 DED W/STKG	2	E	1.19
20K MED/100 DED+20K ECON/200 DED W/STKG	3	A	1.44
20K MED/100 DED+20K ECON/200 DED W/STKG	3	B	1.44
20K MED/100 DED+20K ECON/200 DED W/STKG	3	C	1.44
20K MED/100 DED+20K ECON/200 DED W/STKG	3	D	1.44
20K MED/100 DED+20K ECON/200 DED W/STKG	3	E	1.44
20K MED/100 DED+20K ECON/200 DED W/STKG	4	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	4	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	4	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	4	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	4	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	5	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	5	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	5	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	5	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	5	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	6	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	6	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	6	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	6	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	6	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	7	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	7	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	7	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	7	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	7	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	8	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	8	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	8	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	8	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	8	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	9	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	9	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	9	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	9	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	9	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	10	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	10	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	10	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	10	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	10	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	11	A	1.54



PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
20K MED/100 DED+20K ECON/200 DED W/STKG	11	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	11	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	11	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	11	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	12	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	12	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	12	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	12	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	12	E	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	A	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	B	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	C	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	D	1.54
20K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	E	1.54
30K MED/100 DED+20K ECON/200 DED W/STKG	1	A	1.17
30K MED/100 DED+20K ECON/200 DED W/STKG	1	B	1.17
30K MED/100 DED+20K ECON/200 DED W/STKG	1	C	1.17
30K MED/100 DED+20K ECON/200 DED W/STKG	1	D	1.17
30K MED/100 DED+20K ECON/200 DED W/STKG	1	E	1.17
30K MED/100 DED+20K ECON/200 DED W/STKG	2	A	1.44
30K MED/100 DED+20K ECON/200 DED W/STKG	2	B	1.44
30K MED/100 DED+20K ECON/200 DED W/STKG	2	C	1.44
30K MED/100 DED+20K ECON/200 DED W/STKG	2	D	1.44
30K MED/100 DED+20K ECON/200 DED W/STKG	2	E	1.44
30K MED/100 DED+20K ECON/200 DED W/STKG	3	A	1.56
30K MED/100 DED+20K ECON/200 DED W/STKG	3	B	1.56
30K MED/100 DED+20K ECON/200 DED W/STKG	3	C	1.56
30K MED/100 DED+20K ECON/200 DED W/STKG	3	D	1.56
30K MED/100 DED+20K ECON/200 DED W/STKG	3	E	1.56
30K MED/100 DED+20K ECON/200 DED W/STKG	4	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	4	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	4	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	4	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	4	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	5	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	5	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	5	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	5	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	5	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	6	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	6	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	6	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	6	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	6	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	7	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	7	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	7	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	7	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	7	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	8	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	8	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	8	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	8	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	8	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	9	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	9	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	9	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	9	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	9	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	10	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	10	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	10	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	10	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	10	E	1.65

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
30K MED/100 DED+20K ECON/200 DED W/STKG	11	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	11	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	11	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	11	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	11	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	12	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	12	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	12	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	12	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	12	E	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	A	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	B	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	C	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	D	1.65
30K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	E	1.65
40K MED/100 DED+20K ECON/200 DED W/STKG	1	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	1	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	1	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	1	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	1	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	2	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	2	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	2	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	2	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	2	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	3	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	3	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	3	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	3	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	3	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	4	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	4	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	4	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	4	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	4	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	5	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	5	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	5	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	5	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	5	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	6	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	6	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	6	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	6	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	6	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	7	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	7	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	7	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	7	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	7	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	8	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	8	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	8	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	8	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	8	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	9	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	9	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	9	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	9	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	9	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	10	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	10	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	10	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	10	D	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
40K MED/100 DED+20K ECON/200 DED W/STKG	10	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	11	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	11	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	11	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	11	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	11	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	12	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	12	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	12	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	12	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	12	E	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	A	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	B	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	C	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	D	1.45
40K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	1	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	1	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	1	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	1	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	1	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	2	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	2	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	2	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	2	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	2	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	3	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	3	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	3	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	3	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	3	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	4	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	4	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	4	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	4	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	4	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	5	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	5	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	5	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	5	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	5	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	6	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	6	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	6	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	6	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	6	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	7	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	7	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	7	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	7	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	7	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	8	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	8	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	8	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	8	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	8	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	9	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	9	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	9	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	9	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	9	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	10	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	10	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	10	C	1.45

PIP Limit Factor Table

Exhibit: 3

PIP Option	Vehicle Count	RBI POP Level	Factor
50K MED/100 DED+20K ECON/200 DED W/STKG	10	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	10	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	11	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	11	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	11	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	11	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	11	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	12	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	12	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	12	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	12	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	12	E	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	A	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	B	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	C	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	D	1.45
50K MED/100 DED+20K ECON/200 DED W/STKG	13 ... 99	E	1.45

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

UM/UIM Limit Factor Table

Exhibit: 3

UM/UIM Limit	Factor
NONE	0.00
25/50	1.00
30/60	1.11
50/100	1.36
100/300	1.80
250/500	2.30
100K CSL	1.70
300K CSL	2.25
500K CSL	2.88

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Loan Payoff Limit Table

Exhibit: 3

Loan Payoff	
Option	Factor
NONE	0.00
0 DED	1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Rental Reimbursement Limit Factor Table

Exhibit: 3

Rental Reimbursement Limit	Factor
NONE	0.00
30 PER DAY 900 MAX	1.00
40 PER DAY 1200 MAX	1.33
50 PER DAY 1500 MAX	1.66

Roadside Assistance Limit Factor Table

Exhibit: 3

Roadside Assistance	COLL Deductible	Factor
NONE	NONE	0.00
NONE	100 DED	0.00
NONE	250 DED	0.00
NONE	500 DED	0.00
NONE	1,000 DED	0.00
NONE	2,000 DED	0.00
ROADSIDE ASSISTANCE	NONE	1.70
ROADSIDE ASSISTANCE	100 DED	1.00
ROADSIDE ASSISTANCE	250 DED	1.00
ROADSIDE ASSISTANCE	500 DED	1.00
ROADSIDE ASSISTANCE	1,000 DED	1.00
ROADSIDE ASSISTANCE	2,000 DED	1.00



State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

ACPE Limit Factor Table

Exhibit: 3

ACPE Limit	Factor
NONE	0.00
1-100 ACPE,1000 CPE INCL W/COMP/COLL	1.00
101-200 ACPE,1000 CPE INCL W/COMP/COLL	2.00
201-500 ACPE,1000 CPE INCL W/COMP/COLL	5.00
501-1000 ACPE,1000 CPE INCL W/COMP/COLL	10.00
1001-1500 ACPE,1000 CPE INCL W/COMP/COLL	15.00
1501-2000 ACPE,1000 CPE INCL W/COMP/COLL	20.00
2001-2500 ACPE,1000 CPE INCL W/COMP/COLL	25.00
2501-3000 ACPE,1000 CPE INCL W/COMP/COLL	30.00
3001-3500 ACPE,1000 CPE INCL W/COMP/COLL	35.00
3501-4000 ACPE,1000 CPE INCL W/COMP/COLL	40.00

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1	1.75	1.67	2.44	1.66	2.44	1.98	1.71	1.48	1.66	1.66
2	1.21	1.25	0.72	0.98	0.72	0.98	1.26	0.78	0.98	0.98
3	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
4	1.12	1.20	0.76	1.06	0.76	0.98	1.26	0.78	1.06	1.06
5	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
6	1.28	1.05	1.39	0.97	1.39	1.08	1.26	0.78	0.97	0.97
7	0.92	0.84	1.47	1.02	1.47	1.10	0.95	1.28	1.02	1.02
8	0.90	0.72	1.76	1.08	1.76	0.95	0.95	1.28	1.08	1.08
9	1.00	0.86	1.47	1.02	1.47	1.05	0.95	1.28	1.02	1.02
10	0.96	0.84	0.83	1.01	0.83	0.82	0.82	1.20	1.01	1.01
11	0.94	0.97	0.88	0.93	0.88	0.90	0.82	1.20	0.93	0.93
12	1.18	1.11	1.25	1.01	1.25	1.12	1.26	0.78	1.01	1.01
13	1.01	1.05	1.27	1.03	1.27	1.03	0.95	1.28	1.03	1.03
14	1.17	1.10	1.44	1.10	1.44	1.07	1.26	0.78	1.10	1.10
15	1.05	1.00	0.88	0.89	0.88	1.00	1.00	0.97	0.89	0.89
16	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
17	1.08	1.05	0.72	0.94	0.72	0.99	1.00	0.97	0.94	0.94
18	0.92	0.86	1.21	1.02	1.21	1.05	0.95	1.28	1.02	1.02
19	0.93	0.81	0.86	1.00	0.86	0.93	0.82	1.20	1.00	1.00
20	0.82	0.97	0.80	1.00	0.80	0.89	0.82	1.20	1.00	1.00
21	0.94	0.97	0.97	0.91	0.97	1.00	0.82	1.20	0.91	0.91
22	1.05	1.03	0.96	1.03	0.96	1.08	0.82	1.20	1.03	1.03
23	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
24	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
25	0.95	0.98	0.73	0.92	0.73	0.87	0.82	1.20	0.92	0.92
26	1.08	1.12	1.22	0.98	1.22	1.06	1.00	0.97	0.98	0.98
27	0.90	0.89	0.98	0.94	0.98	0.82	0.77	0.88	0.94	0.94
28	0.92	0.85	0.89	1.01	0.89	0.89	0.77	0.88	1.01	1.01
29	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
30	1.00	0.86	1.47	1.02	1.47	1.05	0.95	1.28	1.02	1.02
31	0.89	0.72	1.47	1.12	1.47	0.95	0.95	1.28	1.12	1.12
32	0.91	0.91	0.74	0.95	0.74	0.95	0.82	1.20	0.95	0.95
33	1.05	1.02	1.47	1.11	1.47	1.16	0.95	1.28	1.11	1.11
34	1.19	1.05	0.72	1.08	0.72	0.90	1.26	0.78	1.08	1.08
35	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
36	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
37	0.90	0.72	1.47	1.11	1.47	0.95	0.95	1.28	1.11	1.11
38	0.89	0.72	1.67	1.13	1.67	0.88	0.95	1.28	1.13	1.13
39	1.09	1.14	0.88	0.95	0.88	1.06	1.00	0.97	0.95	0.95
40	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
41	1.06	0.96	1.36	1.08	1.36	1.08	0.95	1.28	1.08	1.08
42	0.90	0.85	0.99	1.04	0.99	0.82	0.77	0.88	1.04	1.04
43	1.14	1.18	0.72	1.00	0.72	1.04	1.00	0.97	1.00	1.00
44	1.10	1.03	0.73	0.94	0.73	1.04	1.26	0.78	0.94	0.94
45	0.94	1.14	0.85	0.92	0.85	1.02	0.82	1.20	0.92	0.92
46	0.95	1.03	1.30	1.08	1.30	0.98	0.95	1.28	1.08	1.08
47	0.85	0.79	0.88	1.10	0.88	0.91	0.82	1.20	1.10	1.10
48	1.12	1.17	1.47	1.10	1.47	1.04	1.26	0.78	1.10	1.10
49	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
50	0.92	0.79	1.01	1.03	1.01	0.90	0.82	1.20	1.03	1.03

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
51	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
52	1.04	0.75	1.47	1.09	1.47	0.95	0.95	1.28	1.09	1.09
53	0.94	0.92	1.17	1.04	1.17	0.80	0.82	1.20	1.04	1.04
54	0.94	0.90	1.17	1.00	1.17	0.90	0.82	1.20	1.00	1.00
55	0.88	1.08	0.89	0.97	0.89	1.02	0.82	1.20	0.97	0.97
56	1.16	1.11	0.72	1.08	0.72	0.99	1.00	0.97	1.08	1.08
57	1.03	1.03	1.21	1.00	1.21	1.19	0.95	1.28	1.00	1.00
58	0.81	0.98	0.88	0.96	0.88	0.88	0.82	1.20	0.96	0.96
59	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
60	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
61	0.88	0.85	0.86	1.02	0.86	0.98	0.82	1.20	1.02	1.02
62	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
63	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
64	0.90	0.80	1.47	1.03	1.47	1.06	0.95	1.28	1.03	1.03
65	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
66	0.94	0.97	0.88	0.93	0.88	0.90	0.82	1.20	0.93	0.93
67	0.90	0.91	0.95	1.01	0.95	0.88	0.77	0.88	1.01	1.01
68	0.90	0.80	1.47	1.03	1.47	1.06	0.95	1.28	1.03	1.03
69	1.11	1.04	0.72	0.98	0.72	1.02	1.26	0.78	0.98	0.98
70	0.95	0.84	1.47	1.09	1.47	1.04	0.95	1.28	1.09	1.09
71	1.25	1.05	1.30	1.02	1.30	1.10	1.26	0.78	1.02	1.02
72	1.12	1.17	0.72	0.92	0.72	1.02	1.26	0.78	0.92	0.92
73	0.88	0.72	1.76	1.11	1.76	0.87	0.84	1.04	1.11	1.11
74	0.98	1.07	1.30	1.07	1.30	1.03	0.95	1.28	1.07	1.07
75	1.05	1.12	1.38	1.13	1.38	1.04	0.95	1.28	1.13	1.13
76	1.21	1.12	0.72	0.90	0.72	1.01	1.00	0.97	0.90	0.90
77	1.14	1.11	0.73	1.07	0.73	0.98	1.00	0.97	1.07	1.07
78	1.16	1.11	0.72	0.95	0.72	1.00	1.00	0.97	0.95	0.95
79	1.12	1.05	1.29	1.05	1.29	1.09	1.26	0.78	1.05	1.05
80	1.12	1.05	1.29	1.05	1.29	1.09	1.26	0.78	1.05	1.05
81	0.93	0.84	1.47	1.05	1.47	1.06	0.95	1.28	1.05	1.05
82	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
83	0.98	1.20	0.83	0.97	0.83	0.93	1.00	0.97	0.97	0.97
84	0.98	1.20	0.83	0.97	0.83	0.93	1.00	0.97	0.97	0.97
85	1.03	1.06	1.29	0.99	1.29	1.05	0.95	1.28	0.99	0.99
86	1.19	1.05	0.72	1.08	0.72	0.90	1.26	0.78	1.08	1.08
87	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
88	0.93	0.87	1.05	0.98	1.05	0.98	0.82	1.20	0.98	0.98
89	0.94	0.82	0.88	1.00	0.88	0.92	0.82	1.20	1.00	1.00
90	0.89	0.97	0.89	1.23	0.89	0.89	0.77	0.88	1.23	1.23
91	1.21	1.14	0.81	1.01	0.81	1.03	1.26	0.78	1.01	1.01
92	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
93	1.09	1.11	1.23	1.03	1.23	1.05	1.26	0.78	1.03	1.03
94	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
95	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
96	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
97	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
98	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
99	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
100	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
101	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
102	1.57	1.35	0.88	1.19	0.88	1.50	1.67	1.00	1.19	1.19
103	1.57	1.44	0.78	1.16	0.78	1.50	1.67	1.00	1.16	1.16
104	1.72	1.50	0.73	1.33	0.73	2.00	1.67	1.00	1.33	1.33
105	1.79	1.51	0.74	1.20	0.74	1.68	1.67	1.00	1.20	1.20
106	1.08	1.55	0.73	1.05	0.73	1.04	1.26	0.78	1.05	1.05
107	1.70	1.40	0.86	1.27	0.86	2.00	1.67	1.00	1.27	1.27
108	1.22	1.23	0.85	1.20	0.85	1.57	1.26	0.78	1.20	1.20
109	1.09	1.35	0.76	1.09	0.76	1.02	1.26	0.78	1.09	1.09
110	1.23	1.14	0.83	0.95	0.83	1.24	1.00	0.97	0.95	0.95
111	1.20	1.11	0.76	0.96	0.76	0.98	1.26	0.78	0.96	0.96
112	1.16	1.25	0.72	1.01	0.72	1.13	1.00	0.97	1.01	1.01
113	1.16	1.22	0.73	1.05	0.73	1.16	1.00	0.97	1.05	1.05
114	1.17	1.23	0.75	1.07	0.75	1.12	1.26	0.78	1.07	1.07
115	1.66	1.46	0.77	1.09	0.77	1.45	1.67	1.00	1.09	1.09
116	1.21	1.14	0.81	1.01	0.81	1.03	1.26	0.78	1.01	1.01
117	1.28	1.44	0.72	1.05	0.72	1.27	1.00	0.97	1.05	1.05
118	1.67	1.38	0.74	1.25	0.74	1.57	1.67	1.00	1.25	1.25
119	1.07	1.22	0.72	1.10	0.72	1.15	1.00	0.97	1.10	1.10
120	1.35	1.32	0.73	1.25	0.73	1.60	1.26	0.78	1.25	1.25
121	1.14	1.15	0.72	1.05	0.72	1.07	1.00	0.97	1.05	1.05
122	1.00	1.06	0.72	1.02	0.72	1.04	1.00	0.97	1.02	1.02
123	1.03	1.09	0.73	1.01	0.73	1.08	1.00	0.97	1.01	1.01
124	1.12	1.20	0.72	0.96	0.72	1.08	1.00	0.97	0.96	0.96
125	1.08	1.17	0.72	0.93	0.72	1.04	1.00	0.97	0.93	0.93
126	1.18	1.19	0.72	0.96	0.72	1.05	1.00	0.97	0.96	0.96
127	1.04	1.24	0.83	1.05	0.83	1.07	1.26	0.78	1.05	1.05
128	1.09	1.15	0.82	1.10	0.82	1.05	1.00	0.97	1.10	1.10
129	1.22	1.09	0.73	0.90	0.73	1.27	1.26	0.78	0.90	0.90
130	1.06	1.18	0.73	1.07	0.73	0.94	1.00	0.97	1.07	1.07
131	1.74	1.45	0.79	1.15	0.79	1.75	1.67	1.00	1.15	1.15
132	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
133	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
134	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
135	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
136	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
137	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
138	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
139	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
140	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
141	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
142	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
143	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
144	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
145	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
146	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
147	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
148	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
149	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
150	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
151	1.07	1.22	0.72	1.10	0.72	1.15	1.00	0.97	1.10	1.10
152	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
153	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
154	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
155	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
156	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
157	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
158	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
159	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
160	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
161	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
162	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
163	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
164	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
165	1.57	1.35	0.88	1.19	0.88	1.50	1.67	1.00	1.19	1.19
166	1.57	1.35	0.88	1.19	0.88	1.50	1.67	1.00	1.19	1.19
167	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
168	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
169	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
170	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
171	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
172	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
173	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
174	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
175	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
176	1.57	1.35	0.88	1.19	0.88	1.50	1.67	1.00	1.19	1.19
177	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
178	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
179	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
180	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
181	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
182	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
183	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
184	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
185	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
186	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
187	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
188	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
189	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
190	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
191	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
192	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
193	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
194	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
195	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
196	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
197	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
198	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
199	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
200	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
201	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
202	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
203	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
204	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
205	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
206	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
207	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
208	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
209	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
210	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
211	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
212	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
213	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
214	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
215	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
216	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
217	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
218	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
219	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
220	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
221	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
222	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
223	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
224	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
225	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
226	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
227	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
228	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
229	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
230	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
231	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
232	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
233	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
234	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
235	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
236	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
237	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
238	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
239	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
240	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
241	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
242	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
243	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
244	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
245	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
246	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
247	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
248	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
249	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
250	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
251	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
252	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
253	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
254	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
255	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
256	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
257	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
258	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
259	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
260	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
261	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
262	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
263	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
264	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
265	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
266	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
267	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
268	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
269	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
270	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
271	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
272	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
273	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
274	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
275	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
276	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
277	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
278	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
279	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
280	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
281	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
282	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
283	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
284	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
285	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
286	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
287	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
288	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
289	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
290	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
291	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
292	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
293	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
294	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
295	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
296	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
297	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
298	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
299	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
300	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
301	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
302	1.02	1.10	0.91	1.02	0.91	1.04	1.08	1.23	1.02	1.02
303	1.01	0.85	1.27	0.96	1.27	0.91	0.87	1.49	0.96	0.96
304	1.17	1.19	1.20	1.04	1.20	1.18	1.26	0.78	1.04	1.04
305	1.16	1.21	1.20	1.02	1.20	1.13	1.00	0.97	1.02	1.02
306	1.06	1.23	0.74	0.93	0.74	0.95	1.00	0.97	0.93	0.93
307	1.00	1.17	0.73	1.08	0.73	1.07	1.00	0.97	1.08	1.08
308	0.89	0.83	1.09	0.92	1.09	0.93	0.87	1.49	0.92	0.92
309	1.03	0.98	0.91	0.97	0.91	1.27	1.08	1.23	0.97	0.97
310	1.02	1.02	0.91	0.92	0.91	1.09	1.08	1.23	0.92	0.92
311	0.75	0.79	1.04	1.03	1.04	0.84	0.85	1.34	1.03	1.03
312	1.05	1.18	0.91	1.00	0.91	0.92	1.00	0.97	1.00	1.00
313	0.76	0.80	1.08	0.84	1.08	0.88	0.67	1.22	0.84	0.84
314	1.03	0.98	0.91	0.95	0.91	1.04	1.08	1.23	0.95	0.95
315	0.77	0.77	1.10	0.94	1.10	0.88	0.85	1.34	0.94	0.94
316	1.01	0.97	0.74	0.92	0.74	0.95	0.87	1.49	0.92	0.92
317	1.20	1.21	0.83	0.96	0.83	1.24	1.26	0.78	0.96	0.96
318	0.95	1.18	0.74	0.86	0.74	0.92	1.26	0.78	0.86	0.86
319	0.98	1.06	0.74	0.89	0.74	0.84	1.00	0.97	0.89	0.89
320	1.01	0.94	1.22	0.97	1.22	1.12	0.87	1.49	0.97	0.97
321	1.00	0.84	1.27	0.94	1.27	1.02	0.87	1.49	0.94	0.94
322	0.94	0.80	1.27	1.05	1.27	0.92	0.87	1.49	1.05	1.05
323	0.99	0.97	0.77	0.92	0.77	0.86	0.87	1.49	0.92	0.92
324	1.04	1.19	0.91	1.00	0.91	0.92	1.00	0.97	1.00	1.00
325	0.80	0.79	1.09	0.89	1.09	0.95	0.85	1.34	0.89	0.89
326	1.05	0.82	1.11	0.89	1.11	0.98	1.08	1.23	0.89	0.89
327	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
328	1.15	1.16	0.91	1.01	0.91	1.08	1.00	0.97	1.01	1.01
329	0.95	0.97	0.91	0.92	0.91	0.95	0.87	1.49	0.92	0.92
330	0.80	0.79	0.97	0.94	0.97	0.91	0.85	1.34	0.94	0.94
331	1.08	0.98	1.34	0.97	1.34	1.03	0.87	1.49	0.97	0.97
332	1.00	1.14	0.75	0.97	0.75	0.92	1.00	0.97	0.97	0.97
333	0.78	0.77	1.10	0.86	1.10	0.85	0.85	1.34	0.86	0.86
334	0.78	0.84	1.10	0.91	1.10	0.84	0.71	1.11	0.91	0.91
335	0.76	0.77	1.10	0.86	1.10	0.86	0.67	1.22	0.86	0.86
336	0.81	0.73	1.01	0.83	1.01	0.95	0.67	1.22	0.83	0.83
337	0.94	0.82	1.22	0.94	1.22	0.95	0.87	1.49	0.94	0.94
338	1.02	1.19	0.73	0.99	0.73	1.17	1.00	0.97	0.99	0.99
339	0.90	0.88	1.27	1.00	1.27	0.84	0.87	1.49	1.00	1.00
340	0.92	0.77	1.04	0.92	1.04	0.88	0.87	1.49	0.92	0.92
341	1.00	1.26	0.91	0.98	0.91	0.99	1.00	0.97	0.98	0.98
342	1.08	1.03	0.91	0.98	0.91	0.92	1.26	0.78	0.98	0.98
343	0.79	0.76	1.11	0.94	1.11	0.84	0.85	1.34	0.94	0.94
344	1.01	1.23	0.74	1.00	0.74	1.10	1.00	0.97	1.00	1.00
345	1.07	1.18	0.74	0.93	0.74	1.10	1.00	0.97	0.93	0.93
346	1.00	1.17	0.74	0.98	0.74	0.92	1.00	0.97	0.98	0.98
347	0.99	1.18	0.73	1.01	0.73	1.04	1.00	0.97	1.01	1.01
348	0.97	1.20	0.74	0.96	0.74	0.86	1.00	0.97	0.96	0.96
349	1.14	1.07	0.91	1.01	0.91	0.92	1.08	1.23	1.01	1.01
350	1.03	0.97	0.91	0.98	0.91	0.92	1.08	1.23	0.98	0.98



Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
351	0.79	0.86	0.94	0.85	0.94	0.91	0.67	1.22	0.85	0.85
352	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
353	0.98	1.03	0.96	1.06	0.96	0.95	1.00	0.97	1.06	1.06
354	1.00	0.84	1.11	0.93	1.11	1.01	1.08	1.23	0.93	0.93
355	0.83	0.85	0.91	0.92	0.91	0.91	0.67	1.22	0.92	0.92
356	0.83	0.75	1.02	0.94	1.02	0.85	0.85	1.34	0.94	0.94
357	1.04	1.19	0.91	1.00	0.91	0.92	1.00	0.97	1.00	1.00
358	1.11	1.17	0.91	1.04	0.91	0.97	1.08	1.23	1.04	1.04
359	1.01	0.96	1.27	0.96	1.27	0.92	1.08	1.23	0.96	0.96
360	1.14	1.07	0.91	1.01	0.91	0.92	1.08	1.23	1.01	1.01
361	1.01	0.82	0.77	0.94	0.77	0.92	1.08	1.23	0.94	0.94
362	1.75	1.67	2.44	1.66	2.44	1.98	1.00	0.97	1.66	1.66
363	1.01	1.01	0.91	0.92	0.91	1.04	0.87	1.49	0.92	0.92
364	1.12	0.97	0.91	0.93	0.91	0.96	1.08	1.23	0.93	0.93
365	1.16	1.05	0.89	1.00	0.89	0.95	1.26	0.78	1.00	1.00
366	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
367	0.83	0.80	1.07	0.86	1.07	0.90	0.67	1.22	0.86	0.86
368	0.88	0.84	0.91	0.92	0.91	0.92	0.87	1.49	0.92	0.92
369	0.88	0.94	1.04	0.92	1.04	0.92	0.87	1.49	0.92	0.92
370	0.94	1.12	0.84	0.91	0.84	1.04	1.00	0.97	0.91	0.91
371	0.86	0.82	1.04	0.93	1.04	0.94	0.67	1.22	0.93	0.93
372	1.01	0.90	1.26	1.02	1.26	1.05	1.08	1.23	1.02	1.02
373	1.07	1.22	0.73	0.98	0.73	0.95	1.00	0.97	0.98	0.98
374	1.01	0.99	0.91	0.95	0.91	0.96	1.08	1.23	0.95	0.95
375	1.00	1.03	0.91	0.98	0.91	1.04	1.00	0.97	0.98	0.98
376	1.09	1.02	0.80	1.02	0.80	0.94	1.26	0.78	1.02	1.02
377	0.98	1.05	1.47	0.92	1.47	0.92	1.26	0.78	0.92	0.92
378	1.01	0.94	1.22	0.97	1.22	1.12	0.87	1.49	0.97	0.97
379	0.99	1.15	0.73	0.94	0.73	1.02	1.00	0.97	0.94	0.94
380	0.89	1.02	0.74	0.91	0.74	0.94	1.00	0.97	0.91	0.91
381	1.01	0.96	1.27	0.96	1.27	0.92	1.08	1.23	0.96	0.96
382	0.91	0.81	0.91	0.92	0.91	0.92	0.87	1.49	0.92	0.92
383	0.86	0.84	1.27	0.99	1.27	1.06	0.85	1.34	0.99	0.99
384	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
385	1.12	1.15	0.86	1.01	0.86	0.92	1.26	0.78	1.01	1.01
386	0.80	0.83	1.08	0.96	1.08	0.92	0.85	1.34	0.96	0.96
387	1.00	1.17	0.78	0.92	0.78	0.92	1.00	0.97	0.92	0.92
388	0.99	0.91	0.79	0.92	0.79	0.89	1.08	1.23	0.92	0.92
389	1.00	0.97	0.91	0.92	0.91	0.92	1.08	1.23	0.92	0.92
390	0.80	0.81	1.11	0.90	1.11	1.01	0.85	1.34	0.90	0.90
391	1.01	0.97	0.91	0.92	0.91	0.92	0.87	1.49	0.92	0.92
392	1.04	1.20	0.82	1.03	0.82	0.92	1.00	0.97	1.03	1.03
393	1.75	1.67	2.44	1.66	2.44	1.98	1.00	0.97	1.66	1.66
394	1.14	1.07	0.91	1.01	0.91	0.92	1.08	1.23	1.01	1.01
395	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
396	0.95	0.88	0.91	0.92	0.91	0.89	0.87	1.49	0.92	0.92
397	0.75	0.80	0.99	1.04	0.99	0.91	0.81	1.29	1.04	1.04
398	1.01	0.83	0.77	0.92	0.77	0.93	1.08	1.23	0.92	0.92
399	1.01	0.97	0.91	1.03	0.91	1.07	1.08	1.23	1.03	1.03
400	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
401	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
402	1.28	1.58	0.73	1.04	0.73	1.46	1.26	0.78	1.04	1.04
403	1.28	1.42	0.74	1.05	0.74	1.50	1.67	1.00	1.05	1.05
404	1.40	1.35	0.73	1.05	0.73	1.46	1.67	1.00	1.05	1.05
405	1.74	1.55	0.80	1.47	0.80	1.92	1.67	1.00	1.47	1.47
406	1.17	1.36	0.82	1.05	0.82	1.54	1.26	0.78	1.05	1.05
407	1.35	1.33	0.73	1.06	0.73	1.51	1.67	1.00	1.06	1.06
408	1.60	1.56	0.82	1.31	0.82	1.80	1.67	1.00	1.31	1.31
409	1.48	1.58	0.73	1.33	0.73	1.47	1.67	1.00	1.33	1.33
410	1.58	1.37	0.79	1.15	0.79	1.75	1.67	1.00	1.15	1.15
411	1.16	1.37	0.72	1.13	0.72	1.24	1.26	0.78	1.13	1.13
412	1.90	1.55	0.89	1.75	0.89	2.25	1.67	1.00	1.75	1.75
413	1.70	1.57	0.89	1.35	0.89	1.90	1.67	1.00	1.35	1.35
414	1.57	1.32	0.80	1.10	0.80	1.50	1.67	1.00	1.10	1.10
415	1.12	1.30	0.80	1.33	0.80	1.10	1.26	0.78	1.33	1.33
416	1.28	1.42	0.74	1.05	0.74	1.50	1.26	0.78	1.05	1.05
417	1.16	1.37	1.11	0.94	1.11	0.99	1.00	0.97	0.94	0.94
418	1.40	1.36	0.73	1.15	0.73	1.13	1.26	0.78	1.15	1.15
419	1.43	1.37	0.73	1.17	0.73	1.35	1.26	0.78	1.17	1.17
420	1.24	1.44	0.73	1.18	0.73	1.20	1.00	0.97	1.18	1.18
421	1.17	1.35	0.73	1.04	0.73	1.22	1.00	0.97	1.04	1.04
422	1.42	1.19	0.73	1.07	0.73	1.24	1.26	0.78	1.07	1.07
423	1.23	1.24	0.86	1.05	0.86	1.30	1.26	0.78	1.05	1.05
424	1.14	1.24	0.73	1.05	0.73	1.40	1.00	0.97	1.05	1.05
425	1.18	1.29	0.72	1.10	0.72	1.13	1.26	0.78	1.10	1.10
426	1.09	1.27	0.73	1.03	0.73	1.35	1.26	0.78	1.03	1.03
427	1.08	1.25	0.91	1.02	0.91	1.19	1.00	0.97	1.02	1.02
428	0.95	1.20	0.91	0.92	0.91	1.10	1.00	0.97	0.92	0.92
429	1.14	1.17	0.86	0.93	0.86	1.10	1.00	0.97	0.93	0.93
430	1.17	1.24	0.88	1.29	0.88	1.60	1.26	0.78	1.29	1.29
431	1.33	1.42	0.89	1.25	0.89	1.87	1.26	0.78	1.25	1.25
432	1.07	1.05	0.73	0.97	0.73	1.13	1.26	0.78	0.97	0.97
433	1.06	1.22	0.73	1.04	0.73	1.36	1.26	0.78	1.04	1.04
434	1.11	1.09	0.75	0.96	0.75	1.02	1.00	0.97	0.96	0.96
435	1.16	1.18	0.77	1.00	0.77	1.00	1.00	0.97	1.00	1.00
436	1.00	1.25	0.72	1.02	0.72	1.04	1.00	0.97	1.02	1.02
437	1.01	1.25	0.74	0.98	0.74	0.92	1.00	0.97	0.98	0.98
438	0.98	1.14	0.73	0.96	0.73	1.06	1.00	0.97	0.96	0.96
439	0.94	1.25	0.73	1.04	0.73	0.90	1.00	0.97	1.04	1.04
440	1.01	1.25	0.74	1.02	0.74	0.92	1.00	0.97	1.02	1.02
441	1.28	1.58	0.73	1.04	0.73	1.46	1.26	0.78	1.04	1.04
442	0.99	1.13	0.88	0.95	0.88	1.02	1.00	0.97	0.95	0.95
443	0.84	1.13	0.91	0.97	0.91	0.92	1.00	0.97	0.97	0.97
444	1.35	1.30	0.83	1.09	0.83	1.85	1.00	0.97	1.09	1.09
445	1.16	1.18	0.80	1.03	0.80	1.50	1.00	0.97	1.03	1.03
446	1.16	1.17	0.91	0.98	0.91	1.30	1.00	0.97	0.98	0.98
447	1.06	1.23	0.81	1.00	0.81	0.93	1.00	0.97	1.00	1.00
448	1.05	1.24	0.82	1.00	0.82	0.97	1.00	0.97	1.00	1.00
449	1.20	1.25	0.72	1.00	0.72	1.03	1.26	0.78	1.00	1.00
450	1.10	1.16	0.88	0.97	0.88	1.13	1.26	0.78	0.97	0.97

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
451	1.15	1.25	0.72	1.05	0.72	1.13	1.00	0.97	1.05	1.05
452	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
453	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
454	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
455	1.81	1.54	0.79	1.33	0.79	1.75	1.67	1.00	1.33	1.33
456	1.28	1.24	0.77	1.05	0.77	1.27	1.26	0.78	1.05	1.05
457	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
458	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
459	1.28	1.58	0.73	1.04	0.73	1.46	1.26	0.78	1.04	1.04
460	1.28	1.58	0.73	1.04	0.73	1.46	1.26	0.78	1.04	1.04
461	1.28	1.58	0.73	1.04	0.73	1.46	1.26	0.78	1.04	1.04
462	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
463	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
464	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
465	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
466	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
467	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
468	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
469	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
470	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
471	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
472	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
473	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
474	1.28	1.58	0.73	1.04	0.73	1.46	1.26	0.78	1.04	1.04
475	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
476	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
477	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
478	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
479	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
480	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
481	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
482	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
483	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
484	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
485	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
486	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
487	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
488	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
489	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
490	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
491	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
492	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
493	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
494	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
495	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
496	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
497	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
498	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
499	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
500	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
501	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
502	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
503	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
504	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
505	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
506	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
507	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
508	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
509	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
510	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
511	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
512	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
513	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
514	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
515	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
516	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
517	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
518	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
519	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
520	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
521	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
522	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
523	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
524	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
525	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
526	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
527	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
528	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
529	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
530	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
531	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
532	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
533	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
534	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
535	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
536	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
537	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
538	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
539	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
540	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
541	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
542	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
543	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
544	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
545	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
546	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
547	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
548	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
549	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
550	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
551	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
552	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
553	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
554	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
555	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
556	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
557	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
558	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
559	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
560	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
561	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
562	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
563	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
564	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
565	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
566	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
567	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
568	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
569	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
570	0.94	1.12	0.84	0.91	0.84	1.04	1.00	0.97	0.91	0.91
571	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
572	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
573	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
574	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
575	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
576	1.03	0.97	0.91	0.98	0.91	0.92	1.08	1.23	0.98	0.98
577	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
578	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
579	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
580	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
581	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
582	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
583	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
584	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
585	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
586	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
587	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
588	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
589	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
590	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
591	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
592	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
593	1.14	1.07	0.91	1.01	0.91	0.92	1.08	1.23	1.01	1.01
594	1.14	1.07	0.91	1.01	0.91	0.92	1.08	1.23	1.01	1.01
595	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
596	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
597	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
598	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
599	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
600	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
601	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
602	0.80	0.90	1.42	1.06	1.42	0.76	0.72	1.22	1.06	1.06
603	0.86	0.81	1.15	1.15	1.15	0.73	0.84	0.77	1.15	1.15
604	0.75	0.77	1.40	1.14	1.40	0.80	0.72	1.22	1.14	1.14
605	0.76	0.68	1.40	1.02	1.40	0.71	0.72	1.22	1.02	1.02
606	0.76	0.67	1.39	1.01	1.39	0.74	0.72	1.22	1.01	1.01
607	0.76	0.67	1.35	1.02	1.35	0.74	0.72	1.22	1.02	1.02
608	0.76	0.67	1.37	1.13	1.37	0.75	0.72	1.22	1.13	1.13
609	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
610	0.80	0.90	1.42	1.06	1.42	0.76	0.84	0.77	1.06	1.06
611	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
612	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
613	0.77	0.81	1.36	1.02	1.36	0.79	0.72	1.22	1.02	1.02
614	0.79	0.81	1.40	1.05	1.40	0.82	0.72	1.22	1.05	1.05
615	0.79	0.81	1.40	1.04	1.40	0.82	0.72	1.22	1.04	1.04
616	0.76	0.81	1.40	1.12	1.40	0.82	0.72	1.22	1.12	1.12
617	0.80	0.90	1.42	1.06	1.42	0.76	0.84	0.77	1.06	1.06
618	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
619	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
620	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
621	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
622	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
623	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
624	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
625	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
626	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
627	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
628	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
629	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
630	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
631	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
632	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
633	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
634	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
635	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
636	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
637	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
638	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
639	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
640	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
641	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
642	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
643	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
644	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
645	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
646	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
647	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
648	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
649	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
650	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
651	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
652	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
653	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
654	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
655	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
656	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
657	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
658	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
659	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
660	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
661	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
662	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
663	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
664	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
665	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
666	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
667	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
668	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
669	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
670	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
671	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
672	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
673	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
674	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
675	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
676	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
677	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
678	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
679	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
680	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
681	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
682	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
683	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
684	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
685	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
686	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
687	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
688	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
689	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
690	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
691	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
692	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
693	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
694	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
695	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
696	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
697	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
698	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
699	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
700	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
701	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
702	0.80	0.89	1.15	1.04	1.15	0.78	0.84	0.77	1.04	1.04
703	0.80	0.95	1.48	1.11	1.48	0.74	0.84	0.77	1.11	1.11
704	0.85	0.76	1.66	1.17	1.66	0.74	0.78	1.18	1.17	1.17
705	0.90	0.72	1.76	1.12	1.76	0.89	0.95	1.28	1.12	1.12
706	0.88	0.79	1.41	1.04	1.41	0.83	0.78	1.18	1.04	1.04
707	0.87	0.80	1.65	1.17	1.65	0.73	0.78	1.18	1.17	1.17
708	0.76	0.72	1.36	1.09	1.36	0.78	0.84	1.04	1.09	1.09
709	0.88	0.83	1.53	1.17	1.53	0.77	0.78	1.18	1.17	1.17
710	1.05	0.77	1.51	1.19	1.51	0.81	0.97	1.27	1.19	1.19
711	0.85	0.76	1.62	1.17	1.62	0.74	0.78	1.18	1.17	1.17
712	0.80	0.79	1.15	1.10	1.15	0.90	0.84	0.77	1.10	1.10
713	0.82	0.72	1.50	1.10	1.50	0.91	0.84	1.04	1.10	1.10
714	0.81	0.90	1.36	1.05	1.36	0.74	0.78	1.18	1.05	1.05
715	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
716	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
717	1.05	0.77	1.51	1.19	1.51	0.81	0.97	1.27	1.19	1.19
718	0.82	0.91	1.15	1.04	1.15	0.77	0.84	0.77	1.04	1.04
719	0.74	0.76	1.15	1.11	1.15	0.78	0.84	1.04	1.11	1.11
720	0.81	0.90	1.36	1.05	1.36	0.74	0.78	1.18	1.05	1.05
721	0.80	0.82	1.22	1.10	1.22	0.78	0.84	0.77	1.10	1.10
722	0.96	0.75	1.51	1.15	1.51	0.92	0.97	1.27	1.15	1.15
723	1.05	0.77	1.51	1.19	1.51	0.81	0.97	1.27	1.19	1.19
724	0.88	0.76	1.66	1.17	1.66	0.76	0.78	1.18	1.17	1.17
725	0.85	0.93	1.50	1.11	1.50	0.74	0.84	0.77	1.11	1.11
726	0.88	0.84	1.66	1.24	1.66	0.74	0.78	1.18	1.24	1.24
727	0.75	0.79	1.44	1.14	1.44	0.87	0.84	1.04	1.14	1.14
728	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
729	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
730	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
731	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
732	0.88	0.82	1.15	1.16	1.15	0.73	0.78	1.18	1.16	1.16
733	0.88	0.85	1.15	1.17	1.15	0.73	0.78	1.18	1.17	1.17
734	0.82	0.90	1.15	1.07	1.15	0.78	0.84	1.04	1.07	1.07
735	0.84	0.76	1.15	0.98	1.15	0.74	0.78	1.18	0.98	0.98
736	0.91	0.72	1.76	1.04	1.76	0.87	0.95	1.28	1.04	1.04
737	0.74	0.82	1.48	1.06	1.48	0.85	0.84	1.04	1.06	1.06
738	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
739	0.85	0.80	1.15	1.04	1.15	0.74	0.78	1.18	1.04	1.04
740	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
741	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
742	0.85	0.83	1.36	1.02	1.36	0.74	0.78	1.18	1.02	1.02
743	0.99	1.01	1.34	1.11	1.34	0.92	0.97	1.27	1.11	1.11
744	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
745	0.89	0.84	1.24	1.00	1.24	0.84	0.97	1.27	1.00	1.00
746	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
747	0.94	0.90	1.26	1.06	1.26	0.81	0.97	1.27	1.06	1.06
748	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
749	0.99	0.73	1.51	1.13	1.51	0.85	0.97	1.27	1.13	1.13
750	0.76	0.78	1.40	1.06	1.40	0.78	0.84	1.04	1.06	1.06



Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
751	0.87	0.80	1.42	1.06	1.42	0.73	0.78	1.18	1.06	1.06
752	0.89	0.76	1.47	1.03	1.47	0.74	0.78	1.18	1.03	1.03
753	0.99	0.90	1.51	1.14	1.51	0.93	0.97	1.27	1.14	1.14
754	0.99	0.90	1.36	1.07	1.36	0.95	0.97	1.27	1.07	1.07
755	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
756	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
757	0.78	0.72	1.44	1.11	1.44	0.87	0.84	1.04	1.11	1.11
758	0.84	0.73	1.44	1.07	1.44	0.87	0.84	1.04	1.07	1.07
759	0.86	0.90	1.65	1.17	1.65	0.74	0.78	1.18	1.17	1.17
760	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
761	0.86	0.80	1.63	1.11	1.63	0.93	0.84	1.04	1.11	1.11
762	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
763	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
764	0.88	0.84	1.66	1.16	1.66	0.75	0.78	1.18	1.16	1.16
765	1.05	0.77	1.51	1.19	1.51	0.81	0.97	1.27	1.19	1.19
766	0.99	0.92	1.15	1.05	1.15	0.74	0.97	1.27	1.05	1.05
767	0.85	0.93	1.50	1.11	1.50	0.74	0.84	0.77	1.11	1.11
768	0.83	0.72	1.76	1.06	1.76	0.87	0.84	1.04	1.06	1.06
769	0.87	0.76	1.15	1.16	1.15	0.74	0.78	1.18	1.16	1.16
770	0.99	0.90	1.36	1.07	1.36	0.95	0.97	1.27	1.07	1.07
771	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
772	0.88	0.76	1.66	1.17	1.66	0.74	0.78	1.18	1.17	1.17
773	0.89	0.75	1.46	1.14	1.46	0.82	0.78	1.18	1.14	1.14
774	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
775	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
776	0.99	0.90	1.44	1.03	1.44	0.92	0.97	1.27	1.03	1.03
777	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
778	0.85	0.76	1.36	1.01	1.36	0.71	0.78	1.18	1.01	1.01
779	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
780	0.83	0.93	1.48	1.23	1.48	0.74	0.84	0.77	1.23	1.23
781	0.75	0.77	1.15	1.08	1.15	0.78	0.84	1.04	1.08	1.08
782	0.99	0.90	1.35	1.03	1.35	0.92	0.97	1.27	1.03	1.03
783	0.85	0.78	1.36	1.02	1.36	0.73	0.78	1.18	1.02	1.02
784	0.79	0.72	1.76	1.08	1.76	0.87	0.84	1.04	1.08	1.08
785	0.99	0.75	1.51	1.11	1.51	0.92	0.97	1.27	1.11	1.11
786	0.99	0.73	1.51	1.13	1.51	0.85	0.97	1.27	1.13	1.13
787	1.05	0.77	1.51	1.19	1.51	0.81	0.97	1.27	1.19	1.19
788	0.82	0.76	1.44	1.13	1.44	0.87	0.84	1.04	1.13	1.13
789	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
790	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
791	0.85	0.78	1.36	1.02	1.36	0.73	0.78	1.18	1.02	1.02
792	0.83	0.93	1.48	1.23	1.48	0.74	0.84	0.77	1.23	1.23
793	0.85	0.76	1.36	1.01	1.36	0.71	0.78	1.18	1.01	1.01
794	0.99	0.77	1.51	1.11	1.51	0.92	0.97	1.27	1.11	1.11
795	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
796	0.90	0.72	1.44	1.06	1.44	0.87	0.95	1.28	1.06	1.06
797	0.88	0.82	1.15	1.16	1.15	0.73	0.78	1.18	1.16	1.16
798	0.76	0.73	1.39	1.09	1.39	0.78	0.84	1.04	1.09	1.09
799	0.84	0.80	1.44	1.12	1.44	0.87	0.84	1.04	1.12	1.12
800	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
801	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
802	0.75	1.00	1.42	1.14	1.42	0.78	0.84	0.77	1.14	1.14
803	0.83	1.01	0.98	1.14	0.98	0.78	0.84	0.77	1.14	1.14
804	0.75	1.00	1.42	1.14	1.42	0.78	0.84	0.77	1.14	1.14
805	0.78	1.04	1.15	1.08	1.15	0.74	0.84	0.77	1.08	1.08
806	1.00	1.16	0.94	1.23	0.94	0.73	0.84	0.77	1.23	1.23
807	0.85	1.02	1.21	1.15	1.21	0.78	0.84	0.77	1.15	1.15
808	0.82	0.95	1.15	1.06	1.15	0.72	0.84	0.77	1.06	1.06
809	0.84	0.94	1.40	1.06	1.40	0.78	0.84	0.77	1.06	1.06
810	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
811	0.80	0.89	1.15	1.04	1.15	0.78	0.84	0.77	1.04	1.04
812	0.78	0.95	1.11	1.08	1.11	0.68	0.84	0.77	1.08	1.08
813	0.79	0.99	1.15	1.04	1.15	0.78	0.84	0.77	1.04	1.04
814	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
815	0.78	0.95	1.11	1.08	1.11	0.68	0.84	0.77	1.08	1.08
816	0.78	0.95	1.11	1.08	1.11	0.68	0.84	0.77	1.08	1.08
817	0.85	1.02	1.21	1.15	1.21	0.78	0.84	0.77	1.15	1.15
818	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
819	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
820	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
821	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
822	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
823	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
824	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
825	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
826	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
827	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
828	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
829	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
830	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
831	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
832	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
833	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
834	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
835	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
836	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
837	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
838	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
839	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
840	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
841	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
842	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
843	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
844	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
845	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
846	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
847	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
848	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
849	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
850	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
851	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
852	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
853	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
854	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
855	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
856	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
857	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
858	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
859	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
860	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
861	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
862	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
863	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
864	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
865	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
866	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
867	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
868	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
869	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
870	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
871	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
872	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
873	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
874	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
875	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
876	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
877	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
878	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
879	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
880	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
881	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
882	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
883	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
884	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
885	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
886	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
887	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
888	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
889	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
890	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
891	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
892	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
893	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
894	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
895	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
896	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
897	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
898	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
899	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
900	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
901	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
902	1.01	0.98	0.98	0.95	0.98	0.70	0.77	0.88	0.95	0.95
903	0.95	0.91	0.98	1.01	0.98	0.69	0.77	0.88	1.01	1.01
904	1.01	0.98	0.98	0.95	0.98	0.70	0.77	0.88	0.95	0.95
905	0.95	1.00	0.94	1.02	0.94	0.78	0.77	0.88	1.02	1.02
906	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
907	0.97	1.10	0.98	0.98	0.98	0.74	0.77	0.88	0.98	0.98
908	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
909	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
910	0.79	0.67	0.98	1.00	0.98	0.77	0.70	0.91	1.00	1.00
911	0.72	0.85	1.20	1.06	1.20	0.84	0.80	0.92	1.06	1.06
912	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
913	0.78	0.79	0.89	0.94	0.89	0.68	0.82	1.20	0.94	0.94
914	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
915	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
916	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
917	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
918	0.79	0.76	0.93	0.89	0.93	0.75	0.70	0.91	0.89	0.89
919	0.80	0.78	0.91	0.99	0.91	0.77	0.82	1.20	0.99	0.99
920	0.85	0.81	1.28	1.08	1.28	0.75	0.80	0.92	1.08	1.08
921	0.81	0.77	0.98	1.00	0.98	0.86	0.70	0.91	1.00	1.00
922	0.85	0.81	1.28	1.08	1.28	0.75	0.80	0.92	1.08	1.08
923	0.79	0.67	1.19	0.98	1.19	0.71	0.80	0.92	0.98	0.98
924	0.76	0.86	1.05	1.06	1.05	0.79	0.80	0.92	1.06	1.06
925	0.83	0.79	0.86	0.96	0.86	0.77	0.70	0.91	0.96	0.96
926	0.75	0.81	1.24	1.03	1.24	0.75	0.80	0.92	1.03	1.03
927	0.81	0.82	1.02	1.01	1.02	0.75	0.70	0.91	1.01	1.01
928	0.94	0.82	0.96	1.01	0.96	0.77	0.82	1.20	1.01	1.01
929	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
930	0.77	0.81	1.20	1.02	1.20	0.82	0.80	0.92	1.02	1.02
931	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
932	0.83	0.67	1.28	1.08	1.28	0.73	0.80	0.92	1.08	1.08
933	0.90	0.85	1.09	1.04	1.09	0.82	0.77	0.88	1.04	1.04
934	0.80	0.78	1.06	1.05	1.06	0.82	0.70	0.91	1.05	1.05
935	0.90	0.85	1.03	1.03	1.03	0.80	0.77	0.88	1.03	1.03
936	0.77	0.74	1.11	1.08	1.11	0.74	0.77	0.88	1.08	1.08
937	0.80	0.68	1.01	1.00	1.01	0.73	0.70	0.91	1.00	1.00
938	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
939	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
940	0.86	0.68	1.19	0.98	1.19	0.77	0.80	0.92	0.98	0.98
941	0.81	0.74	0.99	1.01	0.99	0.80	0.70	0.91	1.01	1.01
942	0.83	0.81	1.28	1.01	1.28	0.71	0.80	0.92	1.01	1.01
943	0.80	0.83	1.09	0.96	1.09	0.73	0.80	0.92	0.96	0.96
944	0.81	0.77	1.20	1.07	1.20	0.73	0.80	0.92	1.07	1.07
945	0.82	0.77	0.89	1.01	0.89	0.72	0.70	0.91	1.01	1.01
946	0.78	0.85	1.09	1.02	1.09	0.88	0.77	0.88	1.02	1.02
947	0.93	0.83	0.89	0.98	0.89	0.77	0.82	1.20	0.98	0.98
948	0.73	0.86	1.21	1.01	1.21	0.71	0.80	0.92	1.01	1.01
949	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
950	0.81	0.67	1.28	0.99	1.28	0.74	0.80	0.92	0.99	0.99

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
951	0.78	0.79	0.89	0.94	0.89	0.68	0.82	1.20	0.94	0.94
952	0.76	0.69	1.04	1.01	1.04	0.82	0.70	0.91	1.01	1.01
953	0.73	0.69	1.20	1.05	1.20	0.76	0.80	0.92	1.05	1.05
954	0.83	0.78	1.04	1.04	1.04	0.77	0.82	1.20	1.04	1.04
955	0.78	0.67	1.14	1.05	1.14	0.71	0.80	0.92	1.05	1.05
956	0.80	0.78	0.94	0.90	0.94	0.73	0.70	0.91	0.90	0.90
957	0.81	0.85	1.04	1.09	1.04	0.82	0.70	0.91	1.09	1.09
958	0.87	0.87	1.11	1.07	1.11	0.82	0.77	0.88	1.07	1.07
959	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
960	0.80	0.77	1.28	0.98	1.28	0.79	0.80	0.92	0.98	0.98
961	0.81	0.85	0.98	1.06	0.98	0.74	0.70	0.91	1.06	1.06
962	0.81	0.67	0.99	0.98	0.99	0.75	0.70	0.91	0.98	0.98
963	0.84	0.67	1.28	1.02	1.28	0.74	0.80	0.92	1.02	1.02
964	0.81	0.78	1.02	1.01	1.02	0.77	0.70	0.91	1.01	1.01
965	0.90	0.85	1.08	1.05	1.08	0.82	0.77	0.88	1.05	1.05
966	0.82	0.78	1.06	1.06	1.06	0.80	0.77	0.88	1.06	1.06
967	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
968	0.78	0.70	1.00	1.01	1.00	0.77	0.70	0.91	1.01	1.01
969	0.78	0.92	0.98	1.06	0.98	0.82	0.77	0.88	1.06	1.06
970	0.76	0.85	1.20	0.98	1.20	0.79	0.80	0.92	0.98	0.98
971	0.78	0.78	1.00	0.98	1.00	0.77	0.70	0.91	0.98	0.98
972	0.81	0.84	1.28	1.00	1.28	0.73	0.80	0.92	1.00	1.00
973	0.81	0.81	1.22	1.03	1.22	0.71	0.77	0.88	1.03	1.03
974	0.81	0.75	0.89	0.88	0.89	0.77	0.70	0.91	0.88	0.88
975	0.85	0.65	1.28	1.08	1.28	0.72	0.80	0.92	1.08	1.08
976	0.82	0.78	1.09	1.05	1.09	0.82	0.77	0.88	1.05	1.05
977	0.82	0.78	0.96	0.99	0.96	0.73	0.70	0.91	0.99	0.99
978	0.78	0.67	1.04	0.98	1.04	0.71	0.70	0.91	0.98	0.98
979	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
980	0.78	0.85	1.16	1.02	1.16	0.76	0.80	0.92	1.02	1.02
981	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
982	0.78	0.87	1.09	0.99	1.09	0.84	0.77	0.88	0.99	0.99
983	0.81	0.75	0.89	0.88	0.89	0.77	0.70	0.91	0.88	0.88
984	0.81	0.85	0.89	0.95	0.89	0.77	0.70	0.91	0.95	0.95
985	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
986	0.80	0.71	0.96	1.00	0.96	0.81	0.70	0.91	1.00	1.00
987	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
988	0.80	0.83	1.09	0.96	1.09	0.73	0.80	0.92	0.96	0.96
989	0.80	0.83	1.09	0.96	1.09	0.73	0.80	0.92	0.96	0.96
990	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
991	0.83	0.81	1.04	0.96	1.04	0.75	0.77	0.88	0.96	0.96
992	0.90	0.87	0.98	1.05	0.98	0.85	0.77	0.88	1.05	1.05
993	0.91	0.83	0.98	1.01	0.98	0.77	0.77	0.88	1.01	1.01
994	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
995	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
996	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
997	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
998	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
999	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1000	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
1001	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1002	0.77	0.84	0.89	0.82	0.89	0.68	0.81	1.29	0.82	0.82
1003	0.77	0.84	0.89	0.82	0.89	0.68	0.81	1.29	0.82	0.82
1004	0.73	0.77	1.01	0.88	1.01	0.80	0.81	1.29	0.88	0.88
1005	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1006	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1007	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1008	0.86	0.79	0.96	0.87	0.96	0.77	0.76	1.37	0.87	0.87
1009	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1010	0.79	0.71	1.01	0.92	1.01	0.81	0.76	1.37	0.92	0.92
1011	0.71	0.77	0.87	0.91	0.87	0.79	0.81	1.29	0.91	0.91
1012	0.89	0.85	0.91	0.88	0.91	0.98	0.87	1.49	0.88	0.88
1013	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1014	0.74	0.68	0.83	0.93	0.83	0.77	0.81	1.29	0.93	0.93
1015	0.79	0.80	0.91	0.91	0.91	0.80	0.81	1.29	0.91	0.91
1016	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1017	0.85	0.87	0.96	0.92	0.96	0.80	0.76	1.37	0.92	0.92
1018	0.81	0.76	0.99	0.95	0.99	0.89	0.81	1.29	0.95	0.95
1019	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1020	0.78	0.73	1.04	0.84	1.04	0.85	0.71	1.11	0.84	0.84
1021	0.80	0.71	0.96	0.97	0.96	0.80	0.76	1.37	0.97	0.97
1022	0.78	0.85	0.99	0.81	0.99	0.81	0.81	1.29	0.81	0.81
1023	0.71	0.73	1.04	0.84	1.04	0.75	0.63	0.96	0.84	0.84
1024	0.70	0.76	0.97	0.94	0.97	0.70	0.81	1.29	0.94	0.94
1025	0.81	0.80	0.86	0.80	0.86	0.72	0.81	1.29	0.80	0.80
1026	0.73	0.68	0.90	0.95	0.90	0.70	0.81	1.29	0.95	0.95
1027	0.79	0.83	0.92	0.90	0.92	0.81	0.76	1.37	0.90	0.90
1028	0.77	0.68	1.04	0.95	1.04	0.78	0.81	1.29	0.95	0.95
1029	0.79	0.83	0.96	0.92	0.96	0.87	0.81	1.29	0.92	0.92
1030	0.81	0.81	1.05	0.97	1.05	0.82	0.76	1.37	0.97	0.97
1031	0.85	0.75	0.94	0.86	0.94	0.80	0.67	1.22	0.86	0.86
1032	0.76	0.67	1.04	0.89	1.04	0.68	0.81	1.29	0.89	0.89
1033	0.80	0.84	1.00	0.97	1.00	0.81	0.76	1.37	0.97	0.97
1034	0.76	0.66	0.97	0.94	0.97	0.77	0.81	1.29	0.94	0.94
1035	0.77	0.80	0.91	0.89	0.91	0.68	0.81	1.29	0.89	0.89
1036	0.80	0.85	0.94	0.90	0.94	0.80	0.76	1.37	0.90	0.90
1037	0.78	0.81	0.98	0.92	0.98	0.83	0.76	1.37	0.92	0.92
1038	0.74	0.80	0.90	0.95	0.90	0.71	0.81	1.29	0.95	0.95
1039	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1040	0.77	0.71	1.04	0.95	1.04	0.71	0.81	1.29	0.95	0.95
1041	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1042	0.78	0.62	0.91	0.84	0.91	0.80	0.67	1.22	0.84	0.84
1043	0.80	0.79	0.96	0.87	0.96	0.80	0.76	1.37	0.87	0.87
1044	0.80	0.74	0.96	0.95	0.96	0.81	0.76	1.37	0.95	0.95
1045	0.88	0.78	1.12	0.96	1.12	0.87	0.87	1.49	0.96	0.96
1046	0.80	0.84	0.91	0.90	0.91	0.80	0.82	1.20	0.90	0.90
1047	0.88	0.85	0.86	1.02	0.86	0.98	0.76	1.37	1.02	1.02
1048	0.76	0.69	0.97	0.91	0.97	0.69	0.81	1.29	0.91	0.91
1049	0.83	0.80	0.96	0.95	0.96	0.80	0.81	1.29	0.95	0.95
1050	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1051	0.84	0.77	1.01	0.85	1.01	0.73	0.81	1.29	0.85	0.85
1052	0.77	0.81	1.00	0.95	1.00	0.77	0.76	1.37	0.95	0.95
1053	0.80	0.79	0.96	0.96	0.96	0.80	0.82	1.20	0.96	0.96
1054	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1055	0.73	0.73	1.12	0.93	1.12	0.80	0.67	1.22	0.93	0.93
1056	0.79	0.80	0.94	0.79	0.94	0.78	0.81	1.29	0.79	0.79
1057	0.71	0.79	1.04	0.82	1.04	0.68	0.63	0.96	0.82	0.82
1058	0.87	0.79	0.91	1.01	0.91	0.91	0.87	1.49	1.01	1.01
1059	0.81	0.80	1.12	0.92	1.12	0.83	0.81	1.29	0.92	0.92
1060	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1061	0.71	0.70	0.96	0.79	0.96	0.80	0.63	0.96	0.79	0.79
1062	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1063	0.78	0.73	1.01	0.92	1.01	0.80	0.81	1.29	0.92	0.92
1064	0.81	0.70	1.01	0.84	1.01	0.66	0.81	1.29	0.84	0.84
1065	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1066	0.79	0.70	0.90	0.95	0.90	0.80	0.81	1.29	0.95	0.95
1067	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1068	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1069	0.80	0.80	0.96	0.95	0.96	0.72	0.81	1.29	0.95	0.95
1070	0.85	0.76	0.79	0.97	0.79	0.94	0.82	1.20	0.97	0.97
1071	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1072	0.87	0.79	0.91	0.88	0.91	0.92	0.87	1.49	0.88	0.88
1073	0.76	0.70	0.98	0.99	0.98	0.80	0.76	1.37	0.99	0.99
1074	0.70	0.76	1.01	0.79	1.01	0.77	0.67	1.22	0.79	0.79
1075	0.75	0.77	1.17	0.92	1.17	0.71	0.81	1.29	0.92	0.92
1076	0.76	0.67	1.04	0.89	1.04	0.68	0.81	1.29	0.89	0.89
1077	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1078	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1079	0.83	0.68	0.94	0.95	0.94	0.79	0.81	1.29	0.95	0.95
1080	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1081	0.81	0.80	0.92	0.95	0.92	0.78	0.81	1.29	0.95	0.95
1082	0.71	0.79	1.04	0.82	1.04	0.68	0.63	0.96	0.82	0.82
1083	0.80	0.80	1.01	0.83	1.01	0.71	0.81	1.29	0.83	0.83
1084	0.78	0.65	1.04	0.93	1.04	0.84	0.71	1.11	0.93	0.93
1085	0.70	0.76	1.01	0.79	1.01	0.77	0.67	1.22	0.79	0.79
1086	0.85	0.75	0.94	0.86	0.94	0.80	0.67	1.22	0.86	0.86
1087	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1088	0.78	0.67	1.14	0.86	1.14	0.85	0.71	1.11	0.86	0.86
1089	0.77	0.73	1.01	0.86	1.01	0.71	0.81	1.29	0.86	0.86
1090	0.80	0.82	0.98	0.95	0.98	0.81	0.76	1.37	0.95	0.95
1091	0.78	0.78	0.97	0.79	0.97	0.71	0.81	1.29	0.79	0.79
1092	0.83	0.79	0.95	0.95	0.95	0.79	0.81	1.29	0.95	0.95
1093	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1094	0.82	0.86	0.86	0.88	0.86	0.74	0.82	1.20	0.88	0.88
1095	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1096	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1097	0.81	0.80	1.17	1.08	1.17	0.87	0.81	1.29	1.08	1.08
1098	0.81	0.77	0.97	0.98	0.97	0.81	0.81	1.29	0.98	0.98
1099	0.71	0.66	0.99	0.87	0.99	0.65	0.81	1.29	0.87	0.87
1100	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
1101	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1102	0.72	0.73	1.00	0.88	1.00	0.75	0.62	1.29	0.88	0.88
1103	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1104	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1105	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1106	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1107	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1108	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1109	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1110	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1111	0.68	0.66	1.01	0.93	1.01	0.77	0.63	1.11	0.93	0.93
1112	0.71	0.73	1.08	0.83	1.08	0.75	0.63	0.96	0.83	0.83
1113	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1114	0.89	0.65	1.18	0.95	1.18	0.84	0.79	0.98	0.95	0.95
1115	0.72	0.69	1.14	0.93	1.14	0.77	0.62	1.29	0.93	0.93
1116	0.79	0.77	1.18	0.95	1.18	0.82	0.79	0.98	0.95	0.95
1117	0.76	0.72	1.12	0.91	1.12	0.76	0.63	1.11	0.91	0.91
1118	0.72	0.67	1.12	0.87	1.12	0.74	0.62	1.29	0.87	0.87
1119	0.72	0.69	1.14	0.90	1.14	0.72	0.62	1.29	0.90	0.90
1120	0.72	0.69	0.98	0.89	0.98	0.75	0.62	1.29	0.89	0.89
1121	0.71	0.68	1.04	0.86	1.04	0.73	0.63	0.96	0.86	0.86
1122	0.71	0.68	1.04	0.80	1.04	0.65	0.63	0.96	0.80	0.80
1123	0.68	0.69	1.12	0.93	1.12	0.74	0.63	1.11	0.93	0.93
1124	0.72	0.69	1.14	0.87	1.14	0.72	0.62	1.29	0.87	0.87
1125	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1126	0.72	0.69	1.14	0.88	1.14	0.77	0.62	1.29	0.88	0.88
1127	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1128	0.71	0.69	1.04	0.78	1.04	0.69	0.63	0.96	0.78	0.78
1129	0.75	0.69	1.13	0.91	1.13	0.72	0.63	1.11	0.91	0.91
1130	0.68	0.63	1.13	0.91	1.13	0.80	0.63	1.11	0.91	0.91
1131	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1132	0.72	0.71	1.09	0.93	1.09	0.82	0.62	1.29	0.93	0.93
1133	0.72	0.69	1.06	0.91	1.06	0.83	0.62	1.29	0.91	0.91
1134	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1135	0.68	0.71	1.10	0.92	1.10	0.75	0.63	1.11	0.92	0.92
1136	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1137	0.78	0.62	1.18	0.98	1.18	0.81	0.79	0.98	0.98	0.98
1138	0.72	0.60	1.14	0.93	1.14	0.72	0.62	1.29	0.93	0.93
1139	0.74	0.64	1.05	0.94	1.05	0.70	0.63	1.11	0.94	0.94
1140	0.68	0.62	1.18	0.95	1.18	0.85	0.63	1.11	0.95	0.95
1141	0.75	0.69	1.13	0.91	1.13	0.72	0.63	1.11	0.91	0.91
1142	0.72	0.61	1.18	0.83	1.18	0.74	0.62	1.29	0.83	0.83
1143	0.78	0.62	1.09	0.82	1.09	0.85	0.79	0.98	0.82	0.82
1144	0.71	0.69	1.04	0.82	1.04	0.69	0.63	0.96	0.82	0.82
1145	0.75	0.69	1.13	0.91	1.13	0.72	0.63	1.11	0.91	0.91
1146	0.76	0.73	1.14	0.88	1.14	0.75	0.71	1.11	0.88	0.88
1147	0.68	0.62	1.12	0.87	1.12	0.74	0.63	1.11	0.87	0.87
1148	0.68	0.62	1.09	0.95	1.09	0.72	0.63	1.11	0.95	0.95
1149	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1150	0.98	0.62	1.18	0.95	1.18	0.84	0.79	0.98	0.95	0.95



Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1151	0.72	0.65	1.07	0.90	1.07	0.75	0.62	1.29	0.90	0.90
1152	0.80	0.62	1.05	0.87	1.05	0.82	0.79	0.98	0.87	0.87
1153	0.76	0.65	1.10	0.92	1.10	0.80	0.71	1.11	0.92	0.92
1154	0.68	0.64	1.00	0.91	1.00	0.74	0.63	1.11	0.91	0.91
1155	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1156	0.68	0.66	1.05	0.95	1.05	0.73	0.63	1.11	0.95	0.95
1157	0.77	0.75	0.97	0.85	0.97	0.77	0.79	0.98	0.85	0.85
1158	0.90	0.69	1.06	0.87	1.06	0.85	0.79	0.98	0.87	0.87
1159	0.68	0.68	1.04	0.93	1.04	0.72	0.63	1.11	0.93	0.93
1160	0.74	0.72	1.04	0.86	1.04	0.75	0.71	1.11	0.86	0.86
1161	0.71	0.67	1.04	0.84	1.04	0.74	0.63	0.96	0.84	0.84
1162	0.72	0.65	1.15	0.93	1.15	0.72	0.62	1.29	0.93	0.93
1163	0.71	0.70	1.04	0.78	1.04	0.73	0.63	0.96	0.78	0.78
1164	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1165	0.79	0.72	1.08	0.95	1.08	0.72	0.79	0.98	0.95	0.95
1166	0.75	0.65	1.10	0.93	1.10	0.84	0.63	1.11	0.93	0.93
1167	0.77	0.67	1.20	0.93	1.20	0.88	0.71	1.11	0.93	0.93
1168	0.72	0.67	0.98	0.89	0.98	0.79	0.62	1.29	0.89	0.89
1169	0.75	0.65	1.10	0.93	1.10	0.84	0.63	1.11	0.93	0.93
1170	0.89	0.68	1.18	0.95	1.18	0.85	0.79	0.98	0.95	0.95
1171	0.78	0.65	1.18	0.95	1.18	0.81	0.79	0.98	0.95	0.95
1172	0.71	0.73	1.04	0.78	1.04	0.67	0.63	0.96	0.78	0.78
1173	0.72	0.69	1.18	0.79	1.18	0.71	0.62	1.29	0.79	0.79
1174	0.68	0.66	1.18	0.95	1.18	0.76	0.63	1.11	0.95	0.95
1175	0.73	0.65	1.16	0.89	1.16	0.84	0.71	1.11	0.89	0.89
1176	0.80	0.69	1.14	0.91	1.14	0.84	0.79	0.98	0.91	0.91
1177	0.71	0.70	1.04	0.80	1.04	0.65	0.63	0.96	0.80	0.80
1178	0.79	0.72	1.08	0.95	1.08	0.72	0.79	0.98	0.95	0.95
1179	0.89	0.71	1.18	0.88	1.18	0.85	0.79	0.98	0.88	0.88
1180	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1181	0.81	0.59	1.19	0.93	1.19	0.89	0.71	1.11	0.93	0.93
1182	0.69	0.70	1.04	0.84	1.04	0.74	0.63	0.96	0.84	0.84
1183	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1184	0.72	0.57	1.19	0.93	1.19	0.89	0.62	1.29	0.93	0.93
1185	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1186	0.68	0.62	1.18	0.83	1.18	0.76	0.63	1.11	0.83	0.83
1187	0.68	0.65	1.12	0.89	1.12	0.72	0.63	1.11	0.89	0.89
1188	0.80	0.74	0.98	0.93	0.98	0.78	0.62	1.29	0.93	0.93
1189	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1190	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1191	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1192	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1193	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1194	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1195	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1196	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1197	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1198	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1199	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1200	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
1201	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1202	0.97	0.85	1.11	0.94	1.11	0.99	0.89	1.18	0.94	0.94
1203	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1204	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1205	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1206	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1207	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1208	0.76	0.76	1.11	0.93	1.11	0.76	0.71	1.56	0.93	0.93
1209	0.75	0.69	1.14	0.92	1.14	0.71	0.71	1.56	0.92	0.92
1210	0.80	0.71	1.35	0.94	1.35	0.89	0.85	1.34	0.94	0.94
1211	0.76	0.67	1.34	0.99	1.34	0.81	0.71	1.56	0.99	0.99
1212	0.86	0.69	1.38	0.98	1.38	0.73	0.71	1.56	0.98	0.98
1213	0.76	0.69	1.38	0.99	1.38	0.75	0.71	1.56	0.99	0.99
1214	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1215	0.78	0.79	1.33	1.02	1.33	0.89	0.71	1.11	1.02	1.02
1216	0.81	0.66	1.13	0.94	1.13	0.78	0.72	1.05	0.94	0.94
1217	0.80	0.67	1.11	1.02	1.11	0.88	0.85	1.34	1.02	1.02
1218	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1219	0.76	0.68	1.38	1.00	1.38	0.84	0.71	1.56	1.00	1.00
1220	0.76	0.69	1.38	0.95	1.38	0.74	0.71	1.56	0.95	0.95
1221	0.80	0.61	1.29	0.99	1.29	0.84	0.79	0.98	0.99	0.99
1222	0.76	0.65	1.29	0.99	1.29	0.87	0.71	1.56	0.99	0.99
1223	0.80	0.67	1.05	0.94	1.05	0.80	0.85	1.34	0.94	0.94
1224	0.79	0.67	1.30	1.00	1.30	0.84	0.79	0.98	1.00	1.00
1225	0.78	0.65	1.02	0.91	1.02	0.85	0.71	1.11	0.91	0.91
1226	0.76	0.76	1.38	1.05	1.38	0.79	0.71	1.56	1.05	1.05
1227	0.76	0.76	1.13	0.96	1.13	0.78	0.72	1.05	0.96	0.96
1228	0.75	0.69	1.38	0.99	1.38	0.73	0.71	1.56	0.99	0.99
1229	0.80	0.77	1.11	0.94	1.11	0.89	0.85	1.34	0.94	0.94
1230	0.78	0.69	1.18	0.98	1.18	0.86	0.71	1.11	0.98	0.98
1231	0.80	0.78	1.14	0.88	1.14	0.90	0.85	1.34	0.88	0.88
1232	0.76	0.68	1.14	0.99	1.14	0.74	0.71	1.56	0.99	0.99
1233	0.75	0.67	1.27	0.97	1.27	0.84	0.71	1.56	0.97	0.97
1234	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1235	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1236	0.76	0.76	1.34	0.95	1.34	0.75	0.71	1.56	0.95	0.95
1237	0.76	0.69	1.35	0.98	1.35	0.73	0.71	1.56	0.98	0.98
1238	0.79	0.67	1.06	0.89	1.06	0.89	0.71	1.11	0.89	0.89
1239	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1240	0.89	0.80	1.18	1.00	1.18	0.85	0.79	0.98	1.00	1.00
1241	0.76	0.69	1.28	1.00	1.28	0.80	0.71	1.56	1.00	1.00
1242	0.77	0.68	1.14	0.88	1.14	0.84	0.79	0.98	0.88	0.88
1243	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1244	1.00	0.77	1.11	0.94	1.11	0.89	0.89	1.18	0.94	0.94
1245	0.76	0.62	1.13	0.89	1.13	0.73	0.72	1.05	0.89	0.89
1246	0.78	0.74	1.14	0.93	1.14	0.87	0.71	1.11	0.93	0.93
1247	1.75	1.67	2.44	1.66	2.44	1.98	0.85	1.34	1.66	1.66
1248	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1249	0.76	0.74	1.20	0.96	1.20	0.78	0.71	1.56	0.96	0.96
1250	0.76	0.68	1.13	0.92	1.13	0.73	0.71	1.56	0.92	0.92

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
1251	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1252	0.82	0.75	1.11	0.94	1.11	0.84	0.85	1.34	0.94	0.94
1253	0.80	0.67	1.11	0.94	1.11	0.78	0.85	1.34	0.94	0.94
1254	0.80	0.78	1.25	0.94	1.25	0.85	0.85	1.34	0.94	0.94
1255	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1256	0.79	0.67	1.33	0.99	1.33	0.86	0.71	1.11	0.99	0.99
1257	0.76	0.69	1.35	0.96	1.35	0.71	0.71	1.56	0.96	0.96
1258	0.76	0.57	1.38	0.99	1.38	0.83	0.71	1.56	0.99	0.99
1259	0.76	0.83	1.18	0.96	1.18	0.84	0.79	0.98	0.96	0.96
1260	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1261	0.77	0.67	1.10	0.98	1.10	0.78	0.85	1.34	0.98	0.98
1262	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1263	0.77	0.68	1.19	0.95	1.19	0.84	0.71	1.56	0.95	0.95
1264	0.79	0.67	1.01	0.87	1.01	0.85	0.71	1.11	0.87	0.87
1265	0.89	0.65	1.08	0.83	1.08	0.84	0.79	0.98	0.83	0.83
1266	0.78	0.70	1.13	1.00	1.13	0.71	0.79	0.98	1.00	1.00
1267	0.80	0.73	1.06	0.86	1.06	0.82	0.71	1.11	0.86	0.86
1268	0.76	0.76	1.32	0.96	1.32	0.71	0.71	1.56	0.96	0.96
1269	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1270	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1271	0.80	0.73	1.06	1.05	1.06	0.93	0.85	1.34	1.05	1.05
1272	0.78	0.76	1.20	0.96	1.20	0.78	0.85	1.34	0.96	0.96
1273	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1274	0.86	0.74	1.13	0.94	1.13	0.78	0.89	1.18	0.94	0.94
1275	0.78	0.75	1.16	1.02	1.16	0.75	0.71	1.56	1.02	1.02
1276	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1277	0.75	0.69	1.38	0.99	1.38	0.73	0.71	1.56	0.99	0.99
1278	0.80	0.88	1.04	0.86	1.04	0.84	0.85	1.34	0.86	0.86
1279	0.74	0.67	1.38	0.92	1.38	0.71	0.71	1.56	0.92	0.92
1280	0.84	0.76	1.15	0.97	1.15	0.78	0.89	1.18	0.97	0.97
1281	0.79	0.68	1.36	1.00	1.36	0.83	0.79	0.98	1.00	1.00
1282	0.82	0.77	1.02	0.96	1.02	0.90	0.85	1.34	0.96	0.96
1283	0.80	0.76	1.10	0.96	1.10	0.86	0.85	1.34	0.96	0.96
1284	0.78	0.73	1.14	0.86	1.14	0.86	0.71	1.11	0.86	0.86
1285	0.80	0.89	1.03	0.90	1.03	0.88	0.85	1.34	0.90	0.90
1286	0.80	0.79	1.07	0.95	1.07	0.86	0.85	1.34	0.95	0.95
1287	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1288	0.78	0.67	1.00	1.01	1.00	0.84	0.71	1.11	1.01	1.01
1289	0.89	0.81	1.23	0.94	1.23	0.82	0.89	1.18	0.94	0.94
1290	0.80	0.76	1.30	0.97	1.30	0.80	0.85	1.34	0.97	0.97
1291	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1292	0.78	0.68	1.18	0.97	1.18	0.83	0.79	0.98	0.97	0.97
1293	0.75	0.67	1.10	1.05	1.10	0.86	0.71	1.11	1.05	1.05
1294	0.78	0.67	0.95	0.97	0.95	0.83	0.71	1.11	0.97	0.97
1295	0.78	0.61	1.06	1.01	1.06	0.84	0.71	1.11	1.01	1.01
1296	0.76	0.68	1.14	0.94	1.14	0.84	0.71	1.56	0.94	0.94
1297	0.78	0.76	1.35	1.02	1.35	0.79	0.71	1.56	1.02	1.02
1298	0.79	0.75	1.03	0.89	1.03	0.89	0.71	1.11	0.89	0.89
1299	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1300	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1301	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1302	1.05	1.00	0.96	0.93	0.96	1.07	1.08	1.23	0.93	0.93
1303	1.15	1.18	0.91	0.99	0.91	1.18	0.83	1.03	0.99	0.99
1304	1.15	1.18	0.91	0.99	0.91	1.18	0.83	1.03	0.99	0.99
1305	0.94	0.91	0.98	0.99	0.98	1.10	1.08	1.23	0.99	0.99
1306	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1307	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1308	0.89	0.90	1.11	0.91	1.11	0.90	0.83	1.03	0.91	0.91
1309	0.65	0.83	1.11	0.91	1.11	0.69	0.72	1.05	0.91	0.91
1310	0.81	0.75	1.17	1.08	1.17	0.74	0.72	1.05	1.08	1.08
1311	0.88	0.84	1.09	0.89	1.09	0.93	0.83	1.03	0.89	0.89
1312	0.78	0.75	1.16	1.02	1.16	0.75	0.72	1.05	1.02	1.02
1313	0.86	0.76	1.35	0.94	1.35	0.78	0.89	1.18	0.94	0.94
1314	1.04	0.99	1.20	1.00	1.20	1.04	0.95	1.28	1.00	1.00
1315	0.94	0.84	1.11	1.03	1.11	1.01	0.83	1.03	1.03	1.03
1316	0.79	0.70	1.26	1.05	1.26	0.78	0.72	1.05	1.05	1.05
1317	0.86	0.67	1.15	0.97	1.15	0.78	0.89	1.18	0.97	0.97
1318	1.01	0.84	1.67	1.10	1.67	1.07	0.83	1.03	1.10	1.10
1319	0.88	0.74	1.11	1.11	1.11	1.01	0.83	1.03	1.11	1.11
1320	0.81	0.75	1.11	0.98	1.11	0.76	0.72	1.05	0.98	0.98
1321	0.75	0.85	1.11	0.93	1.11	1.01	0.85	1.34	0.93	0.93
1322	0.88	0.84	1.09	0.89	1.09	0.93	0.83	1.03	0.89	0.89
1323	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1324	0.81	0.76	1.13	0.92	1.13	0.79	0.72	1.05	0.92	0.92
1325	0.81	0.76	1.11	1.00	1.11	0.74	0.72	1.05	1.00	1.00
1326	0.86	0.76	1.35	0.94	1.35	0.78	0.89	1.18	0.94	0.94
1327	0.81	0.76	1.35	1.05	1.35	0.76	0.72	1.05	1.05	1.05
1328	0.77	0.70	1.12	0.92	1.12	0.73	0.72	1.05	0.92	0.92
1329	0.92	0.75	1.11	1.04	1.11	0.88	0.83	1.03	1.04	1.04
1330	1.06	0.84	1.27	0.98	1.27	1.13	0.95	1.28	0.98	0.98
1331	1.04	0.84	1.20	1.02	1.20	1.09	0.95	1.28	1.02	1.02
1332	0.86	0.77	1.11	1.04	1.11	1.00	0.83	1.03	1.04	1.04
1333	0.81	0.71	1.11	0.94	1.11	0.76	0.72	1.05	0.94	0.94
1334	1.06	0.84	1.27	0.98	1.27	1.13	0.83	1.03	0.98	0.98
1335	0.77	0.69	1.15	0.88	1.15	0.71	0.72	1.05	0.88	0.88
1336	0.84	0.78	1.06	0.97	1.06	0.96	0.83	1.03	0.97	0.97
1337	0.89	0.68	1.11	1.12	1.11	1.00	0.83	1.03	1.12	1.12
1338	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1339	1.04	0.84	1.68	1.12	1.68	1.01	0.95	1.28	1.12	1.12
1340	0.82	0.73	1.11	0.96	1.11	0.86	0.72	1.05	0.96	0.96
1341	0.88	0.91	1.11	1.01	1.11	1.07	0.83	1.03	1.01	1.01
1342	0.77	0.70	1.12	0.92	1.12	0.73	0.72	1.05	0.92	0.92
1343	1.04	0.84	1.47	1.09	1.47	0.95	0.95	1.28	1.09	1.09
1344	0.75	0.64	1.32	0.96	1.32	0.73	0.72	1.05	0.96	0.96
1345	1.01	0.84	1.67	1.10	1.67	1.07	0.83	1.03	1.10	1.10
1346	0.98	0.80	1.38	0.98	1.38	0.88	0.83	1.03	0.98	0.98
1347	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1348	0.94	0.78	1.39	0.95	1.39	0.88	0.83	1.03	0.95	0.95
1349	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1350	0.75	0.66	1.12	0.89	1.12	0.73	0.72	1.05	0.89	0.89

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1351	0.89	0.84	1.68	1.13	1.68	0.95	0.95	1.28	1.13	1.13
1352	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1353	0.84	0.78	1.06	0.97	1.06	0.96	0.83	1.03	0.97	0.97
1354	1.04	0.99	1.25	1.02	1.25	1.24	0.95	1.28	1.02	1.02
1355	0.81	0.64	1.41	0.99	1.41	0.89	0.72	1.05	0.99	0.99
1356	0.81	0.74	1.11	0.94	1.11	0.73	0.72	1.05	0.94	0.94
1357	0.84	0.78	1.06	0.97	1.06	0.96	0.83	1.03	0.97	0.97
1358	1.01	1.01	1.26	0.94	1.26	1.11	0.83	1.03	0.94	0.94
1359	1.00	0.84	1.47	1.02	1.47	1.06	0.95	1.28	1.02	1.02
1360	1.04	0.84	1.68	1.10	1.68	0.97	0.95	1.28	1.10	1.10
1361	0.71	0.73	1.39	0.96	1.39	0.88	0.72	1.05	0.96	0.96
1362	0.78	0.68	1.43	1.06	1.43	0.74	0.72	1.05	1.06	1.06
1363	0.90	0.79	1.11	0.94	1.11	0.85	0.89	1.18	0.94	0.94
1364	1.04	1.01	1.20	0.97	1.20	1.15	0.95	1.28	0.97	0.97
1365	1.01	0.84	1.67	1.10	1.67	1.07	0.83	1.03	1.10	1.10
1366	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1367	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1368	1.06	0.84	1.05	0.96	1.05	1.20	1.08	1.23	0.96	0.96
1369	0.80	0.81	1.11	0.97	1.11	0.97	0.85	1.34	0.97	0.97
1370	1.05	1.00	0.96	0.93	0.96	1.07	1.08	1.23	0.93	0.93
1371	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1372	0.80	0.81	1.11	0.97	1.11	0.97	0.85	1.34	0.97	0.97
1373	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1374	1.01	0.84	1.11	1.02	1.11	1.08	0.83	1.03	1.02	1.02
1375	0.75	0.83	1.09	0.89	1.09	0.97	0.83	1.03	0.89	0.89
1376	0.91	0.84	1.11	0.89	1.11	1.06	0.83	1.03	0.89	0.89
1377	0.90	0.79	1.11	0.94	1.11	0.85	0.89	1.18	0.94	0.94
1378	1.01	0.95	1.11	0.94	1.11	1.01	0.83	1.03	0.94	0.94
1379	0.86	0.72	1.11	0.94	1.11	0.88	0.89	1.18	0.94	0.94
1380	0.98	1.01	0.96	0.95	0.96	1.12	0.83	1.03	0.95	0.95
1381	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1382	0.81	0.69	1.14	0.93	1.14	0.78	0.72	1.05	0.93	0.93
1383	0.97	0.74	1.11	1.01	1.11	0.88	0.83	1.03	1.01	1.01
1384	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1385	0.92	0.84	1.11	1.03	1.11	1.05	0.83	1.03	1.03	1.03
1386	0.73	0.74	1.13	1.01	1.13	0.79	0.72	1.05	1.01	1.01
1387	1.04	0.84	1.47	1.08	1.47	0.95	0.95	1.28	1.08	1.08
1388	0.90	1.02	1.01	0.93	1.01	1.03	1.08	1.23	0.93	0.93
1389	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1390	0.73	0.71	1.39	1.03	1.39	0.88	0.72	1.05	1.03	1.03
1391	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1392	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1393	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1394	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1395	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1396	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1397	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1398	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1399	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1400	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1401	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1402	1.10	0.89	1.25	1.12	1.25	0.85	0.93	1.47	1.12	1.12
1403	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1404	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1405	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1406	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1407	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1408	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1409	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1410	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1411	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1412	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1413	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1414	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1415	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1416	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1417	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1418	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1419	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1420	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1421	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1422	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1423	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1424	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1425	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1426	0.91	0.89	1.15	1.16	1.15	0.86	0.93	1.47	1.16	1.16
1427	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1428	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1429	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1430	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1431	0.88	0.78	1.41	1.13	1.41	0.87	0.82	1.54	1.13	1.13
1432	1.03	0.84	1.48	1.11	1.48	0.88	0.93	1.47	1.11	1.11
1433	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1434	0.87	0.74	1.41	1.20	1.41	0.87	0.82	1.54	1.20	1.20
1435	0.81	0.68	1.41	0.97	1.41	0.82	0.82	1.40	0.97	0.97
1436	0.89	0.69	1.39	1.14	1.39	0.87	0.82	1.54	1.14	1.14
1437	0.87	0.68	1.79	1.17	1.79	0.87	0.82	1.54	1.17	1.17
1438	0.85	0.68	1.57	1.00	1.57	0.75	0.82	1.40	1.00	1.00
1439	0.85	0.78	1.67	1.15	1.67	0.88	0.83	1.03	1.15	1.15
1440	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1441	0.87	0.80	1.60	1.08	1.60	0.72	0.83	1.03	1.08	1.08
1442	0.94	0.85	1.39	1.14	1.39	0.91	0.93	1.47	1.14	1.14
1443	0.90	0.76	1.38	1.17	1.38	0.86	0.82	1.54	1.17	1.17
1444	0.98	0.83	1.58	1.10	1.58	0.85	0.83	1.03	1.10	1.10
1445	0.96	0.84	1.30	1.10	1.30	1.01	0.82	1.54	1.10	1.10
1446	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1447	0.86	0.68	1.70	1.15	1.70	0.98	0.83	1.03	1.15	1.15
1448	0.89	0.90	1.41	1.18	1.41	0.90	0.82	1.54	1.18	1.18
1449	0.89	0.85	1.38	1.21	1.38	0.87	0.82	1.54	1.21	1.21
1450	1.03	0.85	1.48	1.10	1.48	1.04	0.83	1.03	1.10	1.10

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
1451	1.01	0.84	1.38	1.15	1.38	1.10	0.83	1.03	1.15	1.15
1452	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1453	0.83	0.64	1.41	1.18	1.41	0.87	0.82	1.54	1.18	1.18
1454	0.81	0.68	1.33	0.96	1.33	0.75	0.82	1.40	0.96	0.96
1455	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1456	0.89	0.84	1.41	1.15	1.41	0.91	0.82	1.54	1.15	1.15
1457	0.96	0.71	1.41	1.22	1.41	0.90	0.82	1.54	1.22	1.22
1458	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1459	0.80	0.66	1.79	1.20	1.79	0.85	0.76	1.08	1.20	1.20
1460	0.91	0.79	1.41	1.21	1.41	0.94	0.82	1.54	1.21	1.21
1461	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1462	0.87	0.68	1.79	1.17	1.79	0.87	0.82	1.54	1.17	1.17
1463	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1464	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1465	0.80	0.64	1.54	1.13	1.54	0.87	0.82	1.40	1.13	1.13
1466	0.90	0.85	1.41	1.11	1.41	0.91	0.93	1.47	1.11	1.11
1467	0.87	0.80	1.59	1.15	1.59	0.88	0.83	1.03	1.15	1.15
1468	0.81	0.69	1.79	1.12	1.79	0.87	0.82	1.54	1.12	1.12
1469	0.91	0.79	1.41	1.21	1.41	0.94	0.82	1.54	1.21	1.21
1470	0.96	0.84	1.68	1.12	1.68	0.89	0.93	1.47	1.12	1.12
1471	0.89	0.74	1.57	1.15	1.57	0.87	0.82	1.40	1.15	1.15
1472	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1473	0.95	0.85	1.48	1.17	1.48	0.90	0.93	1.47	1.17	1.17
1474	0.90	0.85	1.41	1.10	1.41	0.87	0.82	1.54	1.10	1.10
1475	0.93	0.81	1.41	1.10	1.41	0.88	0.93	1.47	1.10	1.10
1476	0.97	0.86	1.11	0.99	1.11	0.88	0.83	1.03	0.99	0.99
1477	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1478	0.86	0.63	1.57	1.04	1.57	0.79	0.82	1.40	1.04	1.04
1479	0.86	0.63	1.57	1.04	1.57	0.79	0.82	1.40	1.04	1.04
1480	0.81	0.80	1.60	1.12	1.60	0.85	0.82	1.40	1.12	1.12
1481	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1482	0.83	0.68	1.57	1.09	1.57	0.85	0.82	1.40	1.09	1.09
1483	0.82	0.70	1.57	1.07	1.57	0.74	0.82	1.40	1.07	1.07
1484	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1485	0.88	0.78	1.41	1.13	1.41	0.87	0.82	1.54	1.13	1.13
1486	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1487	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1488	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1489	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1490	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1491	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1492	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1493	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1494	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1495	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1496	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1497	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1498	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1499	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1500	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1501	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1502	0.85	0.75	1.37	0.97	1.37	0.65	0.82	1.02	0.97	0.97
1503	0.85	0.75	1.37	0.97	1.37	0.65	0.82	1.02	0.97	0.97
1504	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1505	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1506	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1507	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1508	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1509	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1510	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1511	0.79	0.63	1.04	0.93	1.04	0.69	0.82	1.02	0.93	0.93
1512	0.79	0.66	1.48	0.95	1.48	0.73	0.82	1.02	0.95	0.95
1513	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1514	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1515	0.77	0.80	0.91	0.91	0.91	0.73	0.82	1.02	0.91	0.91
1516	0.81	0.76	1.26	0.99	1.26	0.80	0.72	1.05	0.99	0.99
1517	0.78	0.75	1.35	1.07	1.35	0.73	0.70	1.48	1.07	1.07
1518	0.67	0.74	1.04	0.98	1.04	0.72	0.70	1.48	0.98	0.98
1519	0.85	0.64	1.57	1.08	1.57	0.76	0.82	1.40	1.08	1.08
1520	0.72	0.69	1.04	0.97	1.04	0.70	0.65	0.79	0.97	0.97
1521	0.66	0.76	0.95	0.94	0.95	0.80	0.66	1.32	0.94	0.94
1522	0.77	0.67	1.44	0.97	1.44	0.73	0.82	1.02	0.97	0.97
1523	0.72	0.76	1.11	1.02	1.11	0.80	0.66	1.32	1.02	1.02
1524	0.72	0.74	1.04	1.02	1.04	0.69	0.65	0.79	1.02	1.02
1525	0.81	0.74	1.42	0.98	1.42	0.82	0.72	1.05	0.98	0.98
1526	0.65	0.73	1.02	0.93	1.02	0.60	0.65	0.79	0.93	0.93
1527	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1528	0.88	0.68	1.57	1.13	1.57	0.78	0.82	1.40	1.13	1.13
1529	0.79	0.88	1.33	1.05	1.33	0.73	0.82	1.02	1.05	1.05
1530	0.67	0.80	0.96	0.89	0.96	0.60	0.65	0.79	0.89	0.89
1531	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1532	0.76	0.74	1.14	1.02	1.14	0.77	0.71	1.56	1.02	1.02
1533	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1534	0.66	0.77	1.26	1.00	1.26	0.80	0.66	1.32	1.00	1.00
1535	0.72	0.78	1.28	0.99	1.28	0.80	0.66	1.32	0.99	0.99
1536	0.78	0.70	1.40	0.95	1.40	0.73	0.70	1.48	0.95	0.95
1537	0.69	0.73	1.21	0.97	1.21	0.60	0.65	0.79	0.97	0.97
1538	0.82	0.75	1.11	0.94	1.11	0.86	0.82	1.02	0.94	0.94
1539	0.82	0.75	1.11	0.94	1.11	0.86	0.82	1.02	0.94	0.94
1540	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1541	0.75	0.73	1.29	1.02	1.29	0.72	0.70	1.48	1.02	1.02
1542	0.77	0.67	1.25	0.97	1.25	0.67	0.82	1.02	0.97	0.97
1543	0.79	0.75	1.40	1.00	1.40	0.73	0.70	1.48	1.00	1.00
1544	0.68	0.76	1.21	0.88	1.21	0.80	0.66	1.32	0.88	0.88
1545	0.81	0.72	1.40	1.00	1.40	0.72	0.82	1.40	1.00	1.00
1546	0.68	0.62	1.48	0.97	1.48	0.73	0.70	1.48	0.97	0.97
1547	0.68	0.62	1.04	0.97	1.04	0.60	0.65	0.79	0.97	0.97
1548	0.79	0.77	1.04	0.97	1.04	0.60	0.82	1.02	0.97	0.97
1549	0.66	0.60	1.04	0.92	1.04	0.66	0.65	0.79	0.92	0.92
1550	0.67	0.73	1.21	0.87	1.21	0.63	0.65	0.79	0.87	0.87



Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1551	0.66	0.65	1.04	0.97	1.04	0.71	0.65	0.79	0.97	0.97
1552	0.79	0.64	1.53	1.02	1.53	0.75	0.82	1.40	1.02	1.02
1553	0.69	0.61	1.21	0.93	1.21	0.73	0.65	0.79	0.93	0.93
1554	0.73	0.79	1.04	1.00	1.04	0.73	0.65	0.79	1.00	1.00
1555	0.79	0.64	1.31	0.97	1.31	0.73	0.82	1.02	0.97	0.97
1556	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1557	0.79	0.75	1.40	0.98	1.40	0.75	0.70	1.48	0.98	0.98
1558	0.79	0.64	1.48	0.97	1.48	0.75	0.82	1.02	0.97	0.97
1559	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1560	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1561	0.68	0.95	0.88	0.86	0.88	0.59	0.65	0.79	0.86	0.86
1562	0.68	0.95	0.88	0.86	0.88	0.59	0.65	0.79	0.86	0.86
1563	0.68	0.95	0.88	0.86	0.88	0.59	0.65	0.79	0.86	0.86
1564	0.68	0.95	0.88	0.86	0.88	0.59	0.65	0.79	0.86	0.86
1565	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1566	0.72	0.76	1.17	0.99	1.17	0.80	0.66	1.32	0.99	0.99
1567	0.81	0.64	1.55	1.11	1.55	0.86	0.76	1.08	1.11	1.11
1568	0.87	0.68	1.53	1.08	1.53	0.77	0.82	1.40	1.08	1.08
1569	0.68	0.60	1.04	0.95	1.04	0.68	0.65	0.79	0.95	0.95
1570	0.81	0.64	1.46	0.97	1.46	0.78	0.82	1.02	0.97	0.97
1571	0.85	0.64	1.57	1.19	1.57	0.82	0.82	1.40	1.19	1.19
1572	0.80	0.68	1.53	1.08	1.53	0.75	0.72	1.05	1.08	1.08
1573	0.89	0.87	1.21	0.96	1.21	0.97	0.82	1.02	0.96	0.96
1574	0.82	0.83	1.28	0.98	1.28	0.67	0.82	1.40	0.98	0.98
1575	0.65	0.60	1.04	0.95	1.04	0.70	0.65	0.79	0.95	0.95
1576	0.80	0.64	1.57	1.00	1.57	0.82	0.82	1.40	1.00	1.00
1577	0.82	0.64	1.42	1.01	1.42	0.77	0.72	1.05	1.01	1.01
1578	0.82	0.64	1.48	0.97	1.48	0.73	0.82	1.02	0.97	0.97
1579	0.90	0.67	1.50	1.04	1.50	0.67	0.82	1.02	1.04	1.04
1580	0.69	0.83	1.21	0.91	1.21	0.80	0.66	1.32	0.91	0.91
1581	0.70	0.73	1.01	0.97	1.01	0.73	0.65	0.79	0.97	0.97
1582	0.66	0.65	1.04	0.95	1.04	0.69	0.65	0.79	0.95	0.95
1583	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1584	0.72	0.76	1.19	1.00	1.19	0.80	0.66	1.32	1.00	1.00
1585	0.77	0.67	1.25	0.97	1.25	0.67	0.82	1.02	0.97	0.97
1586	0.73	0.59	1.21	0.97	1.21	0.73	0.65	0.79	0.97	0.97
1587	0.81	0.76	1.53	1.02	1.53	0.80	0.72	1.05	1.02	1.02
1588	0.79	0.71	1.38	1.06	1.38	0.67	0.82	1.02	1.06	1.06
1589	0.81	0.74	1.37	0.97	1.37	0.75	0.72	1.05	0.97	0.97
1590	0.81	0.64	1.48	0.96	1.48	0.76	0.82	1.02	0.96	0.96
1591	0.80	0.76	1.14	1.02	1.14	0.75	0.71	1.56	1.02	1.02
1592	0.77	0.67	1.44	0.97	1.44	0.73	0.82	1.02	0.97	0.97
1593	0.77	0.69	1.28	1.01	1.28	0.70	0.70	1.48	1.01	1.01
1594	0.82	0.64	1.38	1.15	1.38	0.77	0.82	1.40	1.15	1.15
1595	0.68	0.82	0.97	0.97	0.97	0.73	0.65	0.79	0.97	0.97
1596	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1597	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1598	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1599	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1600	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1601	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1602	0.80	0.75	1.53	1.09	1.53	0.73	0.76	1.08	1.09	1.09
1603	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1604	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1605	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1606	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1607	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1608	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1609	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1610	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1611	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1612	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1613	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1614	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1615	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1616	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1617	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1618	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1619	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1620	0.80	0.75	1.53	1.09	1.53	0.73	0.76	1.08	1.09	1.09
1621	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1622	0.81	0.67	1.71	1.36	1.71	0.76	0.76	1.08	1.36	1.36
1623	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1624	0.93	0.70	1.74	0.94	1.74	0.76	0.81	1.53	0.94	0.94
1625	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1626	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1627	0.89	0.68	1.60	1.13	1.60	0.87	0.82	1.54	1.13	1.13
1628	0.91	0.72	1.45	1.08	1.45	0.82	0.82	0.95	1.08	1.08
1629	0.79	0.72	1.51	1.15	1.51	0.72	0.82	0.95	1.15	1.15
1630	0.92	0.75	1.66	1.11	1.66	0.82	0.81	1.53	1.11	1.11
1631	0.78	0.67	1.60	1.00	1.60	0.83	0.76	1.08	1.00	1.00
1632	0.99	0.77	1.51	1.09	1.51	0.73	0.97	1.27	1.09	1.09
1633	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1634	0.89	0.78	1.73	1.11	1.73	0.87	0.82	1.54	1.11	1.11
1635	0.76	0.64	1.54	1.22	1.54	0.76	0.76	1.08	1.22	1.22
1636	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1637	0.99	0.77	1.51	1.09	1.51	0.73	0.97	1.27	1.09	1.09
1638	0.84	0.75	1.60	1.13	1.60	0.71	0.82	0.95	1.13	1.13
1639	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1640	0.88	0.72	1.51	1.08	1.51	0.74	0.97	1.27	1.08	1.08
1641	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1642	0.89	0.85	1.68	1.12	1.68	0.89	0.82	1.54	1.12	1.12
1643	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1644	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1645	0.80	0.61	1.71	1.11	1.71	0.76	0.76	1.08	1.11	1.11
1646	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1647	0.79	0.67	1.71	1.11	1.71	0.71	0.70	1.48	1.11	1.11
1648	0.77	0.70	1.60	1.00	1.60	0.76	0.76	1.08	1.00	1.00
1649	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1650	0.91	0.81	1.32	1.10	1.32	0.72	0.82	0.95	1.10	1.10

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1651	0.81	0.69	1.72	1.00	1.72	0.76	0.76	1.08	1.00	1.00
1652	0.83	0.64	1.29	1.11	1.29	0.70	0.76	1.08	1.11	1.11
1653	0.79	0.72	1.54	1.25	1.54	0.76	0.76	1.08	1.25	1.25
1654	0.89	0.75	1.46	1.14	1.46	0.82	0.82	0.95	1.14	1.14
1655	0.92	0.75	1.46	1.10	1.46	0.82	0.82	0.95	1.10	1.10
1656	0.90	0.85	1.68	1.21	1.68	0.88	0.82	1.54	1.21	1.21
1657	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1658	0.78	0.75	1.51	1.15	1.51	0.73	0.82	0.95	1.15	1.15
1659	0.91	0.72	1.45	1.08	1.45	0.82	0.82	0.95	1.08	1.08
1660	0.90	0.75	1.60	1.15	1.60	0.73	0.82	0.95	1.15	1.15
1661	0.79	0.72	1.60	1.08	1.60	0.76	0.82	0.95	1.08	1.08
1662	0.80	0.72	1.60	1.00	1.60	0.75	0.82	0.95	1.00	1.00
1663	0.91	0.82	1.39	1.23	1.39	0.89	0.82	1.54	1.23	1.23
1664	0.79	0.74	1.53	1.00	1.53	0.87	0.82	1.54	1.00	1.00
1665	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1666	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1667	0.82	0.64	1.77	1.27	1.77	0.93	0.76	1.08	1.27	1.27
1668	0.81	0.66	1.57	1.12	1.57	0.88	0.76	1.08	1.12	1.12
1669	0.94	0.89	1.46	1.10	1.46	0.82	0.82	0.95	1.10	1.10
1670	0.89	0.83	1.46	1.10	1.46	0.82	0.82	0.95	1.10	1.10
1671	0.81	0.64	1.73	1.00	1.73	0.91	0.76	1.08	1.00	1.00
1672	0.81	0.64	1.69	1.19	1.69	0.90	0.76	1.08	1.19	1.19
1673	0.89	0.85	1.68	1.13	1.68	0.96	0.82	1.54	1.13	1.13
1674	0.80	0.71	1.71	0.92	1.71	0.76	0.81	1.53	0.92	0.92
1675	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1676	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1677	0.83	0.61	1.71	1.11	1.71	0.76	0.76	1.08	1.11	1.11
1678	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1679	0.78	0.70	1.79	1.23	1.79	0.77	0.76	1.08	1.23	1.23
1680	0.91	0.81	1.32	1.10	1.32	0.72	0.82	0.95	1.10	1.10
1681	0.79	0.72	1.60	1.14	1.60	0.74	0.82	0.95	1.14	1.14
1682	0.86	0.72	1.60	1.00	1.60	0.74	0.82	0.95	1.00	1.00
1683	0.78	0.62	1.70	0.90	1.70	0.76	0.81	1.53	0.90	0.90
1684	0.82	0.69	1.60	1.00	1.60	0.76	0.76	1.08	1.00	1.00
1685	0.78	0.71	1.33	1.02	1.33	0.74	0.70	1.48	1.02	1.02
1686	0.81	0.69	1.64	0.94	1.64	0.76	0.76	1.08	0.94	0.94
1687	0.92	0.69	1.68	0.94	1.68	0.76	0.81	1.53	0.94	0.94
1688	0.80	0.75	1.53	1.09	1.53	0.73	0.76	1.08	1.09	1.09
1689	0.79	0.72	1.51	1.15	1.51	0.72	0.82	0.95	1.15	1.15
1690	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1691	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1692	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1693	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1694	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1695	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1696	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1697	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1698	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1699	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1700	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1701	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1702	0.74	0.63	1.26	0.95	1.26	0.68	0.70	1.45	0.95	0.95
1703	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1704	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1705	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1706	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1707	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1708	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1709	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1710	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1711	0.85	0.70	1.18	0.96	1.18	0.70	0.70	1.12	0.96	0.96
1712	0.83	0.58	1.75	0.94	1.75	0.82	0.81	1.53	0.94	0.94
1713	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1714	0.85	0.69	1.24	0.91	1.24	0.71	0.70	1.12	0.91	0.91
1715	0.72	0.58	1.54	0.83	1.54	0.73	0.70	1.45	0.83	0.83
1716	0.76	0.65	1.26	0.95	1.26	0.74	0.70	1.48	0.95	0.95
1717	0.73	0.76	1.04	0.86	1.04	0.70	0.70	1.12	0.86	0.86
1718	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1719	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1720	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1721	0.85	0.69	1.24	0.93	1.24	0.70	0.70	1.12	0.93	0.93
1722	0.76	0.73	1.01	0.95	1.01	0.70	0.70	1.12	0.95	0.95
1723	0.75	0.71	1.24	0.99	1.24	0.70	0.70	1.12	0.99	0.99
1724	0.74	0.71	1.04	0.91	1.04	0.68	0.70	1.12	0.91	0.91
1725	0.74	0.67	1.54	0.93	1.54	0.72	0.70	1.45	0.93	0.93
1726	0.74	0.70	1.30	1.11	1.30	0.69	0.70	1.45	1.11	1.11
1727	0.75	0.71	1.54	0.85	1.54	0.72	0.70	1.45	0.85	0.85
1728	0.74	0.61	1.54	1.11	1.54	0.70	0.70	1.45	1.11	1.11
1729	0.84	0.58	1.24	0.91	1.24	0.70	0.70	1.12	0.91	0.91
1730	0.84	0.63	1.24	0.94	1.24	0.77	0.70	1.12	0.94	0.94
1731	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1732	0.83	0.58	1.24	0.94	1.24	0.74	0.70	1.12	0.94	0.94
1733	0.83	0.70	1.24	0.87	1.24	0.72	0.70	1.12	0.87	0.87
1734	0.83	0.69	1.24	0.92	1.24	0.70	0.70	1.12	0.92	0.92
1735	0.85	0.58	1.24	0.92	1.24	0.73	0.70	1.12	0.92	0.92
1736	0.83	0.58	1.24	0.94	1.24	0.72	0.70	1.12	0.94	0.94
1737	0.77	0.71	1.50	0.89	1.50	0.73	0.70	1.48	0.89	0.89
1738	0.71	0.66	1.27	0.96	1.27	0.72	0.70	1.45	0.96	0.96
1739	0.74	0.66	1.54	0.81	1.54	0.74	0.70	1.45	0.81	0.81
1740	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1741	0.83	0.58	1.24	0.94	1.24	0.72	0.81	1.53	0.94	0.94
1742	0.85	0.58	1.75	0.94	1.75	0.84	0.81	1.53	0.94	0.94
1743	0.76	0.66	1.26	1.00	1.26	0.68	0.70	1.48	1.00	1.00
1744	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1745	0.83	0.71	1.24	0.95	1.24	0.73	0.70	1.12	0.95	0.95
1746	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1747	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1748	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1749	0.76	0.74	1.40	0.96	1.40	0.68	0.70	1.48	0.96	0.96
1750	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1751	0.74	0.70	1.40	1.04	1.40	0.72	0.70	1.45	1.04	1.04
1752	0.69	0.57	1.49	0.85	1.49	0.72	0.70	1.45	0.85	0.85
1753	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1754	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1755	0.74	0.68	1.26	0.94	1.26	0.72	0.70	1.45	0.94	0.94
1756	0.83	0.58	1.24	0.94	1.24	0.74	0.70	1.12	0.94	0.94
1757	0.74	0.59	1.54	0.89	1.54	0.72	0.70	1.45	0.89	0.89
1758	0.86	0.71	1.24	0.95	1.24	0.75	0.70	1.12	0.95	0.95
1759	0.74	0.68	1.24	0.96	1.24	0.72	0.70	1.45	0.96	0.96
1760	0.74	0.61	1.54	0.92	1.54	0.72	0.70	1.45	0.92	0.92
1761	0.76	0.71	1.24	0.96	1.24	0.78	0.70	1.45	0.96	0.96
1762	0.74	0.58	1.54	1.11	1.54	0.80	0.70	1.45	1.11	1.11
1763	0.83	0.71	1.19	1.01	1.19	0.73	0.70	1.12	1.01	1.01
1764	0.78	0.62	1.70	0.90	1.70	0.76	0.81	1.53	0.90	0.90
1765	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1766	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1767	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1768	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1769	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1770	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1771	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1772	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1773	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1774	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1775	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1776	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1777	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1778	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1779	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1780	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1781	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1782	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1783	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1784	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1785	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1786	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1787	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1788	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1789	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1790	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1791	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1792	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1793	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1794	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1795	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1796	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1797	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1798	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1799	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1800	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1801	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1802	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1803	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1804	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1805	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1806	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1807	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1808	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1809	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1810	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1811	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1812	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1813	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1814	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1815	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1816	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1817	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1818	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1819	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1820	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1821	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1822	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1823	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1824	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1825	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1826	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1827	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1828	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1829	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1830	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1831	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1832	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1833	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1834	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1835	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1836	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1837	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1838	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1839	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1840	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1841	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1842	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1843	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1844	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1845	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1846	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1847	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1848	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1849	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1850	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1851	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1852	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1853	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1854	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1855	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1856	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1857	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1858	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1859	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1860	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1861	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1862	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1863	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1864	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1865	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1866	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1867	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1868	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1869	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1870	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1871	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1872	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1873	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1874	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1875	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1876	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1877	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1878	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1879	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1880	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1881	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1882	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1883	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1884	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1885	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1886	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1887	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1888	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1889	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1890	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1891	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1892	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1893	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1894	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1895	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1896	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1897	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1898	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1899	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1900	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1901	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1902	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1903	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1904	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1905	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1906	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1907	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1908	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1909	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1910	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1911	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1912	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1913	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1914	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1915	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1916	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1917	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1918	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1919	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1920	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1921	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1922	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1923	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1924	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1925	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1926	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1927	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1928	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1929	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1930	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1931	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1932	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1933	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1934	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1935	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1936	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1937	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1938	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1939	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1940	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1941	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1942	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1943	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1944	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1945	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1946	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1947	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1948	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1949	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1950	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66



Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIIM	ACPE	Rental Reimbursement	Roadside Assistance
1951	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1952	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1953	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1954	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1955	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1956	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1957	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1958	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1959	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1960	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1961	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1962	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1963	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1964	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1965	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1966	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1967	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1968	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1969	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1970	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1971	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1972	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1973	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1974	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1975	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1976	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1977	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1978	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1979	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1980	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1981	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1982	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1983	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1984	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1985	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1986	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1987	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1988	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1989	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1990	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1991	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1992	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1993	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1994	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1995	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1996	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1997	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1998	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
1999	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
2000	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66

Vehicle Garaging Location Factor Table

Territory Code	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	ACPE	Rental Reimbursement	Roadside Assistance
2003	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
2004	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
2005	1.75	1.67	2.44	1.66	2.44	1.98	2.03	1.48	1.66	1.66
2002	1.75	1.67	2.44	1.66	2.44	1.98	1.71	1.18	1.66	1.66

Stated Amount Factor Table

Exhibit: 3

Stated Amount	COMP	COLL	LOAN
0	0.00	0.00	0.00
1 ... 2500	1.28	1.10	1.28
2501 ... 5000	2.00	1.30	2.00
5001 ... 7500	2.72	1.50	2.72
7501 ... 10000	3.43	1.69	3.43
10001 ... 20000	4.15	1.89	4.15
20001 ... 30000	4.87	2.08	4.87
30001 ... 40000	5.59	2.28	5.59
40001 ... 50000	6.30	2.47	6.30
50001 ... 60000	7.02	2.67	7.02
60001 ... 70000	7.74	2.87	7.74
70001 ... 80000	8.45	3.06	8.45
80001 ... 90000	9.17	3.26	9.17
90001 ... 100000	9.89	3.45	9.89
100001 ... 110000	10.61	3.65	10.61
110001 ... 120000	11.32	3.84	11.32
120001 ... 130000	12.04	4.04	12.04
130001 ... 140000	12.76	4.24	12.76
140001 ... 150000	13.48	4.43	13.48

Note: Symbols 67 and 68

Value Class Factor - Conversion Vehicle Table

Exhibit: 3

Stated Amount	COMP	COLL	LOAN
0	0.00	0.00	0.00
1 ... 2500	0.74	0.69	0.74
2501 ... 5000	0.74	0.69	0.74
5001 ... 7500	0.74	0.69	0.74
7501 ... 10000	0.74	0.69	0.74
10001 ... 20000	1.58	0.99	1.58
20001 ... 30000	2.70	1.29	2.70
30001 ... 40000	3.72	1.58	3.72
40001 ... 50000	4.65	1.98	4.65
50001 ... 60000	5.02	2.08	5.02
60001 ... 70000	5.39	2.18	5.39
70001 ... 80000	5.77	2.28	5.77
80001 ... 90000	6.14	2.38	6.14
90001 ... 100000	6.51	2.48	6.51
100001 ... 110000	6.88	2.57	6.88
110001 ... 120000	7.25	2.67	7.25
120001 ... 130000	7.63	2.77	7.63
130001 ... 140000	8.00	2.87	8.00
140001 ... 150000	8.37	2.97	8.37

Note: Symbols 67 and 68

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Excess Vehicle Factor Table

Exhibit: 3

Excess Vehicle	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM
Y	0.79	0.69	1.20	0.98	1.20	0.75	1.00
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Vehicle Age Factor Table

Exhibit: 3

Vehicle Age	Prior Insurance	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Roadside Assistance	Rental Reimbursement
0	A	0.92	0.88	1.24	1.25	1.24	0.89	0.94	1.07	1.25
0	B	0.92	0.88	1.24	1.25	1.24	0.89	0.94	1.07	1.25
0	C	0.91	0.86	1.24	1.25	1.24	0.89	0.91	1.07	1.25
1	A	0.96	0.96	1.24	1.17	1.24	0.91	0.94	1.07	1.17
1	B	0.96	0.96	1.24	1.17	1.24	0.91	0.94	1.07	1.17
1	C	0.94	0.93	1.21	1.17	1.21	0.91	0.91	1.07	1.17
2	A	0.98	0.98	1.18	1.12	1.18	0.97	1.04	1.07	1.12
2	B	0.98	0.98	1.18	1.12	1.18	0.97	1.04	1.07	1.12
2	C	0.95	0.95	1.19	1.12	1.19	0.97	1.01	1.07	1.12
3	A	1.00	1.00	1.14	1.10	1.14	0.97	1.04	1.07	1.10
3	B	1.00	1.00	1.14	1.10	1.14	0.97	1.04	1.07	1.10
3	C	0.98	0.97	1.14	1.10	1.14	0.97	1.01	1.07	1.10
4	A	1.02	1.05	1.10	1.04	1.10	1.02	1.04	1.07	1.04
4	B	1.02	1.05	1.10	1.04	1.10	1.02	1.04	1.07	1.04
4	C	0.99	1.02	1.10	1.04	1.10	1.02	1.01	1.07	1.04
5	A	1.04	1.05	1.04	1.02	1.04	1.02	1.04	1.07	1.02
5	B	1.04	1.05	1.04	1.02	1.04	1.02	1.04	1.07	1.02
5	C	1.01	1.02	1.03	1.02	1.03	1.02	1.01	1.07	1.02
6	A	1.04	1.05	0.97	0.99	0.97	1.06	1.04	1.10	0.99
6	B	1.04	1.05	0.97	0.99	0.97	1.06	1.04	1.10	0.99
6	C	1.01	1.02	1.02	0.99	1.02	1.04	1.01	1.32	0.99
7	A	1.04	1.07	0.93	0.90	0.93	1.06	1.06	1.21	0.90
7	B	1.04	1.07	0.93	0.90	0.93	1.06	1.06	1.21	0.90
7	C	1.02	1.04	0.97	0.90	0.97	1.04	1.03	1.46	0.90
8	A	1.04	1.07	0.88	0.82	0.88	1.06	1.06	1.30	0.82
8	B	1.04	1.07	0.88	0.82	0.88	1.06	1.06	1.30	0.82
8	C	1.02	1.04	0.92	0.82	0.92	1.04	1.03	1.58	0.82
9	A	1.05	1.07	0.86	0.72	0.86	1.07	1.06	1.37	0.72
9	B	1.05	1.07	0.86	0.72	0.86	1.07	1.06	1.37	0.72
9	C	1.02	1.04	0.90	0.68	0.90	1.05	1.03	1.65	0.68
10	A	1.05	1.04	0.80	0.66	0.80	1.07	1.06	1.41	0.66
10	B	1.05	1.04	0.80	0.66	0.80	1.07	1.06	1.41	0.66
10	C	1.05	1.05	0.83	0.65	0.83	1.05	1.03	1.71	0.65
11	A	1.08	1.04	0.78	0.64	0.78	1.08	1.06	1.61	0.64
11	B	1.08	1.04	0.78	0.64	0.78	1.08	1.06	1.61	0.64
11	C	1.05	1.05	0.83	0.64	0.83	1.05	1.03	1.93	0.64
12	A	1.05	1.01	0.71	0.63	0.71	1.11	0.95	1.63	0.63
12	B	1.05	1.01	0.71	0.63	0.71	1.11	0.95	1.63	0.63
12	C	1.07	1.03	0.77	0.63	0.77	1.08	1.03	1.96	0.63
13	A	1.05	1.01	0.70	0.60	0.70	1.11	0.95	1.66	0.60
13	B	1.05	1.01	0.70	0.60	0.70	1.11	0.95	1.66	0.60
13	C	1.07	1.03	0.76	0.60	0.76	1.08	1.07	2.00	0.60
14	A	0.99	1.01	0.67	0.58	0.67	1.11	0.87	1.70	0.58
14	B	0.99	1.01	0.67	0.58	0.67	1.11	0.87	1.70	0.58
14	C	1.02	1.03	0.76	0.58	0.76	1.09	0.98	2.05	0.58
15	A	0.94	0.99	0.59	0.57	0.59	1.10	0.87	1.77	0.57
15	B	0.94	0.99	0.59	0.57	0.59	1.10	0.87	1.77	0.57
15	C	1.02	1.02	0.69	0.57	0.69	1.09	0.98	2.12	0.57
16	A	0.93	0.99	0.59	0.53	0.59	1.02	0.87	1.87	0.53
16	B	0.93	0.99	0.59	0.53	0.59	1.02	0.87	1.87	0.53
16	C	1.02	1.02	0.69	0.53	0.69	1.15	0.98	2.40	0.53
17	A	0.89	0.95	0.59	0.52	0.59	1.01	0.87	2.03	0.52
17	B	0.89	0.95	0.59	0.52	0.59	1.01	0.87	2.03	0.52
17	C	1.02	0.99	0.69	0.52	0.69	1.20	0.98	2.60	0.52
18	A	0.88	0.89	0.59	0.51	0.59	0.93	0.87	2.03	0.51
18	B	0.88	0.89	0.59	0.51	0.59	0.93	0.87	2.03	0.51
18	C	1.01	0.98	0.69	0.51	0.69	1.06	0.98	2.60	0.51
19	A	0.88	0.87	0.59	0.50	0.59	0.90	0.87	2.03	0.50
19	B	0.88	0.87	0.59	0.50	0.59	0.90	0.87	2.03	0.50
19	C	1.01	0.98	0.69	0.50	0.69	1.05	0.98	2.60	0.50
20 ... 99	A	0.88	0.87	0.59	0.49	0.59	0.73	0.73	2.03	0.49
20 ... 99	B	0.88	0.87	0.59	0.49	0.59	0.73	0.73	2.03	0.49

Note: Base Model Year = 2014  
 When Vehicle Age is greater than 99, 20...99 factor is used.

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Vehicle Age Factor Table

Exhibit: 3

Vehicle Age	Prior Insurance	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Roadside Assistance	Rental Reimbursement
20 ... 99	C	1.01	0.98	0.69	0.49	0.69	0.81	0.82	2.60	0.49

Note: Base Model Year = 2014  
When Vehicle Age is greater than 99, 20...99 factor is used.

COMP Vehicle Age Deductible Factor Table

Exhibit: 3

Vehicle Age	Deductible	Factor
0 ... 2	0 ... 100	0.98
0 ... 2	101 ... 250	0.98
0 ... 2	251 ... 500	1.00
0 ... 2	501 ... 9999	1.09
3 ... 5	0 ... 100	1.01
3 ... 5	101 ... 250	1.01
3 ... 5	251 ... 500	1.00
3 ... 5	501 ... 9999	1.07
6 ... 10	0 ... 100	1.01
6 ... 10	101 ... 250	1.01
6 ... 10	251 ... 500	1.00
6 ... 10	501 ... 9999	0.93
11 ... 99	0 ... 100	1.01
11 ... 99	101 ... 250	1.01
11 ... 99	251 ... 500	1.00
11 ... 99	501 ... 9999	0.88

Note: When Vehicle Age is greater than 99, 20...99 factor is used



COLL Vehicle Age Deductible Factor Table

Exhibit: 3

Vehicle Age	Deductible	Factor
0 ... 2	0 ... 250	0.98
0 ... 2	251 ... 500	1.00
0 ... 2	501 ... 9999	1.07
3 ... 5	0 ... 250	0.98
3 ... 5	251 ... 500	1.00
3 ... 5	501 ... 9999	1.02
6 ... 10	0 ... 250	1.01
6 ... 10	251 ... 500	1.01
6 ... 10	501 ... 9999	0.97
11 ... 99	0 ... 250	1.04
11 ... 99	251 ... 500	1.02
11 ... 99	501 ... 9999	0.86

Note: When Vehicle Age is greater than 99, 20...99 factor is used

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Garage Zip = Mailing Zip Code Factor

Exhibit: 3

Garage Equals Mailing	Mailing Type	Prior Insurance	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	P	A	1.00	1.00	1.00	1.00	1.00	1.00
Y	P	B	1.00	1.00	1.00	1.00	1.00	1.00
Y	P	C	1.00	1.00	1.00	1.00	1.00	1.00
Y	O	A	1.00	1.00	1.00	1.00	1.00	1.00
Y	O	B	1.00	1.00	1.00	1.00	1.00	1.00
Y	O	C	1.00	1.00	1.00	1.00	1.00	1.00
N	P	A	1.00	1.00	1.00	1.00	1.00	1.00
N	P	B	1.00	1.00	1.00	1.00	1.00	1.00
N	P	C	1.00	1.00	1.00	1.00	1.00	1.00
N	O	A	1.00	1.00	1.00	1.00	1.00	1.00
N	O	B	1.00	1.00	1.00	1.00	1.00	1.00
N	O	C	1.00	1.00	1.00	1.00	1.00	1.00

Residence Insurance/Mobile Home Residence Insurance/Multi Car Discount Table

Exhibit: 3

POP Level	RBI	Multi Car	Residence Insurance	Mobile Home	RBI	PD	COMP	COLL	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance
A		Y	Y	N	0.03	0.13	0.06	0.10	0.11	0.02	0.10	0.10
A		Y	N	Y	0.03	0.13	0.06	0.10	0.11	0.02	0.10	0.10
A		Y	N	N	0.01	0.12	0.01	0.08	0.01	0.01	0.08	0.08
A		N	Y	N	0.01	0.01	0.03	0.01	0.01	0.01	0.01	0.01
A		N	N	Y	0.01	0.01	0.03	0.01	0.01	0.01	0.01	0.01
A		N	N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B		Y	Y	N	0.07	0.09	0.02	0.07	0.14	0.01	0.07	0.07
B		Y	N	Y	0.07	0.09	0.02	0.07	0.14	0.01	0.07	0.07
B		Y	N	N	0.06	0.08	0.01	0.07	0.07	0.01	0.07	0.07
B		N	Y	N	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
B		N	N	Y	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
B		N	N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C		Y	Y	N	0.12	0.18	0.03	0.12	0.16	0.01	0.12	0.12
C		Y	N	Y	0.12	0.18	0.03	0.12	0.16	0.01	0.12	0.12
C		Y	N	N	0.12	0.18	0.01	0.10	0.08	0.01	0.10	0.10
C		N	Y	N	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
C		N	N	Y	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
C		N	N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
D		Y	Y	N	0.19	0.20	0.02	0.16	0.24	0.04	0.16	0.16
D		Y	N	Y	0.19	0.20	0.02	0.16	0.24	0.04	0.16	0.16
D		Y	N	N	0.18	0.19	0.01	0.13	0.18	0.03	0.13	0.13
D		N	Y	N	0.07	0.09	0.01	0.05	0.06	0.01	0.05	0.05
D		N	N	Y	0.07	0.09	0.01	0.05	0.06	0.01	0.05	0.05
D		N	N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E		Y	Y	N	0.19	0.20	0.08	0.16	0.24	0.08	0.16	0.16
E		Y	N	Y	0.19	0.20	0.08	0.16	0.24	0.08	0.16	0.16
E		Y	N	N	0.18	0.19	0.01	0.13	0.18	0.03	0.13	0.13
E		N	Y	N	0.07	0.09	0.01	0.05	0.06	0.01	0.05	0.05
E		N	N	Y	0.07	0.09	0.01	0.05	0.06	0.01	0.05	0.05
E		N	N	N	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	Y	A	Y	0 ... 5	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	6 ... 11	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	12 ... 23	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	24 ... 35	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	36 ... 47	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	48 ... 59	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	60 ... 62	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	N	0 ... 5	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	6 ... 11	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	12 ... 23	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	24 ... 35	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	36 ... 47	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	48 ... 59	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	60 ... 62	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	B	Y	0 ... 5	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	6 ... 11	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	12 ... 23	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	24 ... 35	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	36 ... 47	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	48 ... 59	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	60 ... 62	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	N	0 ... 5	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	6 ... 11	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	12 ... 23	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	24 ... 35	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	36 ... 47	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	48 ... 59	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	60 ... 62	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	C	Y	0 ... 5	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	6 ... 11	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	12 ... 23	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	24 ... 35	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	36 ... 47	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	48 ... 59	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	60 ... 62	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	N	0 ... 5	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	6 ... 11	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	12 ... 23	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	24 ... 35	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	36 ... 47	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	48 ... 59	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	60 ... 62	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	D	Y	0 ... 5	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	6 ... 11	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	12 ... 23	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	24 ... 35	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	36 ... 47	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	48 ... 59	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	60 ... 62	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	N	0 ... 5	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	6 ... 11	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	12 ... 23	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	24 ... 35	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	36 ... 47	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	48 ... 59	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	60 ... 62	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	A	Y	0 ... 5	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	6 ... 11	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	12 ... 23	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	24 ... 35	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	36 ... 47	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	48 ... 59	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	60 ... 62	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	N	0 ... 5	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	6 ... 11	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	12 ... 23	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	24 ... 35	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	36 ... 47	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	48 ... 59	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	60 ... 62	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	B	Y	0 ... 5	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	6 ... 11	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	12 ... 23	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	24 ... 35	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	36 ... 47	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	48 ... 59	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	60 ... 62	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	N	0 ... 5	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	6 ... 11	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	12 ... 23	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	24 ... 35	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	36 ... 47	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	48 ... 59	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	60 ... 62	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	C	Y	0 ... 5	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	6 ... 11	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	12 ... 23	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	24 ... 35	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	36 ... 47	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	48 ... 59	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	60 ... 62	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	N	0 ... 5	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	6 ... 11	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	12 ... 23	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	24 ... 35	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	36 ... 47	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	48 ... 59	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	60 ... 62	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	D	Y	0 ... 5	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	6 ... 11	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	12 ... 23	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	24 ... 35	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	36 ... 47	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	48 ... 59	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	60 ... 62	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	N	0 ... 5	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	6 ... 11	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	12 ... 23	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	24 ... 35	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	36 ... 47	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	48 ... 59	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	60 ... 62	0.05	0.11	0.05	0.07	0.02	0.02

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10
Y	N	A	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	B	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	Y	0 ... 5	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	6 ... 11	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	12 ... 23	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	24 ... 35	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	36 ... 47	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	48 ... 59	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	60 ... 62	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	Y	0 ... 5	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	6 ... 11	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	12 ... 23	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	24 ... 35	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	36 ... 47	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	48 ... 59	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	60 ... 62	0.01	0.01	0.01	0.01	0.06	0.01

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	N	D	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	B	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	Y	0 ... 5	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	6 ... 11	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	12 ... 23	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	24 ... 35	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	36 ... 47	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	48 ... 59	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	60 ... 62	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	N	D	Y	0 ... 5	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	6 ... 11	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	12 ... 23	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	24 ... 35	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	36 ... 47	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	48 ... 59	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	60 ... 62	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	A	Y	0 ... 5	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	6 ... 11	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	12 ... 23	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	24 ... 35	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	36 ... 47	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	48 ... 59	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	60 ... 62	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	N	0 ... 5	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	6 ... 11	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	12 ... 23	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	24 ... 35	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	36 ... 47	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	48 ... 59	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	60 ... 62	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	B	Y	0 ... 5	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	6 ... 11	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	12 ... 23	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	24 ... 35	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	36 ... 47	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	48 ... 59	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	60 ... 62	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	N	0 ... 5	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	6 ... 11	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	12 ... 23	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	24 ... 35	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	36 ... 47	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	48 ... 59	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	60 ... 62	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	C	Y	0 ... 5	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	6 ... 11	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	12 ... 23	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	24 ... 35	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	36 ... 47	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	48 ... 59	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	60 ... 62	0.05	0.05	0.01	0.10	0.01	0.04

Note: When Tenure > 62 months, the 60...62 month factor will apply.



Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	Y	C	N	0 ... 5	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	6 ... 11	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	12 ... 23	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	24 ... 35	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	36 ... 47	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	48 ... 59	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	60 ... 62	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	D	Y	0 ... 5	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	6 ... 11	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	12 ... 23	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	24 ... 35	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	36 ... 47	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	48 ... 59	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	60 ... 62	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	N	0 ... 5	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	6 ... 11	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	12 ... 23	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	24 ... 35	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	36 ... 47	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	48 ... 59	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	60 ... 62	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	A	Y	0 ... 5	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	6 ... 11	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	12 ... 23	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	24 ... 35	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	36 ... 47	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	48 ... 59	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	60 ... 62	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	N	0 ... 5	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	6 ... 11	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	12 ... 23	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	24 ... 35	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	36 ... 47	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	48 ... 59	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	60 ... 62	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	B	Y	0 ... 5	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	6 ... 11	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	12 ... 23	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	24 ... 35	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	36 ... 47	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	48 ... 59	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	60 ... 62	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	N	0 ... 5	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	6 ... 11	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	12 ... 23	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	24 ... 35	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	36 ... 47	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	48 ... 59	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	60 ... 62	0.09	0.10	0.01	0.11	0.01	0.04

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	Y	C	Y	0 ... 5	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	6 ... 11	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	12 ... 23	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	24 ... 35	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	36 ... 47	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	48 ... 59	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	60 ... 62	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	N	0 ... 5	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	6 ... 11	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	12 ... 23	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	24 ... 35	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	36 ... 47	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	48 ... 59	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	60 ... 62	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	D	Y	0 ... 5	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	6 ... 11	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	12 ... 23	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	24 ... 35	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	36 ... 47	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	48 ... 59	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	60 ... 62	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	N	0 ... 5	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	6 ... 11	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	12 ... 23	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	24 ... 35	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	36 ... 47	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	48 ... 59	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	60 ... 62	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	N	A	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	N	B	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	N	B	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	A	Y	0 ... 5	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	6 ... 11	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	12 ... 23	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	24 ... 35	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	36 ... 47	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	48 ... 59	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	60 ... 62	0.14	0.14	0.03	0.12	0.04	0.13

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	Y	A	N	0 ... 5	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	6 ... 11	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	12 ... 23	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	24 ... 35	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	36 ... 47	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	48 ... 59	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	60 ... 62	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	B	Y	0 ... 5	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	6 ... 11	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	12 ... 23	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	24 ... 35	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	36 ... 47	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	48 ... 59	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	60 ... 62	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	N	0 ... 5	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	6 ... 11	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	12 ... 23	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	24 ... 35	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	36 ... 47	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	48 ... 59	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	60 ... 62	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	C	Y	0 ... 5	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	6 ... 11	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	12 ... 23	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	24 ... 35	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	36 ... 47	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	48 ... 59	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	60 ... 62	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	N	0 ... 5	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	6 ... 11	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	12 ... 23	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	24 ... 35	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	36 ... 47	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	48 ... 59	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	60 ... 62	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	D	Y	0 ... 5	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	6 ... 11	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	12 ... 23	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	24 ... 35	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	36 ... 47	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	48 ... 59	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	60 ... 62	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	N	0 ... 5	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	6 ... 11	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	12 ... 23	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	24 ... 35	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	36 ... 47	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	48 ... 59	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	60 ... 62	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	Y	A	Y	0 ... 5	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	6 ... 11	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	12 ... 23	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	24 ... 35	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	36 ... 47	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	48 ... 59	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	Y	60 ... 62	0.14	0.14	0.03	0.12	0.04	0.13
Y	Y	A	N	0 ... 5	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	6 ... 11	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	12 ... 23	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	24 ... 35	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	36 ... 47	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	48 ... 59	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	A	N	60 ... 62	0.14	0.17	0.02	0.14	0.11	0.17
Y	Y	B	Y	0 ... 5	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	6 ... 11	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	12 ... 23	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	24 ... 35	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	36 ... 47	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	48 ... 59	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	Y	60 ... 62	0.10	0.13	0.04	0.14	0.12	0.04
Y	Y	B	N	0 ... 5	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	6 ... 11	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	12 ... 23	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	24 ... 35	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	36 ... 47	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	48 ... 59	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	B	N	60 ... 62	0.10	0.11	0.02	0.12	0.07	0.12
Y	Y	C	Y	0 ... 5	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	6 ... 11	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	12 ... 23	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	24 ... 35	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	36 ... 47	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	48 ... 59	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	Y	60 ... 62	0.14	0.10	0.05	0.11	0.05	0.11
Y	Y	C	N	0 ... 5	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	6 ... 11	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	12 ... 23	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	24 ... 35	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	36 ... 47	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	48 ... 59	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	C	N	60 ... 62	0.06	0.10	0.04	0.10	0.02	0.02
Y	Y	D	Y	0 ... 5	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	6 ... 11	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	12 ... 23	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	24 ... 35	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	36 ... 47	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	48 ... 59	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	Y	60 ... 62	0.05	0.11	0.07	0.07	0.07	0.02
Y	Y	D	N	0 ... 5	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	6 ... 11	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	12 ... 23	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	24 ... 35	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	36 ... 47	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	48 ... 59	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	D	N	60 ... 62	0.05	0.11	0.05	0.07	0.02	0.02
Y	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10
Y	N	A	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	B	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	Y	0 ... 5	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	6 ... 11	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	12 ... 23	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	24 ... 35	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	36 ... 47	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	48 ... 59	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	60 ... 62	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	Y	0 ... 5	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	6 ... 11	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	12 ... 23	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	24 ... 35	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	36 ... 47	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	48 ... 59	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	60 ... 62	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	A	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	A	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.00
Y	N	B	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.03
Y	N	B	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	B	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	Y	0 ... 5	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	6 ... 11	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	12 ... 23	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	24 ... 35	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	36 ... 47	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	48 ... 59	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	Y	60 ... 62	0.01	0.01	0.01	0.01	0.03	0.01
Y	N	C	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	C	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	Y	0 ... 5	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	6 ... 11	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	12 ... 23	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	24 ... 35	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	36 ... 47	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	48 ... 59	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	D	Y	60 ... 62	0.01	0.01	0.01	0.01	0.06	0.01

Note: When Tenure > 62 months, the 60...62 month factor will apply.



Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	N	D	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	A	Y	0 ... 5	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	6 ... 11	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	12 ... 23	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	24 ... 35	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	36 ... 47	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	48 ... 59	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	60 ... 62	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	N	0 ... 5	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	6 ... 11	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	12 ... 23	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	24 ... 35	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	36 ... 47	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	48 ... 59	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	60 ... 62	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	B	Y	0 ... 5	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	6 ... 11	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	12 ... 23	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	24 ... 35	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	36 ... 47	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	48 ... 59	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	60 ... 62	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	N	0 ... 5	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	6 ... 11	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	12 ... 23	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	24 ... 35	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	36 ... 47	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	48 ... 59	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	60 ... 62	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	C	Y	0 ... 5	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	6 ... 11	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	12 ... 23	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	24 ... 35	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	36 ... 47	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	48 ... 59	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	60 ... 62	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	N	0 ... 5	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	6 ... 11	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	12 ... 23	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	24 ... 35	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	36 ... 47	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	48 ... 59	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	60 ... 62	0.01	0.07	0.03	0.09	0.01	0.01

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	Y	D	Y	0 ... 5	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	6 ... 11	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	12 ... 23	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	24 ... 35	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	36 ... 47	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	48 ... 59	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	60 ... 62	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	N	0 ... 5	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	6 ... 11	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	12 ... 23	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	24 ... 35	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	36 ... 47	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	48 ... 59	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	60 ... 62	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	A	Y	0 ... 5	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	6 ... 11	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	12 ... 23	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	24 ... 35	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	36 ... 47	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	48 ... 59	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	Y	60 ... 62	0.06	0.11	0.01	0.11	0.01	0.02
N	Y	A	N	0 ... 5	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	6 ... 11	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	12 ... 23	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	24 ... 35	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	36 ... 47	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	48 ... 59	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	A	N	60 ... 62	0.05	0.15	0.01	0.13	0.01	0.06
N	Y	B	Y	0 ... 5	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	6 ... 11	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	12 ... 23	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	24 ... 35	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	36 ... 47	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	48 ... 59	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	Y	60 ... 62	0.07	0.07	0.01	0.13	0.08	0.01
N	Y	B	N	0 ... 5	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	6 ... 11	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	12 ... 23	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	24 ... 35	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	36 ... 47	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	48 ... 59	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	B	N	60 ... 62	0.09	0.10	0.01	0.11	0.01	0.04
N	Y	C	Y	0 ... 5	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	6 ... 11	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	12 ... 23	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	24 ... 35	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	36 ... 47	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	48 ... 59	0.05	0.05	0.01	0.10	0.01	0.04
N	Y	C	Y	60 ... 62	0.05	0.05	0.01	0.10	0.01	0.04

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	Y	C	N	0 ... 5	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	6 ... 11	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	12 ... 23	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	24 ... 35	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	36 ... 47	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	48 ... 59	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	C	N	60 ... 62	0.01	0.07	0.03	0.09	0.01	0.01
N	Y	D	Y	0 ... 5	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	6 ... 11	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	12 ... 23	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	24 ... 35	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	36 ... 47	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	48 ... 59	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	Y	60 ... 62	0.01	0.02	0.03	0.06	0.06	0.01
N	Y	D	N	0 ... 5	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	6 ... 11	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	12 ... 23	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	24 ... 35	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	36 ... 47	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	48 ... 59	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	D	N	60 ... 62	0.04	0.09	0.04	0.06	0.01	0.01
N	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05
N	N	A	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	N	C	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Safe Driver Discount Table

Exhibit: 3

3 Yr Safe Driver	5 Yr Safe Driver	RBI POP Level	Multi Car	Tenure (Months)	RBI	PD	COMP	COLL	PIP	UM/UIM
N	N	B	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months, the 60...62 month factor will apply.

Paid in Full Discount Factor Table

Exhibit: 3

POP RBI	Paid in						
Level	Full	RBI	PD	COMP	COLL	PIP	UM/UIM
A	Y	0.23	0.19	0.18	0.21	0.28	0.31
A	N	0.00	0.00	0.00	0.00	0.00	0.00
B	Y	0.18	0.15	0.16	0.16	0.27	0.27
B	N	0.00	0.00	0.00	0.00	0.00	0.00
C	Y	0.16	0.10	0.18	0.13	0.24	0.31
C	N	0.00	0.00	0.00	0.00	0.00	0.00
D	Y	0.16	0.10	0.18	0.13	0.24	0.31
D	N	0.00	0.00	0.00	0.00	0.00	0.00
E	Y	0.16	0.10	0.18	0.13	0.24	0.31
E	N	0.00	0.00	0.00	0.00	0.00	0.00

Electronic Funds Transfer (EFT) Discount Factor Table

Exhibit: 3

POP RBI

Level	EFT	RBI	PD	COMP	COLL	PIP	UM/UIM
A	Y	0.07	0.09	0.02	0.09	0.05	0.07
A	N	0.00	0.00	0.00	0.00	0.00	0.00
B	Y	0.05	0.07	0.02	0.09	0.03	0.11
B	N	0.00	0.00	0.00	0.00	0.00	0.00
C	Y	0.13	0.10	0.09	0.12	0.06	0.11
C	N	0.00	0.00	0.00	0.00	0.00	0.00
D	Y	0.13	0.10	0.09	0.12	0.06	0.11
D	N	0.00	0.00	0.00	0.00	0.00	0.00
E	Y	0.13	0.10	0.09	0.12	0.06	0.11
E	N	0.00	0.00	0.00	0.00	0.00	0.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Multi Policy Discount Factor Table

Exhibit: 3

Multi Policy	Multi Policy Factor	Acquisition Expense Factor
Y	0.05	0.05
N	0.00	0.00



Continuous Insurance Discount Factor Table (Silver New Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A	1	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	2	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	3	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	4	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	5	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	X	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	N	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	1	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	2	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	3	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	4	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	5	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	X	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	N	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	1	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	2	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	3	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	4	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	5	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	X	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	N	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (Silver Renewal Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A	1	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	2	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	3	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	4	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	5	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	N	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
A	X	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	1	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	2	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	3	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	4	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	5	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	N	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
B	X	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	1	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	2	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	3	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	4	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	5	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	N	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
C	X	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (Gold New Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A	1	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
A	2	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
A	3	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
A	4	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
A	5	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
A	X	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
A	N	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
B	1	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.01	0.01
B	2	0.05	0.05	0.04	0.05	0.05	0.05	0.04	0.05	0.05
B	3	0.05	0.05	0.04	0.05	0.05	0.05	0.04	0.05	0.05
B	4	0.05	0.05	0.04	0.05	0.05	0.05	0.04	0.05	0.05
B	5	0.05	0.05	0.04	0.05	0.05	0.05	0.04	0.05	0.05
B	X	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.01	0.01
B	N	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.01	0.01
C	1	0.02	0.02	0.01	0.02	0.02	0.01	0.01	0.02	0.02
C	2	0.02	0.02	0.01	0.02	0.02	0.01	0.01	0.02	0.02
C	3	0.02	0.02	0.01	0.02	0.02	0.01	0.01	0.02	0.02
C	4	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
C	5	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
C	X	0.02	0.02	0.01	0.02	0.02	0.01	0.01	0.02	0.02
C	N	0.02	0.02	0.01	0.02	0.02	0.01	0.01	0.02	0.02

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (Gold Renewal Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A	1	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
A	2	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
A	3	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
A	4	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
A	5	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
A	N	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
A	X	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	1	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	2	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	3	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	4	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	5	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	N	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
B	X	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
C	1	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01
C	2	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01
C	3	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01
C	4	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
C	5	0.02	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
C	N	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01
C	X	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (Platinum New Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A	1	0.10	0.10	0.12	0.13	0.13	0.13	0.12	0.13	0.13
A	2	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
A	3	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
A	4	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
A	5	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
A	X	0.10	0.10	0.12	0.13	0.13	0.13	0.12	0.13	0.13
A	N	0.10	0.10	0.12	0.13	0.13	0.13	0.12	0.13	0.13
B	1	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.07	0.07
B	2	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
B	3	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
B	4	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
B	5	0.12	0.12	0.13	0.14	0.14	0.14	0.13	0.14	0.14
B	X	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.07	0.07
B	N	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.07	0.07
C	1	0.06	0.06	0.02	0.05	0.05	0.02	0.02	0.05	0.05
C	2	0.06	0.06	0.02	0.05	0.05	0.02	0.02	0.05	0.05
C	3	0.06	0.06	0.02	0.05	0.05	0.02	0.02	0.05	0.05
C	4	0.08	0.08	0.05	0.07	0.07	0.05	0.05	0.07	0.07
C	5	0.08	0.08	0.05	0.07	0.07	0.05	0.05	0.07	0.07
C	X	0.06	0.06	0.02	0.05	0.05	0.02	0.02	0.05	0.05
C	N	0.06	0.06	0.02	0.05	0.05	0.02	0.02	0.05	0.05

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (Platinum Renewal Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI							Rental	Roadside
		RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Reimbursement	Assistance
A	1	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
A	2	0.08	0.08	0.07	0.08	0.08	0.08	0.07	0.08	0.08
A	3	0.08	0.08	0.07	0.08	0.08	0.08	0.07	0.08	0.08
A	4	0.08	0.08	0.07	0.08	0.08	0.08	0.07	0.08	0.08
A	5	0.08	0.08	0.07	0.08	0.08	0.08	0.07	0.08	0.08
A	N	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
A	X	0.07	0.07	0.06	0.07	0.07	0.07	0.06	0.07	0.07
B	1	0.02	0.02	0.03	0.02	0.02	0.02	0.03	0.02	0.02
B	2	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
B	3	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
B	4	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
B	5	0.06	0.06	0.05	0.06	0.06	0.06	0.05	0.06	0.06
B	N	0.02	0.02	0.03	0.02	0.02	0.02	0.03	0.02	0.02
B	X	0.02	0.02	0.03	0.02	0.02	0.02	0.03	0.02	0.02
C	1	0.03	0.03	0.02	0.03	0.03	0.02	0.02	0.03	0.03
C	2	0.03	0.03	0.02	0.03	0.03	0.02	0.02	0.03	0.03
C	3	0.03	0.03	0.02	0.03	0.03	0.02	0.02	0.03	0.03
C	4	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
C	5	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
C	N	0.03	0.03	0.02	0.03	0.03	0.02	0.02	0.03	0.03
C	X	0.03	0.03	0.02	0.03	0.03	0.02	0.02	0.03	0.03

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (White Diamond Renewal Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI							Rental		Roadside
		RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Reimbursement	Assistance	
A	1	0.11	0.11	0.13	0.14	0.14	0.14	0.13	0.14	0.14	
A	2	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
A	3	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
A	4	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
A	5	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
A	X	0.11	0.11	0.13	0.14	0.14	0.14	0.13	0.14	0.14	
A	N	0.11	0.11	0.13	0.14	0.14	0.14	0.13	0.14	0.14	
B	1	0.07	0.07	0.07	0.08	0.08	0.08	0.07	0.08	0.08	
B	2	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
B	3	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
B	4	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
B	5	0.13	0.13	0.14	0.15	0.15	0.15	0.14	0.15	0.15	
B	X	0.07	0.07	0.07	0.08	0.08	0.08	0.07	0.08	0.08	
B	N	0.07	0.07	0.07	0.08	0.08	0.08	0.07	0.08	0.08	
C	1	0.07	0.07	0.03	0.06	0.06	0.03	0.03	0.06	0.06	
C	2	0.07	0.07	0.03	0.06	0.06	0.03	0.03	0.06	0.06	
C	3	0.07	0.07	0.03	0.06	0.06	0.03	0.03	0.06	0.06	
C	4	0.09	0.09	0.06	0.08	0.08	0.06	0.06	0.08	0.08	
C	5	0.09	0.09	0.06	0.08	0.08	0.06	0.06	0.08	0.08	
C	X	0.07	0.07	0.03	0.06	0.06	0.03	0.03	0.06	0.06	
C	N	0.07	0.07	0.03	0.06	0.06	0.03	0.03	0.06	0.06	

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance

Continuous Insurance Discount Factor Table (Diamond Renewal Business)

Exhibit: 3

Prior Insurance	Prior RBI Limit	RBI	PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance
A	1	0.09	0.09	0.08	0.09	0.09	0.09	0.08	0.09	0.09
A	2	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
A	3	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
A	4	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
A	5	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
A	N	0.09	0.09	0.08	0.09	0.09	0.09	0.08	0.09	0.09
A	X	0.09	0.09	0.08	0.09	0.09	0.09	0.08	0.09	0.09
B	1	0.06	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06
B	2	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
B	3	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
B	4	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
B	5	0.10	0.10	0.09	0.10	0.10	0.10	0.09	0.10	0.10
B	N	0.06	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06
B	X	0.06	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06
C	1	0.04	0.04	0.03	0.04	0.04	0.03	0.03	0.04	0.04
C	2	0.04	0.04	0.03	0.04	0.04	0.03	0.03	0.04	0.04
C	3	0.04	0.04	0.03	0.04	0.04	0.03	0.03	0.04	0.04
C	4	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
C	5	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
C	N	0.04	0.04	0.03	0.04	0.04	0.03	0.03	0.04	0.04
C	X	0.04	0.04	0.03	0.04	0.04	0.03	0.03	0.04	0.04

Note: Prior RBI Limit in this table represents the following RBI Limits:

- 5) >= At Least 250/500 or 300 CSL
- 4) = 100/300 or 100 CSL
- 3) >= 50/100, but <100/300
- 2) > Minimum limits, but < 50/100
- 1) = Minimum limits
- N) Prior Insurance without RBI limits
- X) No Prior Insurance or >31 days without insurance



Online Quote Discount Factor Table

Exhibit: 3

Online Quote	Prior Insurance	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	A	0.14	0.14	0.14	0.14	0.14	0.14
Y	B	0.08	0.08	0.08	0.08	0.08	0.08
Y	C	0.18	0.18	0.18	0.18	0.18	0.18
Y	A	0.14	0.14	0.14	0.14	0.14	0.14
Y	B	0.08	0.08	0.08	0.08	0.08	0.08
Y	C	0.18	0.18	0.18	0.18	0.18	0.18
N	A	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00
N	A	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00

Loyal Customer Discount Factor Table

Exhibit: 3

Loyal Customer	Prior Insurance	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	A	0.01	0.00	0.01	0.00	0.00	0.00
Y	B	0.01	0.00	0.01	0.00	0.00	0.00
Y	C	0.01	0.00	0.01	0.00	0.00	0.00
Y	A	0.01	0.00	0.01	0.00	0.00	0.00
Y	B	0.01	0.00	0.01	0.00	0.00	0.00
Y	C	0.01	0.00	0.01	0.00	0.00	0.00
N	A	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00
N	A	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00

Paperless Discount Factor Table

Exhibit: 3

Paperless	Prior Insurance	RBI	PD	COMP	COLL	LOAN	PIP	UM/UIM	Rental Reimbursement	Roadside Assistance	ACPE	Operations Expense
Y	A	0.06	0.00	0.00	0.02	0.00	0.16	0.02	0.00	0.00	0.00	0.00
Y	B	0.06	0.00	0.00	0.02	0.00	0.16	0.02	0.00	0.00	0.00	0.00
Y	C	0.06	0.00	0.00	0.02	0.00	0.16	0.02	0.00	0.00	0.00	0.00
Y	A	0.06	0.00	0.00	0.02	0.00	0.16	0.02	0.00	0.00	0.00	0.00
Y	B	0.06	0.00	0.00	0.02	0.00	0.16	0.02	0.00	0.00	0.00	0.00
Y	C	0.06	0.00	0.00	0.02	0.00	0.16	0.02	0.00	0.00	0.00	0.00
N	A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	C	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Vehicle Equipment Discount Factor Table

Exhibit: 3

Vehicle	
Equipment Indicator	Factor
Y	0.05
N	0.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Business Use Surcharge Factor Table

Exhibit: 3

Business	
Use	Factor
Y	0.20
N	0.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Snow Plow Surcharge Factor Table

Exhibit: 3

Snow Plow Surcharge	Factor
Y	0.04
N	0.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Certificate of Insurance Surcharge Factor Table

Exhibit: 3

State Filing

Surcharge Indicator	RBI	PD	COMP	COLL	PIP	UM/UIM
Y	0.25	0.20	0.00	0.24	0.12	0.12
N	0.00	0.00	0.00	0.00	0.00	0.00

Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	0	0.56	0.96	0.56	0.56	0.56	0.96	0.56	0.96	0.96	1.00	1.00
201401	1	0.61	0.96	0.61	0.61	0.61	0.96	0.61	0.96	0.96	1.00	1.00
201401	2	0.65	0.97	0.65	0.65	0.65	0.97	0.65	0.97	0.97	1.00	1.00
201401	3	0.69	0.97	0.69	0.69	0.69	0.97	0.69	0.97	0.97	1.00	1.00
201401	4	0.72	0.97	0.72	0.72	0.72	0.97	0.72	0.97	0.97	1.00	1.00
201401	5	0.75	0.97	0.75	0.75	0.75	0.97	0.75	0.97	0.97	1.00	1.00
201401	6	0.78	0.97	0.78	0.78	0.78	0.97	0.78	0.97	0.97	1.00	1.00
201401	7	0.80	0.97	0.80	0.80	0.80	0.97	0.80	0.97	0.97	1.00	1.00
201401	8	0.82	0.97	0.82	0.82	0.82	0.97	0.82	0.97	0.97	1.00	1.00
201401	9	0.84	0.97	0.84	0.84	0.84	0.97	0.84	0.97	0.97	1.00	1.00
201401	10	0.85	0.97	0.85	0.85	0.85	0.97	0.85	0.97	0.97	1.00	1.00
201401	11	0.86	0.97	0.86	0.86	0.86	0.97	0.86	0.97	0.97	1.00	1.00
201401	12	0.88	0.98	0.88	0.88	0.88	0.98	0.88	0.98	0.98	1.00	1.00
201401	13	0.88	0.98	0.88	0.88	0.88	0.98	0.88	0.98	0.98	1.00	1.00
201401	14	0.89	0.98	0.89	0.89	0.89	0.98	0.89	0.98	0.98	1.00	1.00
201401	15	0.90	0.98	0.90	0.90	0.90	0.98	0.90	0.98	0.98	1.00	1.00
201401	16	0.90	0.98	0.90	0.90	0.90	0.98	0.90	0.98	0.98	1.00	1.00
201401	17	0.91	0.98	0.91	0.91	0.91	0.98	0.91	0.98	0.98	1.00	1.00
201401	18	0.91	0.98	0.91	0.91	0.91	0.98	0.91	0.98	0.98	1.00	1.00
201401	19	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	20	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	21	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	22	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	23	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	24	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	25	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	26	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	27	0.93	0.99	0.93	0.93	0.93	0.99	0.93	0.99	0.99	1.00	1.00
201401	28	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	29	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	30	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	31	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	32	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	33	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	34	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	35	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	36	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	37	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	38	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	39	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	40	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	41	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	42	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	43	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	44	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	45	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	46	0.97	1.00	0.97	0.97	0.97	1.00	0.97	1.00	1.00	1.00	1.00
201401	47	0.98	1.00	0.98	0.98	0.98	1.00	0.98	1.00	1.00	1.00	1.00
201401	48	0.98	1.00	0.98	0.98	0.98	1.00	0.98	1.00	1.00	1.00	1.00
201401	49	0.98	1.00	0.98	0.98	0.98	1.00	0.98	1.00	1.00	1.00	1.00
201401	50	0.99	1.00	0.99	0.99	0.99	1.00	0.99	1.00	1.00	1.00	1.00
201401	51	0.99	1.00	0.99	0.99	0.99	1.00	0.99	1.00	1.00	1.00	1.00
201401	52	0.99	1.00	0.99	0.99	0.99	1.00	0.99	1.00	1.00	1.00	1.00
201401	53	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	55	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	56	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	57	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	58	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.



Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	60	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	61	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	63	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	65	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	66	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	67	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	70	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	71	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	72	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	73	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	75	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	76	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	77	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	78	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	81	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	82	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	83	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	84	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

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Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Initial Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	0	0.50	0.95	0.50	0.50	0.50	0.95	0.50	0.95	0.95	1.00	1.00
201401	1	0.55	0.95	0.55	0.55	0.55	0.95	0.55	0.95	0.95	1.00	1.00
201401	2	0.59	0.95	0.59	0.59	0.59	0.95	0.59	0.95	0.95	1.00	1.00
201401	3	0.63	0.96	0.63	0.63	0.63	0.96	0.63	0.96	0.96	1.00	1.00
201401	4	0.66	0.96	0.66	0.66	0.66	0.96	0.66	0.96	0.96	1.00	1.00
201401	5	0.69	0.96	0.69	0.69	0.69	0.96	0.69	0.96	0.96	1.00	1.00
201401	6	0.72	0.96	0.72	0.72	0.72	0.96	0.72	0.96	0.96	1.00	1.00
201401	7	0.75	0.96	0.75	0.75	0.75	0.96	0.75	0.96	0.96	1.00	1.00
201401	8	0.78	0.96	0.78	0.78	0.78	0.96	0.78	0.96	0.96	1.00	1.00
201401	9	0.80	0.96	0.80	0.80	0.80	0.96	0.80	0.96	0.96	1.00	1.00
201401	10	0.82	0.97	0.82	0.82	0.82	0.97	0.82	0.97	0.97	1.00	1.00
201401	11	0.83	0.97	0.83	0.83	0.83	0.97	0.83	0.97	0.97	1.00	1.00
201401	12	0.85	0.97	0.85	0.85	0.85	0.97	0.85	0.97	0.97	1.00	1.00
201401	13	0.86	0.97	0.86	0.86	0.86	0.97	0.86	0.97	0.97	1.00	1.00
201401	14	0.88	0.97	0.88	0.88	0.88	0.97	0.88	0.97	0.97	1.00	1.00
201401	15	0.88	0.97	0.88	0.88	0.88	0.97	0.88	0.97	0.97	1.00	1.00
201401	16	0.89	0.97	0.89	0.89	0.89	0.97	0.89	0.97	0.97	1.00	1.00
201401	17	0.90	0.97	0.90	0.90	0.90	0.97	0.90	0.97	0.97	1.00	1.00
201401	18	0.90	0.97	0.90	0.90	0.90	0.97	0.90	0.97	0.97	1.00	1.00
201401	19	0.91	0.97	0.91	0.91	0.91	0.97	0.91	0.97	0.97	1.00	1.00
201401	20	0.91	0.97	0.91	0.91	0.91	0.97	0.91	0.97	0.97	1.00	1.00
201401	21	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	22	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	23	0.92	0.98	0.92	0.92	0.92	0.98	0.92	0.98	0.98	1.00	1.00
201401	24	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	25	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	26	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	27	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	28	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	29	0.93	0.98	0.93	0.93	0.93	0.98	0.93	0.98	0.98	1.00	1.00
201401	30	0.94	0.98	0.94	0.94	0.94	0.98	0.94	0.98	0.98	1.00	1.00
201401	31	0.94	0.98	0.94	0.94	0.94	0.98	0.94	0.98	0.98	1.00	1.00
201401	32	0.94	0.98	0.94	0.94	0.94	0.98	0.94	0.98	0.98	1.00	1.00
201401	33	0.94	0.98	0.94	0.94	0.94	0.98	0.94	0.98	0.98	1.00	1.00
201401	34	0.94	0.99	0.94	0.94	0.94	0.99	0.94	0.99	0.99	1.00	1.00
201401	35	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	36	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	37	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	38	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	39	0.95	0.99	0.95	0.95	0.95	0.99	0.95	0.99	0.99	1.00	1.00
201401	40	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	41	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	42	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	43	0.96	0.99	0.96	0.96	0.96	0.99	0.96	0.99	0.99	1.00	1.00
201401	44	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	45	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	46	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	47	0.97	0.99	0.97	0.97	0.97	0.99	0.97	0.99	0.99	1.00	1.00
201401	48	0.98	1.00	0.98	0.98	0.98	1.00	0.98	1.00	1.00	1.00	1.00
201401	49	0.98	1.00	0.98	0.98	0.98	1.00	0.98	1.00	1.00	1.00	1.00
201401	50	0.99	1.00	0.99	0.99	0.99	1.00	0.99	1.00	1.00	1.00	1.00
201401	51	0.99	1.00	0.99	0.99	0.99	1.00	0.99	1.00	1.00	1.00	1.00
201401	52	0.99	1.00	0.99	0.99	0.99	1.00	0.99	1.00	1.00	1.00	1.00
201401	53	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	55	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	56	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	57	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	58	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	59	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	60	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	61	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	62	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	63	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	65	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	66	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	67	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	68	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	69	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	70	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	71	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	72	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	73	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	75	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	76	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	77	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	78	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	79	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	81	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	82	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	83	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	84	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.



Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

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Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

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Usage Based Insurance (UBI) Factor Table - Renewal Discount

Exhibit: 3

Rate Revision (YYYYMM)	UBI Group	RBI/PD	COMP	COLL	PIP	UM/UIM	LOAN	Rental Reimbursement	Roadside Assistance	ACPE	Acquisition Expense	Operations Expense
201401	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201401	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- The premium-weighted average factor for the vehicle is calculated and applied to all coverages for the vehicle as indicated in the Rate Order of Calculation. This factor cannot be lower than 0.70 or greater than 1.0.
- If a vehicle does not participate in the Usage-based Insurance program it is assigned a 1.0 factor.

Bad Debt Factor Table

Exhibit: 3

Prior Insurance	Financial Responsibility Tier	EFT	Paid In Full	Factor
A	A1	Y	Y	0.99
A	A1	Y	N	0.99
A	A1	N	Y	0.99
A	A1	N	N	0.97
A	B1	Y	Y	0.99
A	B1	Y	N	0.99
A	B1	N	Y	0.99
A	B1	N	N	0.97
A	C1	Y	Y	0.99
A	C1	Y	N	0.99
A	C1	N	Y	0.99
A	C1	N	N	0.97
A	D1	Y	Y	1.00
A	D1	Y	N	1.00
A	D1	N	Y	1.00
A	D1	N	N	0.97
A	E1	Y	Y	1.00
A	E1	Y	N	1.00
A	E1	N	Y	1.00
A	E1	N	N	0.97
A	F1	Y	Y	1.00
A	F1	Y	N	1.00
A	F1	N	Y	1.00
A	F1	N	N	0.97
A	G1	Y	Y	1.00
A	G1	Y	N	1.00
A	G1	N	Y	1.00
A	G1	N	N	0.97
A	H1	Y	Y	1.00
A	H1	Y	N	1.00
A	H1	N	Y	1.00
A	H1	N	N	0.97
A	I1	Y	Y	1.00
A	I1	Y	N	1.00
A	I1	N	Y	1.00
A	I1	N	N	0.98
A	J1	Y	Y	1.00
A	J1	Y	N	1.01
A	J1	N	Y	1.00
A	J1	N	N	0.98
A	K1	Y	Y	1.00
A	K1	Y	N	1.01
A	K1	N	Y	1.00
A	K1	N	N	0.98
A	L1	Y	Y	1.00
A	L1	Y	N	1.01
A	L1	N	Y	1.00
A	L1	N	N	0.99
A	M1	Y	Y	1.00
A	M1	Y	N	1.02
A	M1	N	Y	1.00
A	M1	N	N	0.99
A	N1	Y	Y	1.00
A	N1	Y	N	1.02
A	N1	N	Y	1.00
A	N1	N	N	1.00
A	O1	Y	Y	1.00
A	O1	Y	N	1.03
A	O1	N	Y	1.00
A	O1	N	N	1.00
A	P1	Y	Y	1.00
A	P1	Y	N	1.03
A	P1	N	Y	1.00
A	P1	N	N	1.01

Bad Debt Factor Table

Exhibit: 3

Prior Insurance	Financial Responsibility Tier	EFT	Paid In Full	Factor
A	Q1	Y	Y	1.02
A	Q1	Y	N	1.04
A	Q1	N	Y	1.02
A	Q1	N	N	1.01
A	R1	Y	Y	1.02
A	R1	Y	N	1.05
A	R1	N	Y	1.02
A	R1	N	N	1.01
A	T1	Y	Y	1.02
A	T1	Y	N	1.05
A	T1	N	Y	1.02
A	T1	N	N	1.01
A	T3	Y	Y	1.02
A	T3	Y	N	1.05
A	T3	N	Y	1.02
A	T3	N	N	1.01
A	T4	Y	Y	1.02
A	T4	Y	N	1.05
A	T4	N	Y	1.02
A	T4	N	N	1.01
A	T5	Y	Y	1.02
A	T5	Y	N	1.05
A	T5	N	Y	1.02
A	T5	N	N	1.01
A	U1	Y	Y	0.99
A	U1	Y	N	0.99
A	U1	N	Y	0.99
A	U1	N	N	0.97
A	V1	Y	Y	1.02
A	V1	Y	N	1.05
A	V1	N	Y	1.02
A	V1	N	N	1.01
A	W1	Y	Y	1.02
A	W1	Y	N	1.05
A	W1	N	Y	1.02
A	W1	N	N	1.01
A	X1	Y	Y	1.02
A	X1	Y	N	1.05
A	X1	N	Y	1.02
A	X1	N	N	1.01
A	X3	Y	Y	1.02
A	X3	Y	N	1.05
A	X3	N	Y	1.02
A	X3	N	N	1.01
A	X4	Y	Y	1.02
A	X4	Y	N	1.05
A	X4	N	Y	1.02
A	X4	N	N	1.01
A	X5	Y	Y	1.02
A	X5	Y	N	1.05
A	X5	N	Y	1.02
A	X5	N	N	1.01
A	Y1	Y	Y	1.02
A	Y1	Y	N	1.04
A	Y1	N	Y	1.02
A	Y1	N	N	1.01
A	Z1	Y	Y	1.02
A	Z1	Y	N	1.05
A	Z1	N	Y	1.02
A	Z1	N	N	1.01
A	ZZ	Y	Y	1.02
A	ZZ	Y	N	1.05
A	ZZ	N	Y	1.02
A	ZZ	N	N	1.01

Bad Debt Factor Table

Exhibit: 3

Prior Insurance	Financial Responsibility Tier	EFT	Paid In Full	Factor
B	A1	Y	Y	0.99
B	A1	Y	N	0.99
B	A1	N	Y	0.99
B	A1	N	N	0.97
B	B1	Y	Y	0.99
B	B1	Y	N	0.99
B	B1	N	Y	0.99
B	B1	N	N	0.97
B	C1	Y	Y	0.99
B	C1	Y	N	0.99
B	C1	N	Y	0.99
B	C1	N	N	0.97
B	D1	Y	Y	1.00
B	D1	Y	N	1.00
B	D1	N	Y	1.00
B	D1	N	N	0.97
B	E1	Y	Y	1.00
B	E1	Y	N	1.00
B	E1	N	Y	1.00
B	E1	N	N	0.97
B	F1	Y	Y	1.00
B	F1	Y	N	1.00
B	F1	N	Y	1.00
B	F1	N	N	0.97
B	G1	Y	Y	1.00
B	G1	Y	N	1.00
B	G1	N	Y	1.00
B	G1	N	N	0.97
B	H1	Y	Y	1.00
B	H1	Y	N	1.00
B	H1	N	Y	1.00
B	H1	N	N	0.97
B	I1	Y	Y	1.00
B	I1	Y	N	1.00
B	I1	N	Y	1.00
B	I1	N	N	0.98
B	J1	Y	Y	1.00
B	J1	Y	N	1.01
B	J1	N	Y	1.00
B	J1	N	N	0.98
B	K1	Y	Y	1.00
B	K1	Y	N	1.01
B	K1	N	Y	1.00
B	K1	N	N	0.98
B	L1	Y	Y	1.00
B	L1	Y	N	1.01
B	L1	N	Y	1.00
B	L1	N	N	0.99
B	M1	Y	Y	1.00
B	M1	Y	N	1.02
B	M1	N	Y	1.00
B	M1	N	N	0.99
B	N1	Y	Y	1.00
B	N1	Y	N	1.02
B	N1	N	Y	1.00
B	N1	N	N	1.00
B	O1	Y	Y	1.00
B	O1	Y	N	1.03
B	O1	N	Y	1.00
B	O1	N	N	1.00
B	P1	Y	Y	1.00
B	P1	Y	N	1.03
B	P1	N	Y	1.00
B	P1	N	N	1.01



Bad Debt Factor Table

Exhibit: 3

Prior Insurance	Financial Responsibility Tier	EFT	Paid In Full	Factor
B	Q1	Y	Y	1.02
B	Q1	Y	N	1.04
B	Q1	N	Y	1.02
B	Q1	N	N	1.01
B	R1	Y	Y	1.02
B	R1	Y	N	1.05
B	R1	N	Y	1.02
B	R1	N	N	1.01
B	T1	Y	Y	1.02
B	T1	Y	N	1.05
B	T1	N	Y	1.02
B	T1	N	N	1.01
B	T3	Y	Y	1.02
B	T3	Y	N	1.05
B	T3	N	Y	1.02
B	T3	N	N	1.01
B	T4	Y	Y	1.02
B	T4	Y	N	1.05
B	T4	N	Y	1.02
B	T4	N	N	1.01
B	T5	Y	Y	1.02
B	T5	Y	N	1.05
B	T5	N	Y	1.02
B	T5	N	N	1.01
B	U1	Y	Y	0.99
B	U1	Y	N	0.99
B	U1	N	Y	0.99
B	U1	N	N	0.97
B	V1	Y	Y	1.02
B	V1	Y	N	1.05
B	V1	N	Y	1.02
B	V1	N	N	1.01
B	W1	Y	Y	1.02
B	W1	Y	N	1.05
B	W1	N	Y	1.02
B	W1	N	N	1.01
B	X1	Y	Y	1.02
B	X1	Y	N	1.05
B	X1	N	Y	1.02
B	X1	N	N	1.01
B	X3	Y	Y	1.02
B	X3	Y	N	1.05
B	X3	N	Y	1.02
B	X3	N	N	1.01
B	X4	Y	Y	1.02
B	X4	Y	N	1.05
B	X4	N	Y	1.02
B	X4	N	N	1.01
B	X5	Y	Y	1.02
B	X5	Y	N	1.05
B	X5	N	Y	1.02
B	X5	N	N	1.01
B	Y1	Y	Y	1.02
B	Y1	Y	N	1.04
B	Y1	N	Y	1.02
B	Y1	N	N	1.01
B	Z1	Y	Y	1.02
B	Z1	Y	N	1.05
B	Z1	N	Y	1.02
B	Z1	N	N	1.01
B	ZZ	Y	Y	1.02
B	ZZ	Y	N	1.05
B	ZZ	N	Y	1.02
B	ZZ	N	N	1.01

Bad Debt Factor Table

Exhibit: 3

Prior Insurance	Financial Responsibility Tier	EFT	Paid In Full	Factor
C	A1	Y	Y	0.98
C	A1	Y	N	0.98
C	A1	N	Y	0.98
C	A1	N	N	0.95
C	B1	Y	Y	0.98
C	B1	Y	N	0.98
C	B1	N	Y	0.98
C	B1	N	N	0.95
C	C1	Y	Y	0.98
C	C1	Y	N	0.98
C	C1	N	Y	0.98
C	C1	N	N	0.96
C	D1	Y	Y	0.98
C	D1	Y	N	0.98
C	D1	N	Y	0.98
C	D1	N	N	0.96
C	E1	Y	Y	0.98
C	E1	Y	N	0.98
C	E1	N	Y	0.98
C	E1	N	N	0.96
C	F1	Y	Y	1.00
C	F1	Y	N	1.00
C	F1	N	Y	1.00
C	F1	N	N	0.97
C	G1	Y	Y	1.00
C	G1	Y	N	1.00
C	G1	N	Y	1.00
C	G1	N	N	0.97
C	H1	Y	Y	1.00
C	H1	Y	N	1.01
C	H1	N	Y	1.00
C	H1	N	N	0.98
C	I1	Y	Y	1.00
C	I1	Y	N	1.02
C	I1	N	Y	1.00
C	I1	N	N	0.98
C	J1	Y	Y	1.01
C	J1	Y	N	1.02
C	J1	N	Y	1.01
C	J1	N	N	0.99
C	K1	Y	Y	1.01
C	K1	Y	N	1.03
C	K1	N	Y	1.01
C	K1	N	N	1.00
C	L1	Y	Y	1.01
C	L1	Y	N	1.04
C	L1	N	Y	1.01
C	L1	N	N	1.01
C	M1	Y	Y	1.01
C	M1	Y	N	1.05
C	M1	N	Y	1.01
C	M1	N	N	1.02
C	N1	Y	Y	1.01
C	N1	Y	N	1.06
C	N1	N	Y	1.01
C	N1	N	N	1.03
C	O1	Y	Y	1.01
C	O1	Y	N	1.07
C	O1	N	Y	1.01
C	O1	N	N	1.04
C	P1	Y	Y	1.01
C	P1	Y	N	1.08
C	P1	N	Y	1.01
C	P1	N	N	1.04

Bad Debt Factor Table

Exhibit: 3

Prior Insurance	Financial Responsibility Tier	EFT	Paid In Full	Factor
C	Q1	Y	Y	1.02
C	Q1	Y	N	1.08
C	Q1	N	Y	1.02
C	Q1	N	N	1.04
C	R1	Y	Y	1.02
C	R1	Y	N	1.08
C	R1	N	Y	1.02
C	R1	N	N	1.04
C	T1	Y	Y	1.02
C	T1	Y	N	1.08
C	T1	N	Y	1.02
C	T1	N	N	1.04
C	T3	Y	Y	1.02
C	T3	Y	N	1.08
C	T3	N	Y	1.02
C	T3	N	N	1.04
C	T4	Y	Y	1.02
C	T4	Y	N	1.08
C	T4	N	Y	1.02
C	T4	N	N	1.04
C	T5	Y	Y	1.02
C	T5	Y	N	1.08
C	T5	N	Y	1.02
C	T5	N	N	1.04
C	U1	Y	Y	0.98
C	U1	Y	N	0.98
C	U1	N	Y	0.98
C	U1	N	N	0.95
C	V1	Y	Y	1.02
C	V1	Y	N	1.08
C	V1	N	Y	1.02
C	V1	N	N	1.04
C	W1	Y	Y	1.02
C	W1	Y	N	1.08
C	W1	N	Y	1.02
C	W1	N	N	1.04
C	X1	Y	Y	1.02
C	X1	Y	N	1.08
C	X1	N	Y	1.02
C	X1	N	N	1.04
C	X3	Y	Y	1.02
C	X3	Y	N	1.08
C	X3	N	Y	1.02
C	X3	N	N	1.04
C	X4	Y	Y	1.02
C	X4	Y	N	1.08
C	X4	N	Y	1.02
C	X4	N	N	1.04
C	X5	Y	Y	1.02
C	X5	Y	N	1.08
C	X5	N	Y	1.02
C	X5	N	N	1.04
C	Y1	Y	Y	1.02
C	Y1	Y	N	1.08
C	Y1	N	Y	1.02
C	Y1	N	N	1.04
C	Z1	Y	Y	1.02
C	Z1	Y	N	1.08
C	Z1	N	Y	1.02
C	Z1	N	N	1.04
C	ZZ	Y	Y	1.02
C	ZZ	Y	N	1.08
C	ZZ	N	Y	1.02
C	ZZ	N	N	1.04

Rate Level Adjustment Factor Table

Rate Revisions (YYYYMM)	RBI	PD	COMP	COLL	PIP	UM/UIM	Rental Reimbursement	Acquisition Expense
200612	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200707	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200711	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200808	1.099	1.038	1.063	0.974	0.960	1.012	1.051	0.897
200902	1.155	0.995	0.961	0.947	1.002	0.998	1.000	1.003
200906	1.054	1.034	1.046	1.063	1.035	1.010	1.050	1.000
201003	1.131	0.905	0.907	0.790	1.070	1.111	0.949	0.963
201011	0.963	1.005	1.003	0.930	1.003	0.989	1.025	0.994
201013	0.963	1.005	1.003	0.930	1.003	0.989	1.025	0.994
201101	1.003	1.066	1.047	1.122	1.166	1.042	1.002	1.000
201201	0.963	1.056	1.048	1.114	1.032	1.023	1.088	1.102
201202	1.058	1.067	1.081	1.034	1.085	1.067	1.000	1.000
201203	1.009	0.996	1.001	1.002	1.004	0.998	0.965	1.000
201301	0.970	0.980	1.048	0.996	0.996	1.003	1.056	0.954
201302	0.992	1.027	0.926	0.987	0.973	0.915	1.006	1.000
201401	1.017	1.051	1.037	1.107	1.040	1.074	1.225	1.117

- Please refer to the Rate Stability rule for the application of the Rate Level Adjustment factors
- Only policies that went from 201011 straight into 201101 rate revision will go through the 201013 row
- 201013 represents policies moving to a new policy management system (Policy Pro)

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Electronic Signature Discount Factor Table

Exhibit: 3

Paid		Electronic Signature
In Full	EFT	Discount
Y	Y	0.08
Y	N	0.08
N	Y	0.08
N	N	0.08

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
A	Y	A1		Y	Y	0.43
A	Y	A1		Y	N	0.48
A	Y	A1		N	Y	0.43
A	Y	A1		N	N	0.48
A	Y	B1		Y	Y	0.47
A	Y	B1		Y	N	0.53
A	Y	B1		N	Y	0.47
A	Y	B1		N	N	0.53
A	Y	C1		Y	Y	0.51
A	Y	C1		Y	N	0.58
A	Y	C1		N	Y	0.51
A	Y	C1		N	N	0.58
A	Y	D1		Y	Y	0.57
A	Y	D1		Y	N	0.64
A	Y	D1		N	Y	0.57
A	Y	D1		N	N	0.64
A	Y	E1		Y	Y	0.62
A	Y	E1		Y	N	0.70
A	Y	E1		N	Y	0.62
A	Y	E1		N	N	0.70
A	Y	F1		Y	Y	0.65
A	Y	F1		Y	N	0.78
A	Y	F1		N	Y	0.65
A	Y	F1		N	N	0.78
A	Y	G1		Y	Y	0.72
A	Y	G1		Y	N	0.84
A	Y	G1		N	Y	0.72
A	Y	G1		N	N	0.84
A	Y	H1		Y	Y	0.77
A	Y	H1		Y	N	0.91
A	Y	H1		N	Y	0.77
A	Y	H1		N	N	0.91
A	Y	I1		Y	Y	0.82
A	Y	I1		Y	N	0.98
A	Y	I1		N	Y	0.82
A	Y	I1		N	N	0.98
A	Y	J1		Y	Y	0.86
A	Y	J1		Y	N	1.04
A	Y	J1		N	Y	0.86
A	Y	J1		N	N	1.04
A	Y	K1		Y	Y	0.96
A	Y	K1		Y	N	1.12
A	Y	K1		N	Y	0.96
A	Y	K1		N	N	1.12
A	Y	L1		Y	Y	0.96
A	Y	L1		Y	N	1.20
A	Y	L1		N	Y	0.96
A	Y	L1		N	N	1.20
A	Y	M1		Y	Y	1.03
A	Y	M1		Y	N	1.27
A	Y	M1		N	Y	1.03
A	Y	M1		N	N	1.27
A	Y	N1		Y	Y	1.05
A	Y	N1		Y	N	1.38
A	Y	N1		N	Y	1.05
A	Y	N1		N	N	1.38
A	Y	O1		Y	Y	1.08
A	Y	O1		Y	N	1.49
A	Y	O1		N	Y	1.08
A	Y	O1		N	N	1.49
A	Y	P1		Y	Y	1.15
A	Y	P1		Y	N	1.53
A	Y	P1		N	Y	1.15
A	Y	P1		N	N	1.53

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
A	Y	Q1		Y	Y	1.15
A	Y	Q1		Y	N	1.62
A	Y	Q1		N	Y	1.15
A	Y	Q1		N	N	1.62
A	Y	R1		Y	Y	1.15
A	Y	R1		Y	N	1.62
A	Y	R1		N	Y	1.15
A	Y	R1		N	N	1.62
A	Y	T1		Y	Y	1.15
A	Y	T1		Y	N	1.62
A	Y	T1		N	Y	1.15
A	Y	T1		N	N	1.62
A	Y	T3		Y	Y	1.15
A	Y	T3		Y	N	1.62
A	Y	T3		N	Y	1.15
A	Y	T3		N	N	1.62
A	Y	T4		Y	Y	1.15
A	Y	T4		Y	N	1.62
A	Y	T4		N	Y	1.15
A	Y	T4		N	N	1.62
A	Y	T5		Y	Y	1.15
A	Y	T5		Y	N	1.62
A	Y	T5		N	Y	1.15
A	Y	T5		N	N	1.62
A	Y	U1		Y	Y	0.43
A	Y	U1		Y	N	0.48
A	Y	U1		N	Y	0.43
A	Y	U1		N	N	0.48
A	Y	V1		Y	Y	1.15
A	Y	V1		Y	N	1.62
A	Y	V1		N	Y	1.15
A	Y	V1		N	N	1.62
A	Y	W1		Y	Y	1.15
A	Y	W1		Y	N	1.62
A	Y	W1		N	Y	1.15
A	Y	W1		N	N	1.62
A	Y	X1		Y	Y	1.15
A	Y	X1		Y	N	1.62
A	Y	X1		N	Y	1.15
A	Y	X1		N	N	1.62
A	Y	X3		Y	Y	1.15
A	Y	X3		Y	N	1.62
A	Y	X3		N	Y	1.15
A	Y	X3		N	N	1.62
A	Y	X4		Y	Y	1.15
A	Y	X4		Y	N	1.62
A	Y	X4		N	Y	1.15
A	Y	X4		N	N	1.62
A	Y	X5		Y	Y	1.15
A	Y	X5		Y	N	1.62
A	Y	X5		N	Y	1.15
A	Y	X5		N	N	1.62
A	Y	Y1		Y	Y	1.15
A	Y	Y1		Y	N	1.62
A	Y	Y1		N	Y	1.15
A	Y	Y1		N	N	1.62
A	Y	Z1		Y	Y	1.15
A	Y	Z1		Y	N	1.62
A	Y	Z1		N	Y	1.15
A	Y	Z1		N	N	1.62
A	Y	ZZ		Y	Y	1.15
A	Y	ZZ		Y	N	1.62
A	Y	ZZ		N	Y	1.15
A	Y	ZZ		N	N	1.62

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
A	N	A1		Y	Y	0.74
A	N	A1		Y	N	0.86
A	N	A1		N	Y	0.74
A	N	A1		N	N	0.86
A	N	B1		Y	Y	0.85
A	N	B1		Y	N	0.99
A	N	B1		N	Y	0.85
A	N	B1		N	N	0.99
A	N	C1		Y	Y	0.89
A	N	C1		Y	N	1.07
A	N	C1		N	Y	0.89
A	N	C1		N	N	1.07
A	N	D1		Y	Y	0.99
A	N	D1		Y	N	1.16
A	N	D1		N	Y	0.99
A	N	D1		N	N	1.16
A	N	E1		Y	Y	1.07
A	N	E1		Y	N	1.29
A	N	E1		N	Y	1.07
A	N	E1		N	N	1.29
A	N	F1		Y	Y	1.11
A	N	F1		Y	N	1.43
A	N	F1		N	Y	1.11
A	N	F1		N	N	1.43
A	N	G1		Y	Y	1.25
A	N	G1		Y	N	1.56
A	N	G1		N	Y	1.25
A	N	G1		N	N	1.56
A	N	H1		Y	Y	1.36
A	N	H1		Y	N	1.72
A	N	H1		N	Y	1.36
A	N	H1		N	N	1.72
A	N	I1		Y	Y	1.44
A	N	I1		Y	N	1.88
A	N	I1		N	Y	1.44
A	N	I1		N	N	1.88
A	N	J1		Y	Y	1.50
A	N	J1		Y	N	1.99
A	N	J1		N	Y	1.50
A	N	J1		N	N	1.99
A	N	K1		Y	Y	1.60
A	N	K1		Y	N	2.17
A	N	K1		N	Y	1.60
A	N	K1		N	N	2.17
A	N	L1		Y	Y	1.72
A	N	L1		Y	N	2.40
A	N	L1		N	Y	1.72
A	N	L1		N	N	2.40
A	N	M1		Y	Y	1.84
A	N	M1		Y	N	2.62
A	N	M1		N	Y	1.84
A	N	M1		N	N	2.62
A	N	N1		Y	Y	1.98
A	N	N1		Y	N	2.81
A	N	N1		N	Y	1.98
A	N	N1		N	N	2.81
A	N	O1		Y	Y	1.98
A	N	O1		Y	N	2.98
A	N	O1		N	Y	1.98
A	N	O1		N	N	2.98
A	N	P1		Y	Y	1.98
A	N	P1		Y	N	3.25
A	N	P1		N	Y	1.98
A	N	P1		N	N	3.25



Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
A	N	Q1		Y	Y	1.98
A	N	Q1		Y	N	3.34
A	N	Q1		N	Y	1.98
A	N	Q1		N	N	3.34
A	N	R1		Y	Y	1.98
A	N	R1		Y	N	3.34
A	N	R1		N	Y	1.98
A	N	R1		N	N	3.34
A	N	T1		Y	Y	1.98
A	N	T1		Y	N	3.34
A	N	T1		N	Y	1.98
A	N	T1		N	N	3.34
A	N	T3		Y	Y	1.98
A	N	T3		Y	N	3.34
A	N	T3		N	Y	1.98
A	N	T3		N	N	3.34
A	N	T4		Y	Y	1.98
A	N	T4		Y	N	3.34
A	N	T4		N	Y	1.98
A	N	T4		N	N	3.34
A	N	T5		Y	Y	1.98
A	N	T5		Y	N	3.34
A	N	T5		N	Y	1.98
A	N	T5		N	N	3.34
A	N	U1		Y	Y	0.74
A	N	U1		Y	N	0.86
A	N	U1		N	Y	0.74
A	N	U1		N	N	0.86
A	N	V1		Y	Y	1.98
A	N	V1		Y	N	3.34
A	N	V1		N	Y	1.98
A	N	V1		N	N	3.34
A	N	W1		Y	Y	1.98
A	N	W1		Y	N	3.34
A	N	W1		N	Y	1.98
A	N	W1		N	N	3.34
A	N	X1		Y	Y	1.98
A	N	X1		Y	N	3.34
A	N	X1		N	Y	1.98
A	N	X1		N	N	3.34
A	N	X3		Y	Y	1.98
A	N	X3		Y	N	3.34
A	N	X3		N	Y	1.98
A	N	X3		N	N	3.34
A	N	X4		Y	Y	1.98
A	N	X4		Y	N	3.34
A	N	X4		N	Y	1.98
A	N	X4		N	N	3.34
A	N	X5		Y	Y	1.98
A	N	X5		Y	N	3.34
A	N	X5		N	Y	1.98
A	N	X5		N	N	3.34
A	N	Y1		Y	Y	1.98
A	N	Y1		Y	N	3.34
A	N	Y1		N	Y	1.98
A	N	Y1		N	N	3.34
A	N	Z1		Y	Y	1.98
A	N	Z1		Y	N	3.34
A	N	Z1		N	Y	1.98
A	N	Z1		N	N	3.34
A	N	ZZ		Y	Y	1.98
A	N	ZZ		Y	N	3.34
A	N	ZZ		N	Y	1.98
A	N	ZZ		N	N	3.34

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
B	Y	A1		Y	Y	0.43
B	Y	A1		Y	N	0.48
B	Y	A1		N	Y	0.43
B	Y	A1		N	N	0.48
B	Y	B1		Y	Y	0.47
B	Y	B1		Y	N	0.53
B	Y	B1		N	Y	0.47
B	Y	B1		N	N	0.53
B	Y	C1		Y	Y	0.51
B	Y	C1		Y	N	0.58
B	Y	C1		N	Y	0.51
B	Y	C1		N	N	0.58
B	Y	D1		Y	Y	0.57
B	Y	D1		Y	N	0.64
B	Y	D1		N	Y	0.57
B	Y	D1		N	N	0.64
B	Y	E1		Y	Y	0.62
B	Y	E1		Y	N	0.70
B	Y	E1		N	Y	0.62
B	Y	E1		N	N	0.70
B	Y	F1		Y	Y	0.65
B	Y	F1		Y	N	0.78
B	Y	F1		N	Y	0.65
B	Y	F1		N	N	0.78
B	Y	G1		Y	Y	0.72
B	Y	G1		Y	N	0.84
B	Y	G1		N	Y	0.72
B	Y	G1		N	N	0.84
B	Y	H1		Y	Y	0.77
B	Y	H1		Y	N	0.91
B	Y	H1		N	Y	0.77
B	Y	H1		N	N	0.91
B	Y	I1		Y	Y	0.82
B	Y	I1		Y	N	0.98
B	Y	I1		N	Y	0.82
B	Y	I1		N	N	0.98
B	Y	J1		Y	Y	0.86
B	Y	J1		Y	N	1.04
B	Y	J1		N	Y	0.86
B	Y	J1		N	N	1.04
B	Y	K1		Y	Y	0.96
B	Y	K1		Y	N	1.12
B	Y	K1		N	Y	0.96
B	Y	K1		N	N	1.12
B	Y	L1		Y	Y	0.96
B	Y	L1		Y	N	1.20
B	Y	L1		N	Y	0.96
B	Y	L1		N	N	1.20
B	Y	M1		Y	Y	1.03
B	Y	M1		Y	N	1.27
B	Y	M1		N	Y	1.03
B	Y	M1		N	N	1.27
B	Y	N1		Y	Y	1.05
B	Y	N1		Y	N	1.38
B	Y	N1		N	Y	1.05
B	Y	N1		N	N	1.38
B	Y	O1		Y	Y	1.08
B	Y	O1		Y	N	1.49
B	Y	O1		N	Y	1.08
B	Y	O1		N	N	1.49
B	Y	P1		Y	Y	1.15
B	Y	P1		Y	N	1.53
B	Y	P1		N	Y	1.15
B	Y	P1		N	N	1.53

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
B	Y	Q1		Y	Y	1.15
B	Y	Q1		Y	N	1.62
B	Y	Q1		N	Y	1.15
B	Y	Q1		N	N	1.62
B	Y	R1		Y	Y	1.15
B	Y	R1		Y	N	1.62
B	Y	R1		N	Y	1.15
B	Y	R1		N	N	1.62
B	Y	T1		Y	Y	1.15
B	Y	T1		Y	N	1.62
B	Y	T1		N	Y	1.15
B	Y	T1		N	N	1.62
B	Y	T3		Y	Y	1.15
B	Y	T3		Y	N	1.62
B	Y	T3		N	Y	1.15
B	Y	T3		N	N	1.62
B	Y	T4		Y	Y	1.15
B	Y	T4		Y	N	1.62
B	Y	T4		N	Y	1.15
B	Y	T4		N	N	1.62
B	Y	T5		Y	Y	1.15
B	Y	T5		Y	N	1.62
B	Y	T5		N	Y	1.15
B	Y	T5		N	N	1.62
B	Y	U1		Y	Y	0.43
B	Y	U1		Y	N	0.48
B	Y	U1		N	Y	0.43
B	Y	U1		N	N	0.48
B	Y	V1		Y	Y	1.15
B	Y	V1		Y	N	1.62
B	Y	V1		N	Y	1.15
B	Y	V1		N	N	1.62
B	Y	W1		Y	Y	1.15
B	Y	W1		Y	N	1.62
B	Y	W1		N	Y	1.15
B	Y	W1		N	N	1.62
B	Y	X1		Y	Y	1.15
B	Y	X1		Y	N	1.62
B	Y	X1		N	Y	1.15
B	Y	X1		N	N	1.62
B	Y	X3		Y	Y	1.15
B	Y	X3		Y	N	1.62
B	Y	X3		N	Y	1.15
B	Y	X3		N	N	1.62
B	Y	X4		Y	Y	1.15
B	Y	X4		Y	N	1.62
B	Y	X4		N	Y	1.15
B	Y	X4		N	N	1.62
B	Y	X5		Y	Y	1.15
B	Y	X5		Y	N	1.62
B	Y	X5		N	Y	1.15
B	Y	X5		N	N	1.62
B	Y	Y1		Y	Y	1.15
B	Y	Y1		Y	N	1.62
B	Y	Y1		N	Y	1.15
B	Y	Y1		N	N	1.62
B	Y	Z1		Y	Y	1.15
B	Y	Z1		Y	N	1.62
B	Y	Z1		N	Y	1.15
B	Y	Z1		N	N	1.62
B	Y	ZZ		Y	Y	1.15
B	Y	ZZ		Y	N	1.62
B	Y	ZZ		N	Y	1.15
B	Y	ZZ		N	N	1.62

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
B	N	A1		Y	Y	0.74
B	N	A1		Y	N	0.86
B	N	A1		N	Y	0.74
B	N	A1		N	N	0.86
B	N	B1		Y	Y	0.85
B	N	B1		Y	N	0.99
B	N	B1		N	Y	0.85
B	N	B1		N	N	0.99
B	N	C1		Y	Y	0.89
B	N	C1		Y	N	1.07
B	N	C1		N	Y	0.89
B	N	C1		N	N	1.07
B	N	D1		Y	Y	0.99
B	N	D1		Y	N	1.16
B	N	D1		N	Y	0.99
B	N	D1		N	N	1.16
B	N	E1		Y	Y	1.07
B	N	E1		Y	N	1.29
B	N	E1		N	Y	1.07
B	N	E1		N	N	1.29
B	N	F1		Y	Y	1.11
B	N	F1		Y	N	1.43
B	N	F1		N	Y	1.11
B	N	F1		N	N	1.43
B	N	G1		Y	Y	1.25
B	N	G1		Y	N	1.56
B	N	G1		N	Y	1.25
B	N	G1		N	N	1.56
B	N	H1		Y	Y	1.36
B	N	H1		Y	N	1.72
B	N	H1		N	Y	1.36
B	N	H1		N	N	1.72
B	N	I1		Y	Y	1.44
B	N	I1		Y	N	1.88
B	N	I1		N	Y	1.44
B	N	I1		N	N	1.88
B	N	J1		Y	Y	1.50
B	N	J1		Y	N	1.99
B	N	J1		N	Y	1.50
B	N	J1		N	N	1.99
B	N	K1		Y	Y	1.60
B	N	K1		Y	N	2.17
B	N	K1		N	Y	1.60
B	N	K1		N	N	2.17
B	N	L1		Y	Y	1.72
B	N	L1		Y	N	2.40
B	N	L1		N	Y	1.72
B	N	L1		N	N	2.40
B	N	M1		Y	Y	1.84
B	N	M1		Y	N	2.62
B	N	M1		N	Y	1.84
B	N	M1		N	N	2.62
B	N	N1		Y	Y	1.98
B	N	N1		Y	N	2.81
B	N	N1		N	Y	1.98
B	N	N1		N	N	2.81
B	N	O1		Y	Y	1.98
B	N	O1		Y	N	2.98
B	N	O1		N	Y	1.98
B	N	O1		N	N	2.98
B	N	P1		Y	Y	1.98
B	N	P1		Y	N	3.25
B	N	P1		N	Y	1.98
B	N	P1		N	N	3.25

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
B	N	Q1		Y	Y	1.98
B	N	Q1		Y	N	3.34
B	N	Q1		N	Y	1.98
B	N	Q1		N	N	3.34
B	N	R1		Y	Y	1.98
B	N	R1		Y	N	3.34
B	N	R1		N	Y	1.98
B	N	R1		N	N	3.34
B	N	T1		Y	Y	1.98
B	N	T1		Y	N	3.34
B	N	T1		N	Y	1.98
B	N	T1		N	N	3.34
B	N	T3		Y	Y	1.98
B	N	T3		Y	N	3.34
B	N	T3		N	Y	1.98
B	N	T3		N	N	3.34
B	N	T4		Y	Y	1.98
B	N	T4		Y	N	3.34
B	N	T4		N	Y	1.98
B	N	T4		N	N	3.34
B	N	T5		Y	Y	1.98
B	N	T5		Y	N	3.34
B	N	T5		N	Y	1.98
B	N	T5		N	N	3.34
B	N	U1		Y	Y	0.74
B	N	U1		Y	N	0.86
B	N	U1		N	Y	0.74
B	N	U1		N	N	0.86
B	N	V1		Y	Y	1.98
B	N	V1		Y	N	3.34
B	N	V1		N	Y	1.98
B	N	V1		N	N	3.34
B	N	W1		Y	Y	1.98
B	N	W1		Y	N	3.34
B	N	W1		N	Y	1.98
B	N	W1		N	N	3.34
B	N	X1		Y	Y	1.98
B	N	X1		Y	N	3.34
B	N	X1		N	Y	1.98
B	N	X1		N	N	3.34
B	N	X3		Y	Y	1.98
B	N	X3		Y	N	3.34
B	N	X3		N	Y	1.98
B	N	X3		N	N	3.34
B	N	X4		Y	Y	1.98
B	N	X4		Y	N	3.34
B	N	X4		N	Y	1.98
B	N	X4		N	N	3.34
B	N	X5		Y	Y	1.98
B	N	X5		Y	N	3.34
B	N	X5		N	Y	1.98
B	N	X5		N	N	3.34
B	N	Y1		Y	Y	1.98
B	N	Y1		Y	N	3.34
B	N	Y1		N	Y	1.98
B	N	Y1		N	N	3.34
B	N	Z1		Y	Y	1.98
B	N	Z1		Y	N	3.34
B	N	Z1		N	Y	1.98
B	N	Z1		N	N	3.34
B	N	ZZ		Y	Y	1.98
B	N	ZZ		Y	N	3.34
B	N	ZZ		N	Y	1.98
B	N	ZZ		N	N	3.34

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
C	Y	A1		Y	Y	0.48
C	Y	A1		Y	N	0.58
C	Y	A1		N	Y	0.48
C	Y	A1		N	N	0.58
C	Y	B1		Y	Y	0.53
C	Y	B1		Y	N	0.61
C	Y	B1		N	Y	0.53
C	Y	B1		N	N	0.61
C	Y	C1		Y	Y	0.58
C	Y	C1		Y	N	0.66
C	Y	C1		N	Y	0.58
C	Y	C1		N	N	0.66
C	Y	D1		Y	Y	0.60
C	Y	D1		Y	N	0.73
C	Y	D1		N	Y	0.60
C	Y	D1		N	N	0.73
C	Y	E1		Y	Y	0.69
C	Y	E1		Y	N	0.81
C	Y	E1		N	Y	0.69
C	Y	E1		N	N	0.81
C	Y	F1		Y	Y	0.71
C	Y	F1		Y	N	0.88
C	Y	F1		N	Y	0.71
C	Y	F1		N	N	0.88
C	Y	G1		Y	Y	0.78
C	Y	G1		Y	N	0.94
C	Y	G1		N	Y	0.78
C	Y	G1		N	N	0.94
C	Y	H1		Y	Y	0.83
C	Y	H1		Y	N	1.03
C	Y	H1		N	Y	0.83
C	Y	H1		N	N	1.03
C	Y	I1		Y	Y	0.83
C	Y	I1		Y	N	1.09
C	Y	I1		N	Y	0.83
C	Y	I1		N	N	1.09
C	Y	J1		Y	Y	0.85
C	Y	J1		Y	N	1.14
C	Y	J1		N	Y	0.85
C	Y	J1		N	N	1.14
C	Y	K1		Y	Y	0.89
C	Y	K1		Y	N	1.22
C	Y	K1		N	Y	0.89
C	Y	K1		N	N	1.22
C	Y	L1		Y	Y	1.03
C	Y	L1		Y	N	1.28
C	Y	L1		N	Y	1.03
C	Y	L1		N	N	1.28
C	Y	M1		Y	Y	1.03
C	Y	M1		Y	N	1.36
C	Y	M1		N	Y	1.03
C	Y	M1		N	N	1.36
C	Y	N1		Y	Y	1.03
C	Y	N1		Y	N	1.46
C	Y	N1		N	Y	1.03
C	Y	N1		N	N	1.46
C	Y	O1		Y	Y	1.05
C	Y	O1		Y	N	1.58
C	Y	O1		N	Y	1.05
C	Y	O1		N	N	1.58
C	Y	P1		Y	Y	1.05
C	Y	P1		Y	N	1.67
C	Y	P1		N	Y	1.05
C	Y	P1		N	N	1.67

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	EFT	Paid In Full	Factor
C	Y	Q1		Y	Y	1.05
C	Y	Q1		Y	N	1.67
C	Y	Q1		N	Y	1.05
C	Y	Q1		N	N	1.67
C	Y	R1		Y	Y	1.05
C	Y	R1		Y	N	1.67
C	Y	R1		N	Y	1.05
C	Y	R1		N	N	1.67
C	Y	T1		Y	Y	1.05
C	Y	T1		Y	N	1.67
C	Y	T1		N	Y	1.05
C	Y	T1		N	N	1.67
C	Y	T3		Y	Y	1.05
C	Y	T3		Y	N	1.67
C	Y	T3		N	Y	1.05
C	Y	T3		N	N	1.67
C	Y	T4		Y	Y	1.05
C	Y	T4		Y	N	1.67
C	Y	T4		N	Y	1.05
C	Y	T4		N	N	1.67
C	Y	T5		Y	Y	1.05
C	Y	T5		Y	N	1.67
C	Y	T5		N	Y	1.05
C	Y	T5		N	N	1.67
C	Y	U1		Y	Y	0.48
C	Y	U1		Y	N	0.58
C	Y	U1		N	Y	0.48
C	Y	U1		N	N	0.58
C	Y	V1		Y	Y	1.05
C	Y	V1		Y	N	1.67
C	Y	V1		N	Y	1.05
C	Y	V1		N	N	1.67
C	Y	W1		Y	Y	1.05
C	Y	W1		Y	N	1.67
C	Y	W1		N	Y	1.05
C	Y	W1		N	N	1.67
C	Y	X1		Y	Y	1.05
C	Y	X1		Y	N	1.67
C	Y	X1		N	Y	1.05
C	Y	X1		N	N	1.67
C	Y	X3		Y	Y	1.05
C	Y	X3		Y	N	1.67
C	Y	X3		N	Y	1.05
C	Y	X3		N	N	1.67
C	Y	X4		Y	Y	1.05
C	Y	X4		Y	N	1.67
C	Y	X4		N	Y	1.05
C	Y	X4		N	N	1.67
C	Y	X5		Y	Y	1.05
C	Y	X5		Y	N	1.67
C	Y	X5		N	Y	1.05
C	Y	X5		N	N	1.67
C	Y	Y1		Y	Y	1.05
C	Y	Y1		Y	N	1.67
C	Y	Y1		N	Y	1.05
C	Y	Y1		N	N	1.67
C	Y	Z1		Y	Y	1.05
C	Y	Z1		Y	N	1.67
C	Y	Z1		N	Y	1.05
C	Y	Z1		N	N	1.67
C	Y	ZZ		Y	Y	1.05
C	Y	ZZ		Y	N	1.67
C	Y	ZZ		N	Y	1.05
C	Y	ZZ		N	N	1.67

Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	Paid		Factor
				EFT	In Full	
C	N	A1		Y	Y	0.83
C	N	A1		Y	N	1.04
C	N	A1		N	Y	0.83
C	N	A1		N	N	1.04
C	N	B1		Y	Y	0.89
C	N	B1		Y	N	1.13
C	N	B1		N	Y	0.89
C	N	B1		N	N	1.13
C	N	C1		Y	Y	0.93
C	N	C1		Y	N	1.21
C	N	C1		N	Y	0.93
C	N	C1		N	N	1.21
C	N	D1		Y	Y	0.98
C	N	D1		Y	N	1.35
C	N	D1		N	Y	0.98
C	N	D1		N	N	1.35
C	N	E1		Y	Y	1.07
C	N	E1		Y	N	1.50
C	N	E1		N	Y	1.07
C	N	E1		N	N	1.50
C	N	F1		Y	Y	1.16
C	N	F1		Y	N	1.65
C	N	F1		N	Y	1.16
C	N	F1		N	N	1.65
C	N	G1		Y	Y	1.26
C	N	G1		Y	N	1.81
C	N	G1		N	Y	1.26
C	N	G1		N	N	1.81
C	N	H1		Y	Y	1.30
C	N	H1		Y	N	1.96
C	N	H1		N	Y	1.30
C	N	H1		N	N	1.96
C	N	I1		Y	Y	1.38
C	N	I1		Y	N	2.11
C	N	I1		N	Y	1.38
C	N	I1		N	N	2.11
C	N	J1		Y	Y	1.41
C	N	J1		Y	N	2.22
C	N	J1		N	Y	1.41
C	N	J1		N	N	2.22
C	N	K1		Y	Y	1.52
C	N	K1		Y	N	2.38
C	N	K1		N	Y	1.52
C	N	K1		N	N	2.38
C	N	L1		Y	Y	1.73
C	N	L1		Y	N	2.57
C	N	L1		N	Y	1.73
C	N	L1		N	N	2.57
C	N	M1		Y	Y	1.80
C	N	M1		Y	N	2.83
C	N	M1		N	Y	1.80
C	N	M1		N	N	2.83
C	N	N1		Y	Y	1.92
C	N	N1		Y	N	3.01
C	N	N1		N	Y	1.92
C	N	N1		N	N	3.01
C	N	O1		Y	Y	1.92
C	N	O1		Y	N	3.23
C	N	O1		N	Y	1.92
C	N	O1		N	N	3.23
C	N	P1		Y	Y	1.92
C	N	P1		Y	N	3.46
C	N	P1		N	Y	1.92
C	N	P1		N	N	3.46



Operations Expense Factor Table

Exhibit: 3

Prior Insurance	Multi Car	Financial Responsibility	Tier	Paid		Factor
				EFT	In Full	
C	N	Q1		Y	Y	1.92
C	N	Q1		Y	N	3.46
C	N	Q1		N	Y	1.92
C	N	Q1		N	N	3.46
C	N	R1		Y	Y	1.92
C	N	R1		Y	N	3.46
C	N	R1		N	Y	1.92
C	N	R1		N	N	3.46
C	N	T1		Y	Y	1.92
C	N	T1		Y	N	3.46
C	N	T1		N	Y	1.92
C	N	T1		N	N	3.46
C	N	T3		Y	Y	1.92
C	N	T3		Y	N	3.46
C	N	T3		N	Y	1.92
C	N	T3		N	N	3.46
C	N	T4		Y	Y	1.92
C	N	T4		Y	N	3.46
C	N	T4		N	Y	1.92
C	N	T4		N	N	3.46
C	N	T5		Y	Y	1.92
C	N	T5		Y	N	3.46
C	N	T5		N	Y	1.92
C	N	T5		N	N	3.46
C	N	U1		Y	Y	0.83
C	N	U1		Y	N	1.04
C	N	U1		N	Y	0.83
C	N	U1		N	N	1.04
C	N	V1		Y	Y	1.92
C	N	V1		Y	N	3.46
C	N	V1		N	Y	1.92
C	N	V1		N	N	3.46
C	N	W1		Y	Y	1.92
C	N	W1		Y	N	3.46
C	N	W1		N	Y	1.92
C	N	W1		N	N	3.46
C	N	X1		Y	Y	1.92
C	N	X1		Y	N	3.46
C	N	X1		N	Y	1.92
C	N	X1		N	N	3.46
C	N	X3		Y	Y	1.92
C	N	X3		Y	N	3.46
C	N	X3		N	Y	1.92
C	N	X3		N	N	3.46
C	N	X4		Y	Y	1.92
C	N	X4		Y	N	3.46
C	N	X4		N	Y	1.92
C	N	X4		N	N	3.46
C	N	X5		Y	Y	1.92
C	N	X5		Y	N	3.46
C	N	X5		N	Y	1.92
C	N	X5		N	N	3.46
C	N	Y1		Y	Y	1.92
C	N	Y1		Y	N	3.46
C	N	Y1		N	Y	1.92
C	N	Y1		N	N	3.46
C	N	Z1		Y	Y	1.92
C	N	Z1		Y	N	3.46
C	N	Z1		N	Y	1.92
C	N	Z1		N	N	3.46
C	N	ZZ		Y	Y	1.92
C	N	ZZ		Y	N	3.46
C	N	ZZ		N	Y	1.92
C	N	ZZ		N	N	3.46

Acquisition Expense Load Factor Table

Exhibit: 3

Prior Insurance	Credit Score	Factor
A	A1	1.00
A	B1	1.00
A	C1	1.00
A	D1	1.00
A	E1	1.00
A	F1	1.00
A	G1	1.00
A	H1	1.00
A	I1	1.00
A	J1	1.00
A	K1	1.00
A	L1	1.00
A	M1	1.00
A	N1	1.00
A	O1	1.00
A	P1	1.00
A	Q1	1.00
A	R1	1.00
A	T1	1.00
A	T3	1.00
A	T4	1.00
A	T5	1.00
A	U1	1.00
A	V1	1.00
A	W1	1.00
A	X1	1.00
A	X3	1.00
A	X4	1.00
A	X5	1.00
A	Y1	1.00
A	Z1	1.00
A	ZZ	1.00
B	A1	1.00
B	B1	1.00
B	C1	1.00
B	D1	1.00
B	E1	1.00
B	F1	1.00
B	G1	1.00
B	H1	1.00
B	I1	1.00
B	J1	1.00
B	K1	1.00
B	L1	1.00
B	M1	1.00
B	N1	1.00
B	O1	1.00
B	P1	1.00
B	Q1	1.00
B	R1	1.00
B	T1	1.00
B	T3	1.00
B	T4	1.00
B	T5	1.00
B	U1	1.00
B	V1	1.00
B	W1	1.00
B	X1	1.00
B	X3	1.00
B	X4	1.00
B	X5	1.00
B	Y1	1.00
B	Z1	1.00
B	ZZ	1.00

Acquisition Expense Load Factor Table

Exhibit: 3

Prior Insurance	Credit Score	Factor
C	A1	1.00
C	B1	1.00
C	C1	1.00
C	D1	1.00
C	E1	1.00
C	F1	1.00
C	G1	1.00
C	H1	1.00
C	I1	1.00
C	J1	1.00
C	K1	1.00
C	L1	1.00
C	M1	1.00
C	N1	1.00
C	O1	1.00
C	P1	1.00
C	Q1	1.00
C	R1	1.00
C	T1	1.00
C	T3	1.00
C	T4	1.00
C	T5	1.00
C	U1	1.00
C	V1	1.00
C	W1	1.00
C	X1	1.00
C	X3	1.00
C	X4	1.00
C	X5	1.00
C	Y1	1.00
C	Z1	1.00
C	ZZ	1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Acquisition Expense Payment Method Factor Table

Exhibit: 3

EFT	Paid In		Factor
	Full		
Y	Y		1.00
Y	N		1.00
N	Y		1.00
N	N		1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Acquisition Expense Full Coverage Factor Table

Exhibit: 3

Full Coverage Status	Prior Insurance	Factor
A	A	0.74
A	B	0.79
A	C	0.87
S	A	0.74
S	B	0.79
S	C	0.87
N	A	1.00
N	B	1.00
N	C	1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Acquisition Expense Residence Insurance Discount Factor Table

Exhibit: 3

Residence Insurance	Prior Insurance	Factor
Y	A	0.90
N	A	1.00
Y	B	0.90
N	B	1.00
Y	C	0.90
N	C	1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Acquisition Expense Online Discount Factor Table

Exhibit: 3

Online	
Quote	Factor
Y	0.75
N	1.00

State of Minnesota  
Progressive Direct Insurance Company  
Private Passenger Automobile Program  
Effective Date 05/09/2014

Acquisition Expense Prior Insurance Factor Table

Exhibit: 3

Prior Insurance	Factor
A	1.00
B	1.41
C	1.63



Acquisition Expense Vehicle Count Factor Table

Exhibit: 3

Vehicle Count	Prior Insurance	Factor
1	A	1.00
1	B	1.00
1	C	1.00
2	A	0.81
2	B	0.81
2	C	0.81
3	A	0.81
3	B	0.81
3	C	0.81
4	A	0.81
4	B	0.81
4	C	0.81
5	A	0.81
5	B	0.81
5	C	0.81
6	A	0.81
6	B	0.81
6	C	0.81
7	A	0.81
7	B	0.81
7	C	0.81
8	A	0.81
8	B	0.81
8	C	0.81
9	A	0.81
9	B	0.81
9	C	0.81
10	A	0.81
10	B	0.81
10	C	0.81
11	A	0.81
11	B	0.81
11	C	0.81
12	A	0.81
12	B	0.81
12	C	0.81
13 ... 99	A	0.81
13 ... 99	B	0.81
13 ... 99	C	0.81

**STATE OF MINNESOTA  
PROGRESSIVE DIRECT INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE PROGRAM  
NEW BUSINESS EFFECTIVE DATE: May 9, 2014**

**Rate Order of Calculation  
and  
Factor Exhibits**

STATE OF MINNESOTA  
 PROGRESSIVE DIRECT INSURANCE COMPANY  
 PRIVATE PASSENGER AUTOMOBILE PROGRAM  
 NEW BUSINESS EFFECTIVE DATE: May 9, 2014

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**Rate Order of Calculation (continued)**

The second step of the rate calculation formula is performed for each vehicle on the policy (but in the case of a Named Operator policy is performed at least once) using the Developed Household Factor from the previous page.

	Additional Custom Parts & Equipment (ACPE)	Operations Expense <sup>3</sup>	Acquisition Expense <sup>4</sup>
Base Rate			
Policy Term Factor	x	x	x
Operations Expense Factor		x	
Acquisition Expense Load Factor			x
Acquisition Payment Method Factor			x
Usage Based Factor	x	x	x
(1 - Multi-Policy Discount)			x
Acquisition Expense Full Coverage Factor			x
Acquisition Expense Residence Insurance Factor			x
Acquisition Expense Online Quote Factor			x
Acquisition Expense Prior Insurance Factor			x
Acquisition Expense Vehicle Count Factor			x
Number of vehicles			/
Monthly Rating Factor	x		
Limit Factor	x		
Vehicle Garaging Location Factor	x		
(1 - Paperless Discount)	x	x	
Rate Stability Factor <sup>5</sup>			x
(1 - E-Signature Discount)	x	x	x
Round to nearest whole dollar			
<b>Developed Premium*</b>			

Total Policy Premium = Sum of Developed Premiums

\*A minimum premium of \$1 will be charged for each individual coverage on a policy besides PIP which has a \$2 minimum premium, after all the application of all discounts.

<sup>1</sup> If at least one driver on the policy qualifies for the discount, all drivers on the policy will receive the discount factor.

<sup>2</sup> If coverage is RBI / PD / PIP / UM / UIM / ROADSIDE ASSISTANCE and symbol = 66 then Vehicle Age Factor is 1.0

If coverage is COMP / COLL / LOAN and symbol = 66, 67, 68, or 69, then Vehicle Age Factor is 1.0

<sup>3</sup> Operations Expense is added to RBI; If RBI is not selected, then Operations Expense is added to COMP

<sup>4</sup> Acquisition Expense is applied to the first vehicle only and is added to RBI; If RBI is not selected, then Acquisition Expense Load is applied to COMP.

<sup>5</sup> The Company may modify rate stability factors by applying rate level adjustment factors, and monthly rate factors, to in force business.

<sup>6</sup> Tier Factor = Financial Responsibility Factor \* Underwriting Factor

<sup>7</sup> Policies that do not purchase the Deductible Savings Bank will receive 1.0 Deductible Savings Bank Factors.

Note: x means factor is to be used multiplicatively.  
 + means factor or amount is to be added.  
 - means factor or amount is to be subtracted.

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## Summary of Abbreviations

The following abbreviations for coverages are used within the filing:

RBI - Residual Bodily Injury  
PD - Property Damage  
MED - Medical Payments  
UM/UMIM - Uninsured / Underinsured Motorist Bodily Injury  
PIP - Personal Injury Protection  
COMP - Comprehensive  
COLL - Collision  
ACPE - Additional Custom Parts or Equipment  
RENT - Rental Reimbursement  
ROAD - Roadside Assistance  
LOAN - Loan/Lease Payoff  
COMP-TRLR - Trailer Comprehensive  
COLL-TRLR - Trailer Collision  
CONTENTS - Trailer Contents  
ETBR - Eligible-to-be-rated

## B02-Installment Fee

For policies on installment plans, a fee will be charged on all billed installments after the new business down payment, including the billed renewal down payment. Installment fees are charged in addition to premium. Fees vary by the type of payment plan (non-EFT "paper" and EFT) and by the prior insurance classification (rule P15) in effect when the payment plan is selected or the policy is renewed.

Prior Insurance	Type of Payment	
	Other than EFT	EFT
C	\$8	\$4
A or B	\$5	\$1

## B03-NSF Fee

The fee for a payment not honored by the payer's financial institution for any reason (including without limitation checks that are refused for non-sufficient funds, checks on which payment has been stopped, and attempted electronic funds collections that are refused by the financial institution) is \$20.

## B04-Late Fee Charges

A fee of \$10 will be charged for any late installment payments.

## B05-Renewal Payments

If the renewal payment is postmarked (mailed payments) or transacted (phone or internet payments) on or before the later of the renewal payment due date or the renewal effective date, the renewal term will be put in force with no lapse in coverage.

## **D01-Driver Definitions**

The term "eligible to be rated driver" (ETBR) refers to resident relatives of legal driving age and drivers of covered autos other than those:

- A. Designated as list only; or
- B. Drivers with learner's permits as specified in Rule D02.

Under certain circumstances, the applicant may designate specific household members as "list only" drivers so that their violation and accident histories do not affect premium.

For the Company to accept a request to designate a driver as list only, the driver must meet at least one of the following criteria:

- is out of the country;
- is disabled and does not drive;
- has other auto insurance;
- has never been licensed;
- has a permanently revoked, suspended or surrendered license;
- is incarcerated; or
- is under 21 and never licensed.

The term "ratable spouse" indicates a policy where both the PNI and spouse are either eligible to be rated or list only due to being out of country. Where a PNI is widowed, and being rated as married (rule D03), it indicates that the widowed PNI is either eligible to be rated or list only due to being out of country.

The term "rated driver" refers to driver(s) used to develop the Household Factor, as defined in the Rate Order of Calculation.

The term "youthful" refers to drivers under the age of 21, not qualifying for Permit rating (rule D02) treatment.

## **D02-Permit Rating**

Drivers with a learner's permit who are single, under the age of 19, and a child of the primary named insured will not be included in the rating of the policy. The permit driver will become an eligible to be rated driver when the company is notified by the named insured, or a third party vendor, that the permit driver has obtained their full license. Where third party notification of licensing is not available, permit drivers will be classified as eligible to be rated at the first renewal of the policy after the permit driver becomes of legal licensing age. Unless reported by the named insured, we will notify the customer of the change in license status, providing them an opportunity to revert to the non-rated status if the driver continues to hold a learner's permit.

### **D03-Driver Classification**

Driver Age refers to the age in years attained at the driver's last birthday before being included on the policy. If a driver is aged 24 or younger and has a birth date within 30 days after being included on the policy: use the higher age; and their number of months since last birthday will be treated as zero. For all other drivers, we will compute the actual number of months between the inception of the policy term and their last birthday.

When a driver's age is incremented, the number of years the driver has been licensed will also be incremented. For eligible to be rated drivers on policies prior to the use of "years of driving experience", the number of years the driver has been licensed will be set to the maximum value (defined in the rate filing's years licensed factor table).

Marital status is defined as follows:

Single - a driver who is not married, as defined below;

Married - a driver who is legally married, or who is deemed married pursuant to state law, but not including a driver who is legally separated. (The inability of married persons to live together because of career obligations or military service does not deny them the married classification.)

Widow/Widower – a driver who was legally married, but whose spouse is deceased. Widowed operators are rated as single. However, if a married driver becomes widowed during a Company policy term, the driver will be rated as married for the balance of that term and all subsequent renewal policy terms.

### **D04-Driving Record Classification**

Chargeable Period - the 35-month period prior to policy term inception. For drivers who are endorsed onto the policy, until the next policy term, their chargeable period will be 35 months prior to the date on which they are added to the policy.

Chargeable Date - the occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application, the occurrence date will be deemed to be the day before the inception date of the policy unless the Company obtains another date from a consumer report (which it has no duty to obtain).

MVR/Court Data/Claims Loss History Report Reconciliations - accidents and violations listed on the application will be reconciled with similar accidents and violations obtained from a consumer report to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the consumer report. If reconciliation does not occur, accidents and violations listed on the application and/or the consumer reports will be considered separate violations.

Same Day Offenses - if an occurrence results in multiple violations or accidents that are assigned to the same driver, the driving record points for that occurrence will be based on the violation or accident with the highest bodily injury point charge.

Source of Points - Accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle will be charged.

At-Fault Accidents:

- A. New Business and Newly Added Drivers - Accidents noted on the MVR, from court data, or on the application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the claims loss history report will be deemed to be at-fault if payments were made under liability or collision coverages. However, if any collision only claims have a (\$) payout, or if amounts paid under collision only claims have been subrogated, those accidents will be deemed to be not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Accidents which are not considered to be at-fault include, but are not limited to, the following:

1. the accident was caused by collision with a bird or animal;
  2. the automobile was lawfully parked;
  3. the automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
  4. the automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
  5. the driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; and
  6. the driver was at fault but the accident is not chargeable under applicable state laws and regulations or other Company procedures.
- B. Renewal Business – Accidents reported to the Company will be deemed as a Progressive At-fault if we determine our insured is at least 51% liable for the accident. Accidents reported for a driver not listed on the policy will be classified as Permissive Use. Newly discovered accidents noted only on an MVR or from court data when obtained at renewal will be deemed non-chargeable. A newly

discovered accident noted on the claims loss history report when obtained at renewal will be added only if the accident occurred prior to the driver being specified as having coverage under the policy and the driver was at-fault.

Emergency Vehicle Operation – if the Company is notified of the circumstances of an accident by the applicant or insured, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered as part of the driving record.

Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 35 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly, as of the date of the named insured's request, based on the revised point total.

Refer to the rates filing for the violation code to violation class code assignment.

Clean Driver Classification - Drivers with zero BI/PD points are classified as "Clean" drivers.

### **D05-Unverifiable Driving Record and Foreign Driver's License**

Unverifiable Driving Record - When the Company attempts to obtain a driving record from the state's Bureau of Motor Vehicles that issued the license or a similar agency and the record is not provided, we will assess that driver the number of points indicated in the Violation Points table in the rates filing. The date assigned to the violation is the day before the date the driver is included on the policy. The points will be removed when the Company receives a valid driving record, either from the driver or in accordance with its normal driving record ordering practices. Upon receipt of a driving record, any points associated with violations/accidents that are disclosed on the driving record will be added.

Drivers 18 years of age and younger will not be charged unverifiable driving record points.

Foreign Driver's License - Any driver who does not have a valid U.S. or Canadian license issued from the province of New Brunswick but has a valid foreign license, international driver's license or Canadian license from any other province will be assessed the number of points indicated in the Violation Points table in the rates filing. The date assigned to the points will be the day before the driver is included on the policy term.

Those points are deleted at the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to the Company. In addition, a driver who would be assessed such points and who (a) has never been issued a U.S. license, and (b) has driven out of the country because of U.S. military duty will not have the points assessed if such driver presents

the Company with a motor vehicle report that is issued in English by a foreign governmental agency within the past 30 days.

## **D06 - Driving Violation Descriptions**

The following chart lists the violation codes and their associated descriptions:

<u>Violation Code</u>	<u>Violation Description</u>
AAF	At Fault Accident
AFM	Accident found on MVR only at renewal - Not Chargeable
ANC	Waived Claim – Closed
ANO	Waived Claim – Open
ASW	Accident Surcharge Waived
BOT	Open Bottle
CML	Commercial Vehicle Violation
CMP	Comprehensive Claim
CMU	Comprehensive Claim Less Than \$1000
CRD	Careless or Improper Operation
DEQ	Defective Equipment
DEV	Traffic Device/Sign
DR	Drag Racing
DWI	Drive Under Influence
FDL	Foreign Drivers Lic
FEL	Auto Theft/Felony Motor Vehicle
FLE	Fleeing from Police
FRA	Failure to Report Accident
FTC	Following Too Close
FTY	Failure to Yield
HOM	Vehicular Homicide
IP	Improper Passing
IT	Improper Turn
LIC	License/Credentials Violation
LTS	Leaving the Scene
MMV	Minor Moving Violation
NAF	Not At Fault Accident
NCL	No Charge Violation
NFX	Waived Not At Fault Accident
PUA	Permissive Use At Fault Accident
PUN	Permissive Use Not At Fault Accident
SLV	Serious License Violations
SPD	Speeding

SUS	Driving Under Suspension
TMP	Dispute - At Fault Accident
UDR	Unverifiable Record
WOC	Operating Without Owner's Consent
WSR	Wrong Way on a One Way Street

### **D07-Financial Responsibility Filing Fee**

At the named insured's request, the Company will issue a Certificate of Insurance/SR22 filing or Ignition Interlock Certificate for any ETBR driver on the policy.

Any policy with a filing must offer liability limits that satisfy minimum coverage requirements for the state requesting the filing. Any driver requesting a filing must have a verifiable driving record and cannot be "list only" on the policy.

The Company will cancel the filing upon lapse or expiration of the policy; the filing will be reinstated if the policy reinstates or renews.

Filings can be made for any state except Delaware, Kentucky, Maryland, Massachusetts, Michigan, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, and West Virginia. The Company does not issue financial responsibility filings for any jurisdiction outside of the United States.

### **D08-Unacceptable Drivers**

The following risks are not acceptable:

- A. Named insureds who have never been licensed, unless the named insured is not an eligible to be rated driver (D01);
- B. Drivers under the minimum age for state licensing;
- C. Drivers who have been convicted of insurance fraud;
- D. Drivers who have had a policy terminated or voided by the Company for, or who have committed, fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim;
- E. Drivers who have had a policy terminated or voided by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;
- F. Drivers who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company;



- G. Drivers who have repeatedly, continuously, and knowingly engaged in offensive, obscene or abusive conduct or language toward a Company employee or an authorized independent agent of the Company with the intent to abuse, disturb, or cause distress; and
- H. Eligible to be rated drivers who have a permanently revoked license, unless that driver is designated as list only as specified in rule D01. However, existing eligible to be rated drivers whose valid license becomes permanently revoked during a Company policy term will continue to be acceptable.

### **D10-Distant Student Discount**

An eligible to be rated driver, other than the primary named insured or spouse, who is under the age of 23, resides away from home, and is a full-time student enrolled at an educational institution located where the student resides, will be rated with the Distant Student Discount.

The following conditions must be met:

- A. The student may not have regular access to a covered vehicle while at school; and
- B. The school must be more than 100 miles away from the garaging zip code of the covered vehicle on the policy that is nearest to the student's residence at school.

The discount amount will vary if the Minor Child Discount (rule D11) is being applied.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **D11- Minor Child Discount**

A single, eligible to be rated driver who is under the age of 19 and a child of the primary named insured, will be rated with the Minor Child Discount if the policy qualifies for a Gold, Platinum, Diamond or White Diamond level Continuous Insurance Discount (rule P34).

For existing customers who meet the introductory criteria described above, the discount will fully be applied (i.e. the Rate Stability rule (rule P23) will not neutralize its initial effect).

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **D12-Good Student Discount**

An eligible to be rated driver, other than the primary named insured or spouse, who is under the age of 23, a full-time student, and in good academic standing, will be rated with the Good Student Discount.

At least one of the following conditions must be met:

- 1. must be ranked in the upper 20th percentile; or
- 2. must maintain an overall grade average of at least a B; or

3. must maintain a GPA of at least 3.0; or
4. must maintain scholastic achievement of Dean's List, Honor Roll or comparable listing; or
5. must test in the upper 20th percentile in one of the following standardized tests: PSAT, PACT, SAT, ACT, IA test, CA achievement, or TAP.

Proof of the student's academic standing may be required, and the discount will be removed if requested proof is not received.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **D81-State Specific Driver Related Discounts**

The following discounts are applied to the designated line coverages as shown in the rate order calculation.

Senior Citizen/Mature Driver – To qualify, at least one Driver must be fifty-five (55) years of age or older, and have completed a state-approved Motor Vehicle Accident Prevention Course or Motor Vehicle Accident Prevention Refresher Course within the most recent thirty-six (36) month period.

The Insured must provide proof of completion of the accident prevention course or refresher course. The premium reduction shall be effective for a period of three (3) years after completion of the course.

Rejection of Wage Loss Coverage Discount – A Rejection of Wage Loss Coverage discount will be applied to the Personal Injury Protection premium if a driver between the ages of 60 and 64 who is retired and receiving a pension, or a driver 65 or older elects to reject all wage loss coverage.

Refer to the rates filing for corresponding factors and coverages to which they apply for these discounts.

### **P01-Liability Increased Limits**

RBI and PD liability limits are required to be equal to or higher than the highest minimum liability limits required by law in any state in which a vehicle is garaged for more than two months out of the year. All vehicles on the policy with Liability Coverage must carry the same limits.

Refer to the rates filing for available limits (expressed in \$000's) and associated factors.

### **P02-UM/UIM BI Limits**

The chosen Uninsured/Underinsured Motorist Bodily Injury (UM/UIM) limit applies to all vehicles with liability coverage.

UM/UIM limits cannot exceed the limits chosen for Bodily Injury Liability.

UM/UIM combined single limits are available only when Bodily Injury Liability combined single limits have been selected.

Refer to the rates filing for available limits (expressed in \$000's) and associated factors.

### **P05-PIP Limits**

Personal Injury Protection Coverage is only available on policies with Bodily Injury/Property Damage Liability Coverage. Chosen limits must be identical for all cars with liability coverage on a multi-car policy.

A minimum premium of \$2, after application of all qualified discounts, will be charged for PIP coverage.

Refer to the rates filing for available limits and associated factors

### **P06-Comprehensive and Collision Coverages**

Collision coverage may not be purchased without Comprehensive coverage.

An existing vehicle on a Progressive policy may be endorsed to remove all coverages except Comprehensive if the vehicle is being stored and not driven.

Refer to the rates filing for available deductibles and associated factors.

### **P07- Named Non-owner Coverage**

Named non-owner coverage is available for individuals who do not own an auto.

Coverage under the policy is limited by the filed Named Non-Owner Coverage Endorsement. Comprehensive and collision coverage are not available.

Named non-owner coverage is not available if the insured operates a vehicle used for business use.

Named non-owner coverage is rated with vehicle make symbol, model symbol, and style symbol 66.

Named non-owner coverage is not available at the time of new policy purchase but is available to existing customers who choose to endorse all vehicles off of the policy.

### **P08-Unacceptable Policies**

Risk acceptability at new business, during and after freelook review, and at renewal is determined in accordance with the company's current acceptance criteria, which are not unfairly discriminatory and are compliant with applicable law.

### **P09-Expense Loads**

An Acquisition Expense load will be charged to cover the costs required to attract and write a new customer. The costs include advertising and call center/Internet expenses associated with new business quoting and binding.

Refer to rates filing for determination of the Acquisition Expense amount.

An Operations Expense load is charged to capture the customer support costs.

Refer to the rates filing for determination of the Operations Expense amount.

### **P11-Reinstatement After Cancellation for Non-Payment**

If a policy has been canceled for nonpayment of premium, eligible policies may be offered the option to reinstate. If the named insured on an eligible policy chooses to reinstate the cancelled policy in lieu of purchasing a new policy, the named insured must provide a written or recorded statement representing that for the time period between the effective date and time of cancellation and the date and time on which reinstatement is requested no motor vehicle accident involving a household member, accident involving a listed vehicle, or damage to a listed vehicle has occurred. No coverage shall be provided for such accidents or damage if the policy is reinstated.

### **P12-Treatment of Total Loss Vehicles**

The policy will not automatically cancel if a vehicle on the policy is settled as a total loss.

### **P13-Hardship Accommodation**

If the Company has determined that a hardship has occurred and that the hardship will;

- A. Prevent a named insured from obtaining a benefit under the Company's Rules, or
- B. Result in the named insured suffering an adverse consequence in accordance with the Company's Rules;

the Company may choose to extend such benefit to, or not impose the adverse consequence on, the named insured.

The term "hardship" may include, but is not limited to, situations that involve:

1. Substantial physical loss to the residence of the named insured (e.g., loss caused by fire)
2. Death or serious illness within the named insured's immediate family
3. Military obligations
4. Bank error or other third party error not contributed to by the named insured

A hardship accommodation must be requested by or on behalf of the named insured. Only current or recent named insureds are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.

### **P14-Preferred Status**

A policy is eligible for Preferred Status if all of the following conditions are met:

- A. The policy has a prior insurance classification of “A” (rule P15);
- B. The named insured is receiving the Residence Insurance Discount;
- C. The total number of accidents and violations on the policy is equal to or less than the number of vehicles on the policy; and
- D. There is no more than 1 permissive use at fault accident on the policy.

Additionally, each eligible to be rated drivers must meet all the following criteria:

- A. Has no more than 2, in any combination, at fault accidents or violations classified as SPD or MIN (not including a violation code of CRD or DR);
- B. Has no more than 1 at fault accident;
- C. Has no violations classified as MAJ or DWI or a violation code of CRD or DR;
- D. Does not have a suspended or permanently revoked license; and
- E. Does not have a Certificate of Insurance or SR22 (rule D07).

Not at fault accidents that occur while the driver is insured with the Company will not be counted.

A policy will no longer be considered Preferred if any of the following conditions apply:

- A. A policy changes from prior insurance classification of “A” to “B” or “C” (rule P15); or
- B. Any eligible to be rated driver:
  - 1. has 2 or more chargeable at fault accidents; or
  - 2. has a violation classified as MAJ or DWI or a violation code of CRD or DR; or
  - 3. has a suspended or permanently revoked license; or
  - 4. requests a Certificate of Insurance or SR22 (rule D07).
- C. The policy has 2 or more Permissive Use at fault accidents.

Refer to the rates filing for violation code classifications.

### **P15-Prior Insurance Classification**

Prior Insurance Classification refers to the number of days the primary named insured or spouse was without private passenger auto liability insurance during the six months immediately preceding the inception of the Company policy.

If the Prior Insurance Classification differs between the primary named insured and spouse, the Company will use the more favorable of the two.

The classifications are as follows:

<u>Number of days without insurance</u>	<u>Classification</u>
0	A
1-31	B
no prior insurance or > 31 days without	C

Refer to the Progressive as Proof of Prior (rule P16) and Compliant Without Insurance (rule P17) for prior insurance classification exceptions.

Prior Insurance Classification is automatically re-evaluated at each renewal when a named insured or spouse has been insured by the Company for 36 months until a classification of "A" is assigned. A classification of "A" (0 days lapse) will be assigned provided that:

- a) there have been no late payments or NSF payments on the policy during the 24 months preceding 2 months before the renewal effective date; and
- b) no eligible to be rated driver on the policy has had any pointed violations, pointed accidents, or not-at-fault accidents in the preceding 24 months, and
- c) there are no comprehensive claims or permissive use accidents in the preceding 24 months.

### **P16-Progressive as Proof of Prior Insurance**

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

### **P17-Compliant Without Insurance**

In the event that there has been a lapse in coverage during the six months immediately preceding the inception of the Company policy, a Named Insured or spouse who meets the following criteria will be considered to have prior insurance with 0 days lapse in coverage:

- the sole cause of the lapse was a United States military deployment to a location where insurance was not required.
- did not own a vehicle;
- did not operate a vehicle;
- exclusively drove a company car;
- was incarcerated;
- liability insurance coverage was not required in the previous state of residence;
- was out of the country and did not drive;
- was physically impaired or ill and did not drive; or
- was covered by a self indemnity bond.

However, a Named Insured or spouse that was not required to have insurance must take reasonable steps to obtain insurance within 15 days following the expiration of such reason.

### **P18-Accident Surcharge Waiver**

Under Accident Surcharge Waiver, the Company will not charge for an At-Fault Accident at renewal if the policy meets the following conditions:

- A. The named insured or spouse has been insured by the Company for at least 59 months prior to the renewal effective date;
- B. None of the eligible to be rated drivers have any occurrences of AAF, MAJ, MIN, SPD, DWI, NAF class codes, or ASW, AFN, CMP and CMU violation codes, during the chargeable period prior to the date the accident being waived is first applied;
- C. There are no Permissive Use violation codes on the policy during the chargeable period prior to the date the accident being waived is first applied;
- D. The At-Fault Accident claim was reported to the Company;

Claims previously added to a policy are subject to the Accident Surcharge waiving criteria in effect and filed at that time.

### **P19 - Low Payout Claim Forgiveness**

The Company will not use any low payout claims that occur while the driver is continuously insured with the Company. A low payout claim is: one where the Company's loss payout from all coverages on a claim is equal to or less than \$500 (less all applicable deductibles); or any Not At Fault claim subject to subrogation.

There is no limit to the number of low payout claims that will be waived.

Claims previously added to a policy are subject to the low payout waiving criteria in effect and filed at that time.

Whether the \$500 threshold has been met will be determined by the Company through its claims adjusting process. The monetary amount of a claim payout will not be reduced by subrogation recoveries made by the Company.

Any associated violations related to the low payout claim will be used to determine the rate.

## **P20-Financial Responsibility**

### **A. Rules of Ordering**

Credit is ordered on the primary named insured (PNI) if “eligible”.

If the PNI is not eligible, or the credit order on the PNI driver results in a no-hit or thin file, credit is ordered on an eligible spouse, if any.

A PNI/spouse is “eligible” if at least 19 years of age and is an ETBR driver (rule D01).

Notwithstanding the foregoing, if credit was previously ordered on the PNI or spouse for a company within the Progressive Group of Companies, it may be used in lieu of a new credit order on either the PNI or spouse, for a period not to exceed 90 days from the date it was ordered.

If, after executing the provisions of this Rule, the Company obtains a no hit or a thin file on the PNI or spouse, if applicable, or if the credit report vendor’s system is down, then the Company will attempt to obtain a credit report in accordance with the provisions of this Rule from a secondary credit report vendor.

### **B. Hierarchy of Use**

If credit is ordered on the PNI and a credit report that is not a thin file is obtained, information from that credit report is used to determine the financial responsibility score and the Financial Responsibility Tier.

If credit is ordered on a spouse and a credit report that is not a thin file is obtained, information from that credit report is used to determine the financial responsibility score and the Financial Responsibility Tier.

### **C. Special Rules**

1. If the PNI is not at least 19 years old and:



- a. either there is no spouse or, if there is a spouse, the spouse is not eligible to have credit ordered, the Financial Responsibility Tier is classified as “PNI/Spouse Youthful”; or
  - b. the spouse’s credit order is a no hit or thin file, the spouse’s credit order status as no hit or thin file, and the spouse’s age, are used to determine the Financial Responsibility Tier.
2. If the PNI is not eligible to be rated (rule D01) and:
- a. either there is no spouse or, if there is a spouse, the spouse is not eligible to be rated (rule D01), the Financial Responsibility Tier is classified as “PNI/Spouse not E.T.B.R.”; or
  - b. the spouse’s credit order is a no hit or thin file, the spouse’s credit order status as no hit or thin file, and the spouse’s age, are used to determine the Financial Responsibility Tier; or
  - c. the spouse is not at least 19 years old, the Financial Responsibility Tier is considered “PNI /Spouse not E.T.B.R.”.
3. If the PNI’s credit order is a no hit and:
- a. there is no spouse or, if there is a spouse, the spouse is not at least 19 years old or the spouse is not eligible to be rated (rule D01), the PNI’s credit order status as no hit, and the PNI’s age, are used to determine the Financial Responsibility Tier; or
  - b. the spouse’s credit order is thin file, the spouse’s credit order status as thin file, and the spouse’s age, are used to determine the Financial Responsibility Tier, or
  - c. the spouse’s credit order is a no hit, the PNI's credit order status as no hit, and the PNI's age, are used to determine the Financial Responsibility Tier.
4. If the PNI’s credit order is a thin file and:
- a. there is no spouse or, if there is a spouse, the spouse is not at least 19 years old or the spouse is not ETBR (rule D01), the PNI's credit order status as thin file, and the PNI’s age, are used to determine the Financial Responsibility Tier; or
  - b. the spouse’s credit order is a no hit or thin file, the PNI's credit order status as thin file, and the PNI's age, are used to determine the Financial Responsibility Tier.

D. Proprietary Credit Score

The Company's proprietary credit score, used to determine the Financial Responsibility Tier except when Special Rules apply, is calculated by applying information from the applicable credit report to the following criteria:

1. Account Vintage
  - Age of oldest reported trade line (months)
  - Age of person when earliest reported trade line opened (years)
  - Age of most recent reported auto trade (months)
2. Current Payment Status
  - Number of current satisfactory trades
3. History of Late Payments
  - Number of trades with delinquencies rating 30 days late or greater
  - Months since most recent charge-off/severe derogatory trade line
  - Number of derogatory installment trades
4. Proportion of Available Credit Currently Being Utilized
  - Ratio of total balances to total high credit for all non-closed trade lines
  - Ratio of revolving balances to total high credit for all revolving accounts
5. Credit-Seeking Behavior
  - Number of non-insurance inquiries. The number of inquiries counted excludes:
    - insurance inquiries
    - promotional inquiries
    - account review inquiries
    - consumer inquiries to obtain their own credit reportInquiries which occur within 30 days of one another are grouped together and counted as a single inquiry.
  - Months since most recent bank revolving trade opened
  - Number of trade lines opened in the last 12 months

E. No-Hits and Thin Files

A No-Hit occurs on a person when, upon request, a credit vendor does not return a credit report on such person in response to the Company's standard request. No-Hits are classified into Financial Responsibility Tiers based on the age of the named insured or spouse.

A Thin File is a credit report that does not contain one or more eligible trade lines or collection accounts:

Thin Files are classified into Financial Responsibility Tiers based on the age of the named insured or spouse.

Trade lines and collection accounts are not considered if the credit report identifies them as:

- disputed
- credit card lost or stolen
- business/commercial accounts or loans
- authorized user accounts
- collection accounts relating to medical treatment

Furthermore, trade lines and collection accounts are not considered if the individual who is the subject of the trade line or collection account has been reported as deceased.

F. Financial Responsibility Tier Determination - New and In Force Business

Financial Responsibility Score	FR Tier
0-70	A1
71-75	B1
76-80	C1
81-85	D1
86-90	E1
91-95	F1
96-100	G1
101-105	H1
106-110	I1
111-115	J1
116-120	K1
121-125	L1
126-130	M1
131-135	N1
136-140	O1
141-145	P1
146-155	Q1
156+	R1
Thin Files (Ages 0-53)	T3
Thin Files (Ages 54-60)	T4
Thin Files (Ages 61+)	T5
PNI/Spouse Excluded	V1
No-Hit (ages 0-53)	X3
No-Hit (Ages 54-60)	X4
No-Hit (Ages 61+)	X5

PNI/Spouse Youthful	Y1
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The FR Tier is determined based on the insurance scoring methodology and the Financial Responsibility Tier Table matrix in use at the time the FR Tier is first determined or when it is re-determined in accordance with Rule P22. Accordingly, policies in force on the effective date of this rule will continue to have the FR Tier previously assigned to them until their FR Tier is re-determined in accordance with Rule P22. A description of the Company's previous scoring methodologies and matrices can be found in previous filings.

### **P21-Security Freezes on Credit Reports**

"Security Freeze" means a notice that is placed in the credit file of a consumer at the request of the consumer that prohibits a reporting agency from releasing any information in the consumer's file without the consumer's express authorization.

At new business, if a Security Freeze is in effect and the consumer does not allow his or her credit report to be accessed, the Company will treat the application as incomplete. We will not be able to process the application until the Security Freeze is lifted.

If a policy is subject to re-evaluation of the Financial Responsibility Tier at renewal in accordance with Rule P22 and a Security Freeze is in effect, credit will be treated as a No-Hit as described in the Financial Responsibility rule (P20). If the customer removes the Security Freeze and advises the Company that the Security Freeze has been removed, the Company will reorder credit and re-evaluate the results.

### **P22-Financial Responsibility Factor**

- A. A Financial Responsibility Tier is assigned based on the applicable credit score in accordance with Rule P20. The Financial Responsibility Tier will be used to determine a financial responsibility factor. The factors are applied as specified in the Rate Factor Pages. Once the Financial Responsibility Tier is determined, that tier shall be used to determine the financial responsibility factor for subsequent renewal terms unless a credit report is re-ordered and applied pursuant to Section B or C below.
- B. The Company will, 36 months following the effective date of the most recent calculation or recalculation and evaluation of the insurance score, proactively reorder credit information, recalculate the insurance score, and evaluate the insurance score to determine if it would place the policy in a different financial responsibility tier (based on the BI/PD financial responsibility tier factor). If the new financial responsibility tier is a better tier, the insured will be placed in that tier. If the new financial responsibility tier is a worse tier, the insured's movement towards that tier will be modified according to the chart below. Each evaluation of

the credit score (including evaluations that do not result in placement in a better financial responsibility tier) starts a new waiting period for subsequent orders.

- C. At the request of the named insured or his authorized agent, the Company shall re-order credit information, recalculate the insurance score, and evaluate the insurance score to determine if it would place the policy in a different financial responsibility tier (based on the BI/PD financial responsibility tier factor). If the new financial responsibility tier is a better tier, the insured will be placed in that tier. If the new financial responsibility tier is a worse tier, the insured's movement towards that tier will be modified according to the chart below. The named insured or his authorized agent may not, however, make such a request more often than once in any 12 month period. If a request is made pursuant to this Section C, and unless a subsequent request is made pursuant to this Section C, a credit report will thereafter be re-ordered as described in Section B provided that the waiting period specified in Section B will begin at the start of the first renewal term reflecting the premium determined pursuant to this Section C.

<u>Indicated Tier Change</u>	<u>Selected Tier Change</u>
1	0
2	0
3	3
4	3
5	3
6	3
7	3
8	3
9	3
10	3
11	3
12	3
13	3
14	3
15	3
16	3
17	3

### **P23-Rate Stability**

Rate changes that result from the Company initiated changes to its rate plan, rather than customer-related changes to the "data profile" of the policy (e.g. speeding ticket), will be "stabilized", meaning they will generally not affect the customer's renewal premium. This

stabilization is applied at the vehicle-coverage level by applying a rate stability factor. Please refer to the rates filing for the specific coverages to which the rate stability factor applies.

On each anniversary of the policy, prior to applying changes in the customer's data profile, the Company compares a customer's stabilized rate to the rate the customer would pay under the rate plan if there was no rate stability (i.e. the unstabilized rate). If the stabilized and the unstabilized rates at the policy level are within 15%, the Company charges the stabilized rate, applying a rate stability factor computed to get to that rate when applied against the unstabilized rate. If the difference is greater than that, the Company moves the rate for those coverages toward the unstabilized rate: by up to 5% if the policy level difference is 15-25%, and by up to 10% if it is 25% or more by modifying the rate stability factor.

Every 3rd anniversary of the policy, prior to applying changes in the customer's data profile, the Company does a more extensive re-calibration when computing the rate stability factor. If the unstabilized rate exceeds the stabilized rate by more than 10%, the Company will move toward the unstabilized rate by modifying the rate stability factor for each coverage by up to 10%. In all other cases, the Company will charge the unstabilized rate for all coverages.

For policies renewing into Rate Stability for the first time, the most recent date at which the policy's financial responsibility tier was evaluated, shall be used as the basis for determining anniversary dates.

There are other exceptions that the Company makes to the general rule of stabilizing the customer's rate for other than data profile changes. First, the Company may modify rate stability factors by applying rate level adjustment factors or monthly rate factors, to in force business. Second, the Company may occasionally find that a segment of its renewal customers is incorrectly priced, and make an adjustment to the rate stability factors by applying segment adjustment factors for those customers. Third, there are situations where the Company may wish to allow new rating features or changes to existing features to affect the renewal rates. A new discount might be an example. In those situations, the new rating feature will be fully applied to the in force policies that qualify. All of these exceptions will be specified in the Company's rule and rate filings for those features. If the Company introduces a new rate revision before a policy has renewed into a prior revision, any exceptions that would have been made in the prior revision will be carried forward and applied to the policy in the new revision through cumulative rate level and segment adjustment factors.

Data profile elements include driver data (e.g., age, marital status, driving record and license status, coverage history, consumer report information), selections made by the named insured (e.g., limits and deductibles, payment methods), vehicle data (e.g., garaging address changes), and driving data used in the Company's usage-based rating programs, when applicable. When, in accordance with our rules, the Company applies changes in the data profile the rate stability feature continues to stabilize the customer's rate against other rate plan changes as described

above. A special result applies when vehicles and coverages are added via endorsement. In those cases, customers expect to see their rates change, so the Company turns off the rate stability feature completely to rate those vehicles and coverages, though rate stability is reactivated for subsequent changes and renewals.

### **P24-Multi-car Discount**

A multi-car discount applies if there is more than one motor vehicle on the policy.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P25-Multi-policy Discount**

A discount applies if the primary named insured or their spouse has a second policy from within the Progressive Group of Companies other than a personal auto policy. The discount also applies if the primary named insured or their spouse:

- has a second policy with any of Progressive's private-labeled partnerships (e.g. Homeowners policy, Condo Unit Owners policy, Tenants policy); or
- commits during the Progressive personal auto application to buy a private-labeled Homeowners policy.

The second policy must be a property and casualty policy. The discount does not apply to a policy written under the provisions of any residual market assigned risk plan or similar plan. Only one discount applies per policy. The availability of the discount is determined at new business and each renewal. The discount shall be removed at renewal if a second policy is not in force.

For existing customers who meet the introductory criteria described above, the discount will fully be applied.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P26-Residence Insurance Discount**

A Residence Insurance discount applies if the named insured or resident spouse is the named insured under a homeowner, townhouse or condominium owner, or renter's policy covering their principal residence. The Company may take reasonable steps to verify this information.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P27-Mobile Home Residence Insurance Discount**

A Mobile Home Residence insurance discount applies if the named insured or resident spouse is the named insured under an owner's policy covering a Mobile Home as the principal residence. The Company may take reasonable steps to verify this information

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P28-Paid in Full Discount**

A paid in full discount applies if the insured chooses the 1-pay bill plan.

Refer to the rates filing for corresponding factors and coverages to which they apply

### **P29-Electronic Funds Transfer**

"EFT" means an electronic funds transfer from the policyholder's checking account to the Company.

An EFT discount is applied to the new business term if the policyholder chooses an EFT payment method bill plan and makes the down payment with either an EFT or a credit card. The EFT discount will be applied at renewal if an EFT payment method bill plan is selected. For existing customers who meet the introductory criteria described above, the discount will fully be applied (i.e. Rate Stability rule P23 will not neutralize its initial effect). If a policy is changed from a non-EFT bill plan to an EFT bill plan, the EFT discount will be applied as of the effective date of the change. If a policy is changed from an EFT bill plan to a non-EFT bill plan, the EFT discount will be removed as of the effective date of the change.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P30-Paperless Discount**

A Paperless discount will be applied at new business if the named insured agrees to receive policy documents electronically. For existing customers who meet the introductory criteria described above, the discount will fully be applied (i.e. Rate Stability rule P23 will not neutralize its initial effect).

If the insured endorses Paperless onto the policy mid-term, then the discount will be applied effective on the day the insured confirms his or her paperless preference. To be eligible, the insured must provide and maintain a valid internet mailing (email) address. If the insured requests to receive policy documents by conventional mail, the discount will be removed.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P31-E-Signature Discount**

An E-Signature discount applies if the named insured agrees, at time of sale, to electronically sign all necessary policy forms. This discount will be applied for the duration of the first term policy only, and will be treated as a data profile change as described in rule P23. This discount will not be granted to customers purchasing a new policy within 31 days of being insured in this state by the Company.

Eligibility:



- A. The insured must provide an internet mailing address through which the insured and the Company can exchange communications.
- B. For purposes of electronic authentication, the insured must be able to answer sufficient questions to prove their identity to the Company.

Insureds will receive the discount if one of the following criteria is met:

- A. Insured electronically signs all necessary forms within 21 days of date of purchase; or
- B. Insured agrees at time of sale to sign all necessary forms electronically and initiates the electronic signing process by logging on to the Company's service website within 21 days of date of purchase, whether the signing process is successful or not.

Failure to meet one of these requirements will result in the removal of the discount.

Refer to the rates filing for the coverages to which this discount is applied.

### **P32-Online Quote and Loyal Customer Discounts**

New business and renewal policies originally quoted by the policyholder on the internet will be granted the Online Quote Discount. Renewal policies originally quoted on the phone and effective prior to the introduction of the Online Quote Discount will be granted a Loyal Customer Discount.

The applied discount will remain on the policy throughout the life of the policy.

Refer to the rates filing for corresponding factors and coverages to which they apply

### **P34-Continuous Insurance Discount**

#### New Business

At new business, the Continuous Insurance Discount is calculated by determining the length of time the primary named insured or spouse has been continuously covered under private passenger automobile liability insurance policies issued by the insurer immediately prior to the Company. In order to qualify for the Discount at new business, the policy must qualify for prior insurance classification A or B (rule P15).

If the prior insurer was the Company or its affiliate, the Company tenure associated with the primary named insured's or spouse's previous policies will be used to determine Continuous Insurance at new business.

The three levels for New Business Continuous Insurance Discount are as follows:

Platinum: 36 or more months of Continuous Insurance

Gold: 12-35 months of Continuous Insurance  
Silver: 0-11 months of Continuous Insurance

### Renewal

At renewal, the discount level will be determined by the following criteria:

If, at new business, the policy qualified for the Platinum New Business Discount Level, the policy will remain in the Platinum New Business Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 60, at which time, the policy will be moved up to the White Diamond Renewal Discount Level;

If, at new business, the policy qualified for the Gold New Business Discount Level, the policy will remain in the Gold New Business Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 36, at which time, the policy will be moved up to the Platinum Renewal Discount Level. The policy will then remain in the Platinum Renewal Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 60, at which time, the policy will be moved up to the Diamond Renewal Discount Level;

If, at new business, the policy qualified for the Silver New Business Discount Level, the policy will remain in the Silver New Business Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 12, at which time, the policy will be moved up to the Gold Renewal Discount Level. The policy will then remain in the Gold Renewal Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 36, at which time, the policy will be moved up to the Platinum Renewal Discount Level; The policy will then remain in the Platinum Renewal Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 60, at which time, the policy will be moved up to the Diamond Renewal Discount Level; or

A policy that did not qualify for the Discount at new business will obtain the Silver Renewal Discount Level at the first renewal, if a 6 month policy term, or the Gold Renewal Discount level at the first renewal, if a 12 month policy term. A policy that renews with the Silver Renewal Business Discount Level will remain in that level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 12, at which time, the policy will be moved up to the Gold Renewal Discount Level. All policies will then remain in the Gold Renewal Discount Level until the number of months that the primary named insured or spouse has been

covered under Company policies reaches 36, at which time, the policy will be moved up to the Platinum Renewal Discount Level; The policy will then remain in the Platinum Renewal Discount Level until the number of months that the primary named insured or spouse has been covered under Company policies reaches 60, at which time, the policy will be moved up to the Diamond Renewal Discount Level.

Refer to the rates filing for corresponding factors and coverages to which they apply.

The Discount is designed to review the customer tenure, the policy's prior insurance classification and the policy's current or prior BI limits at each renewal and make any necessary adjustments.

### **P35-Residency Rewards**

Residency Rewards is a factor based on length of residency and policy tenure expressed in months. The length of residency is determined by the duration of time that the named insured has resided at the current address listed on the policy. The duration of time is calculated by measuring the length of time, without a lapse, between the date the insured first resided at the address and the policy effective date. The factor will apply only to policies with a prior insurance classification of C (rule P15).

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P36-Three Year Safe Driving Discount**

This discount will be applied if all of the following conditions are met:

- A. None of the eligible to be rated drivers have any occurrences of AAF, MAJ, MIN, SPD, DWI, or NAF class codes during the chargeable period;
- B. There are no Permissive Use violation codes on the policy during the chargeable period.
- C. The prior insurance classification (rule P15) is "A" or "B"; or the named insured or spouse has been insured by the Company for at least 24 months prior to the inception of the term; and
- D. The age of one or more eligible to be rated drivers is greater than or equal to the state minimum unsupervised license age plus 3 years.

This discount will be removed if any of the following conditions are met:

- A. Any of the eligible to be rated drivers have any occurrence of AAF, MAJ, MIN, SPD, DWI, or NAF class codes during the chargeable period

- B. There is a Permissive Use at-fault accident on the policy during the chargeable period.
- C. The age of one or more eligible to be rated drivers is not greater than or equal to the state minimum unsupervised license age plus 3 years.

For existing customers, an occurrence of a NAF class code that was applied to the policy prior to the introduction of this rule will not cause the discount to be removed.

For existing customers who meet the introductory criteria described above, and who did not previously have a premium reduction based on being accident/violation free for 35 months, the discount will fully be applied (i.e. Rate Stability (rule P23) will not neutralize its initial effect). For those customers that were previously receiving a benefit for being accident/violation free for 35 months, the discount will be subject to Rate Stability (rule P23).

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P38-Five Year Accident Free Discount**

This discount will be applied if all of the following conditions are met:

- A. None of the eligible to be rated drivers have any occurrences of an at-fault accident (rule D04) during a 59 month chargeable period. The 59 month chargeable period is the 59-month period prior to policy term inception. For drivers who are endorsed onto the policy, until the next policy term, their chargeable period will be 59 months prior to the date on which they are added to the policy;
- B. None of the eligible to be rated drivers have any occurrences of a NAF class code during the chargeable period;
- C. There are no Permissive Use accidents on the policy during the chargeable period;
- D. None of the eligible to be rated drivers have any occurrences of an unverifiable driving record or a foreign driver's license (rule D05) during the chargeable period (rule D04);
- E. The age of one or more eligible to be rated drivers is greater than or equal to the state minimum unsupervised license age plus 5 years; and
- F. The prior insurance classification (rule P15) is "A" or "B"; or the named insured or spouse has been insured by the Company for at least 24 months prior to the inception of the term.

This discount will be removed if any of the following conditions are met:

- A. Any of the eligible to be rated drivers have any occurrences of an at-fault accident (rule D04) during a 59 month chargeable period.
- B. Any of the eligible to be rated drivers have any occurrences of a NAF class code during the chargeable period. NAF class codes that occur after the inception date of the policy (or for drivers added after the inception date, the date they were added), are excluded.
- C. There is a Permissive Use at-fault accident on the policy during the chargeable period.
- D. Any of the eligible to be rated drivers have any occurrences of an unverifiable driving record or a foreign driver's license during the chargeable period.
- E. The age of one or more eligible to be rated drivers is not greater than or equal to the state minimum unsupervised license age plus 5 years.

For existing customers, an occurrence of a NAF class code that was applied to the policy prior to the introduction of this rule will not cause the discount to be removed.

For existing customers who meet the introductory criteria described above, and who did not previously have a premium reduction based on being accident free for 59 months, the discount will fully be applied (i.e. Rate Stability (rule P23), will not neutralize its initial effect). For those customers that were previously receiving a benefit for being accident free for 59 months, the discount will be subject to Rate Stability (rule P23).

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P40-Full Coverage Status**

For the purposes of this rule, "full coverage" means that a vehicle on the policy has bodily injury, property damage, and collision coverage. When changes are made that effect the "full coverage" of any vehicle on the policy, the Full Coverage Status will be updated as of the effective date of the change.

<u>Vehicles with Full Coverage</u>	<u>Full Coverage Status</u>
All	A
Some	S
None	N

### **P41-Education Rating**

An education rating factor will be applied based on the highest level of education achieved by either the eligible to be rated primary named insured or the eligible to be rated spouse. The education level will be classified into one of the following eight categories:

- X) Unknown
- 1) No high school diploma or GED
- 2) High school diploma or GED
- 3) Vocational/trade school degree or military training
- 4) Some college
- 5) Currently in college
- 6) College degree
- 7) Graduate work or graduate degree

A renewal customer indicator will identify policies where data was not collected because the policy inceptioned prior to the implementation of education. Rate neutral factors will be applied until the customer provides the Company with more favorable education information.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P42-Household Member Factor**

A household member factor is applied to all rated drivers on the policy. If all household members (see definition below) are classified as eligible to be rated and there is at least one driver under age 21, the factor is selected from the Household Member Factor Table 2. If one or more household members is not classified as eligible to be rated or if all household members are eligible to be rated and are at least 21 years of age, the factors for all drivers are selected from the Household Member Factor Table 1.

"Household members" are: disclosed residents over the age of 15, plus any other drivers of covered autos. Persons that are known by the Company to be: out of country, under 21 and never licensed, or drivers qualifying for Permit Rating (rule D02) treatment; will not be considered "Household members".

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P43-Certificate of Insurance Filing Surcharge**

A surcharge is applied when any eligible to be rated driver has a Certificate of Insurance or SR-22 filing issued by the Company.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **P48-Household Structure Factor**

A Household Structure Factor will be applied to all policies based on their "household structure". The "household structure" is determined by:

- Single-car / Multi-car
- Primary Named Insured ("PNI") Marital Status
- Youthful Primary Named Insured ("PNI")

- Youthful driver count
- Rated Driver Count
- Eligible to be rated driver count
- Youthful rated driver count
- Rated driver gender

When changes are made to a policy that effect the "household structure" of the policy, the Household Structure Factor will be updated as of the effective date of the change.

The youthful driver count includes all excluded or list only youthful drivers.

Refer to the Driver Definitions (rule D01) and Driver Classification (rule D03) for the PNI and driver related terms above. Also, refer to the rates filing which shows how the "household structure" is determined, corresponding factors and coverages to which they apply.

### **P51-Deductible Savings Bank**

#### Deductible Savings Bank

Deductible Savings Bank is an optional feature that may be purchased to reduce a customer's deductible. Six month policy terms will earn a \$50 Deductible Savings Bank benefit and twelve month terms will earn \$100 for every term where none of the eligible to be rated drivers have any newly added occurrences of AAF, MAJ, MIN, SPD, DWI or NAF class codes; and there are no newly added Permissive Use violation codes on the policy. FDL and UDR violation codes will not be used to determine eligibility for this benefit. Customers will only be eligible for this benefit if it is in place on the date the Company calculates the renewal premium.

To be eligible to purchase the Deductible Savings Bank feature the policy must have; at least one motor vehicle with Collision coverage; and a minimum deductible of \$500 on all vehicles with either Collision or Comprehensive coverage.

Customers will accumulate this deductible savings bank benefit and the contents will be used to offset any applicable deductibles for Comprehensive or Collision claims paid by the same policy. The contents of the deductible savings bank can only be used to offset any applicable deductibles while insured by the Company, and cannot be redeemed by the customer for any other purpose. If the policy cancels or expires, the deductible savings bank is eliminated and the customer is not entitled to any remaining amount.

The balance of the savings bank will be reduced at the next renewal event by any amount used to reduce applicable Comprehensive/Collision deductibles during the previous term. Reductions to the savings bank will be based on the balance available during the policy term when the claim occurred.

## **P82-Monthly Rate Factor**

The rate calculation at the coverage level includes a Monthly Rate Factor determined by the number of months that the revision has been effective.

To determine the trend month for a policy, take the policy effective date less the new business rate revision effective date, divide by 30.5 days, and truncate the number to an integer. The resulting trend month will be used to select the Monthly Rate Factor from the Monthly Rate Factor Table included in the rate filing. This Factor will be used for the duration of the policy term. Month 0 is defined as the first 31-day period [days 0 - 30]; Month 1 is the second 30-day period [days 31 - 60]; Month 2 is the third 31-day period [days 61 - 91] and so on.

Monthly Rate Factors will be used with new and renewal business. The Monthly Rate Factor used to calculate the premium for a new or renewal policy term is determined by the effective date of the new or renewal term and shall be applied to any premium changes caused by the endorsements during the term and is not recalculated for the month in which the endorsement occurs.

Refer to the rates filing for corresponding factors and coverages to which they apply.

## **V01-Vehicle Symbols**

Vehicle symbols will be assigned to all vehicles.

- Make symbol: This identifies the vehicle make.
- Model symbol: This identifies the vehicle model.
- Style symbol: This identifies the vehicle body type, wheel drive, and number of cylinders.
- Auxiliary symbol: As set forth in section B, this identifies which vehicle rating factors should be applied if the motor vehicle is not identified in the rate factor pages as defined in section A and are not rated as make, model and style symbols 67, 68 or 69.

- A. The make symbol, model symbol, style symbol, and vehicle model year are used to determine factors as set forth in the rate factor pages.
- B. For new model releases without a model in the previous model year, and for new versions of models from the previous model year, the Company will assign the auxiliary symbol based on the corresponding auxiliary symbol factors. These factors are what the Company believes are most appropriate for the vehicle based on similar vehicle makes and vehicle models. The auxiliary symbol factor will be used until the make symbol, model symbol, style symbol and vehicle model year are filed in the rate factor pages as defined in section A.



- C. Vehicles which require only Liability coverage and are pre-1981 model year vehicles; limited production; exotic; classic or collectible vehicles which do not appear on the symbol list are rated with make, model and style symbol 69.
- D. Stated amount vehicles follow a different convention. Stated amount vehicles are vehicles requiring physical damage coverage which are:
  - 1. Pre-1981 model year vehicles; limited production; exotic; classic or collectible vehicles which do not appear on the symbol list;
  - 2. Private passenger automobiles, pick-ups, or vans having more than \$5,000 of custom parts equipment; or,
  - 3. Pick-ups or vans with conversion packages.

The stated amount value for stated amount vehicles may not exceed \$150,000.

- E. Stated amount vehicles will receive make, model, and style symbols 67 and 68 as follows:
  - 1. Stated amount vehicles, other than conversion vehicles, that have physical damage or liability and physical damage coverage are assigned a make symbol, model symbol, and style symbol 67;
  - 2. Stated amount vehicles that are conversion vehicles with physical damage or liability and physical damage coverage are assigned a make symbol, model symbol, and style symbol 68.
- F. Grey Market vehicles are rated using the same symbol as would be used for a comparable U.S. vehicle. A copy of the vehicle registration is required for binding to verify that the local jurisdiction's Department of Transportation safety requirements and Environmental Protection Agency emission standards are satisfied.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V02-Model Year**

The model year of the private passenger automobile is the year assigned by the original automobile manufacturer. If the auto is rebuilt or structurally altered, then the model year of the chassis determines the model year of the automobile.

### **V03-Vehicle Age**

Vehicle Age is calculated by subtracting the Model Year for the automobile from the applicable Base Model Year. A Vehicle Age less than 0 will be rated at Vehicle Age 0. The applicable Base Model Year is specified in the filing used to determine the rate for the policy. In calculating the Rate Stability Factor, the Vehicle Age is considered to be part of the Policy Data Profile, and is derived by subtracting the automobile's Model Year from the Base Model Year from the policy's expiring term.

### **V04-Value Class Vehicle Rating**

Stated Amount value class factors are used to rate stated amount vehicles.

- A. Stated amount vehicles are vehicles which:
  - 1. are pre-1981 model year vehicles;
  - 2. are limited production, exotic, classic, or collectible vehicles; or
  - 3. are private passenger automobiles, pick-ups, or vans having more than \$5,000 of custom parts or equipment; or
  - 4. are pick-ups or vans with conversion packages.

The stated amount value for stated amount vehicle may not exceed \$150,000.

- B. Physical damage coverage on stated amount vehicles provides coverage up to the lowest of:
  - 1. the actual cash value, reduced by the deductible;
  - 2. the amount necessary to replace the property, reduced by the deductible;
  - 3. the amount necessary to repair the property, reduced by the deductible; or
  - 4. the stated amount value specified by the insured, reduced by the deductible.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V05-Loan/Lease Payoff Unacceptable Risks**

Vehicles, other than conversion vans, that are rated as stated amount cannot have this coverage (see - Value Class Vehicle Rating rule V04 for definitions).

### **V06-Unacceptable Vehicle Types**

The following risks are not acceptable:

- A. Vehicles equipped with altered suspensions, which are suspensions that are homemade, custom-built, or modified, and include lift kits greater than 4 inches (usually installed on off-road vehicles or street rods). However, lift kits of 4 inches or less, low riders with hydraulics, kit cars, and dune buggies are acceptable if registered for street use;
- B. Vehicles not registered for street use;
- C. Vehicles equipped with cooking equipment or bathrooms, except the Volkswagen Eurovan and Volkswagen Vanagon, unless toilet facilities have been installed;
- D. Low-speed vehicles that have a maximum speed less than 55 mph.

### **V07-Vehicle Garaging Location Rating**

Vehicles are rated based on the zip code in which the vehicle is principally garaged.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V08-Unacceptable Vehicle Garaging Locations**

The following risks are not acceptable:

- A. Vehicles that do not have a garaging address;
- B. Vehicles that have a principal out of state garaging location in Michigan or Canada;
- C. Policies where all vehicles are generally garaged out of state; and
- D. Policies with any vehicle having a principal garaging location in a state or country in which we do not accept private passenger auto insurance applications.

### **V09-Vehicle Use Definitions**

Vehicles are classified by their use:

Pleasure - vehicles not used for commercial purposes or commuting to work or school;

Commuting - vehicles used to drive back and forth to work or school;

Business - vehicles used in any occupation, trade, or business or for any profit, revenue, or consideration; and

Farm - vehicles used primarily on a farm, ranch, or orchard.

### **V10-Unacceptable Vehicle Use**

The following risks are not acceptable:

- A. Vehicles used for;
  - 1. racing;
  - 2. carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared expense car pools), pickup or delivery of magazines, newspapers, food, or any other products;
  - 3. lease or rental to others by the applicant;
  - 4. emergency services, except the occasional use by volunteer responders;
  - 5. business use that does not meet the acceptable use standards below:
    - a) used by sales or service representatives or for consumer-oriented direct home sales;
    - b) used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;

- c) used by the insured to transport tools or other materials in a trade or business;
  - d) owned by the insured and used by domestic employees; or
  - e) used in a business for occasional errands.
- 6. transporting explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment;
  - 7. snowplowing for consideration or a fee.
- B. Any vehicles regularly available to non-listed drivers; and
  - C. Named non-owner policies that include business use.

### **V11-Business Use Surcharge**

A surcharge applies for any vehicle classified for acceptable business use.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V12-Excess Vehicle Factor**

If all resident relatives of legal driving age and drivers of insured vehicles are classified as eligible to be rated (rule D01) and if the number of motor vehicles exceeds the number of eligible to be rated drivers, then there are excess vehicles to which the excess vehicle factor is applied. The number of excess vehicles equals the number by which the number of motor vehicles exceeds the number of eligible to be rated drivers.

Which motor vehicles are considered excess is determined by applying the following criteria in the following order:

- 1. Oldest Model Year, or Oldest Model Years if there is more than one excess vehicle
- 2. Lowest BI Symbol factor, or Lowest BI Symbol factors if there is more than one excess vehicle
- 3. Last Vehicle Listed

If all excess vehicle(s) cannot be identified by application of, first, the Oldest Model Year criteria then, second, the Lowest BI Symbol criteria, the third criteria, Last Vehicle Listed, is used to identify any remaining excess vehicles.

The excess vehicle factor is applied only to excess vehicles.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V13-Usage Based Insurance**

The usage-based insurance (UBI) program utilizes company approved technology to obtain vehicle information including, but not limited to, the time of day and speed at which the vehicle is operated.

With the exception of vehicles that are symbolized as 67, 68, or 69 (as defined in rule V01), any vehicle that is compatible with company approved technology and is garaged in a location with adequate cellular coverage is eligible for the UBI program. The insured must also provide a valid email address.

Using at least 30 days of vehicle information, a driver safety score is derived from the vehicle information data. An "initial" UBI discount is determined using the applicable UBI initial discount factor from the rate revision filing applicable to the policy term to which the discount is being applied. If the driver safety score indicates a discount, a UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy.

At the subsequent renewal, excepting where the driver safety score already was based upon the minimum required amount of data collection, each enrolled vehicle will receive an updated driver safety score that is derived from the vehicle information data. For vehicles that have previously received a driver safety score, a renewal UBI discount is determined using the applicable UBI renewal discount factor in the rate revision filing applicable to the policy term prior to the term the discount is being applied. If the driver safety score indicates a discount, a UBI factor will be applied for the remainder of the policy term to all eligible coverages on the enrolled vehicle, and through all coverage changes thereafter endorsed onto the policy. If a driver safety score is calculated for the first time during a renewal quote transaction, it will be considered an "initial" UBI discount in determining the discount for both the expiring policy term and the renewal quoted policy term.

If the vehicle has the minimum required amount of data collection, any achieved discount will remain on the vehicle for the life of the policy, until Progressive requests updated vehicle information to be collected, or Progressive updates the previously achieved discounts in a filing made in accordance with applicable law. If the vehicle does not have the minimum required amount of data collection, the vehicle will be evaluated again at the next renewal. If the vehicle still does not meet the minimum data collection requirement, the vehicle will be removed from the program and any UBI discount will be removed prospectively. If the vehicle has the minimum required amount of data collection but the driver safety score does not indicate a discount, the vehicle will be removed from the program.

If an insured withdraws from the UBI program, doesn't begin data collection within 45 days from the date of enrollment, or inactivates the company approved technology for a 45 day period, any usage-based discount will be removed.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V81-Vehicle Equipment Discounts**

The following vehicle equipment discounts are available.

A discount will be applied to Comprehensive coverage for vehicles equipped with an anti-theft device that was provided by the manufacturer of the vehicle as original equipment, or was installed in the vehicle by the manufacturer of the vehicle or an authorized dealer of the manufacturer, that is self-activating upon locking of the passenger doors of the vehicle and does one of the following when activated:

- A. Sounds an alarm;
- B. Causes the vehicle horn to sound;
- C. Causes the vehicle lights to flash; or
- D. Causes the vehicle to be rendered inoperable.

The discount is not limited to any particular make or model.

The discount will remain at renewal.

Refer to the rates filing for corresponding factors and coverages to which they apply.

### **V84-Snowplow Surcharge**

A surcharge applies to vehicles used for pleasure and commuting (see Vehicle Use Definitions rule V09) that are equipped in any way for snowplowing.

Refer to rates filing for surcharge percentage and coverages to which this surcharge is applied.

### **X01-Tier Definition**

Tier factor is determined based upon the company's underwriting classification.

Refer to the rates filing for corresponding factors and coverages to which they apply.

SERFF Tracking #:

PRGS-129503036

State Tracking #:

Company Tracking #:

State:

Minnesota

Filing Company:

Progressive Direct Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

MN DI 201401

Project Name/Number:

/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	P & C Filing Certification Forms (Standard and Expedited Auto & Homeowners)
<b>Comments:</b>	
<b>Attachment(s):</b>	MN Filing Certificate.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	P & C Actuarial Memorandum and Data (Filings with a Rates component)
<b>Comments:</b>	
<b>Attachment(s):</b>	MN 201401 Rate Changes.pdf Exhibit A - Direct.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Summary of Changes
<b>Comments:</b>	
<b>Attachment(s):</b>	Summary of Proposed Changes - Direct .pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**EXPEDITED FILING  
CERTIFICATION FORM  
MINNESOTA STATUTE. §60A.315  
Homeowners and Automobile Filings**

\_\_\_\_\_  
Insurance Company Name or Group Name or Rate Service Organization Name

Company Tracking No: \_\_\_\_\_ NAIC or Group NAIC No: \_\_\_\_\_

Pursuant to Minnesota Statute §60A.315, the above-referenced entity hereby submits a description of each policy, amendment, and endorsement contained in this filing as well as a description of the rates and/or rules if applicable: (Use additional pages as required or include this information on the NAIC Uniform Property & Casualty Transmittal Document.)

As an officer of the above-referenced company, I hereby represent and certify that the ATTACHED copies of the policy, amendment, and/or endorsement forms and/or rates described herein comply with all applicable Minnesota Statutes, Rules and case law.

\_\_\_\_\_  
RESPONSIBLE OFFICER'S SIGNATURE

\_\_\_\_\_  
RESPONSIBLE OFFICER'S NAME  
(PRINTED)

\_\_\_\_\_  
RESPONSIBLE OFFICER'S TITLE

\_\_\_\_\_  
DATE



Progressive Direct Insurance Company  
Minnesota Private Passenger Automobile  
New Business Effective Date: 05/09/2014

Introduction

The enclosed exhibits present detail and justification for the rate revision of the Progressive Direct Insurance Company in the state of Minnesota.

Table of Contents

<u>Item</u>	<u>Exhibit Number</u>
Proposed Rate Changes	1
Rate Order of Calculation	2
Factor Pages	3

Progressive Direct Insurance Company  
Minnesota Private Passenger Automobile  
New Business Effective Date: 05/09/2014

**Proposed Rate Changes**

We measured the rate changes by calculating rates for in-force policies under the current rating plans, and determined the percent change in the rate totals for each coverage.

<b><u>Coverage</u></b>	<b><u>Rate Change</u></b>
Residual Bodily Injury	2.2%
Property Damage	6.0%
UM / UIM	6.0%
Personal Injury Protection	4.7%
Comprehensive	0.0%
Collision	4.5%
Loan	-0.1%
Rental Reimbursement	15.0%
Roadside Assistance	15.1%
ACPE	0.1%
Acquisition Expense	10.0%
Operations Expense	0.0%
Overall	4.4%

Exhibit A

With this revision Progressive is introducing the use of comprehensive (CMP) and not-at-fault (NAF) claims history for existing customers. Our data indicates that customers with these claims run at a higher loss ratio than customers that are free of these claims.

As you can see below, only 4% of the book is expected to be surcharged. Additionally, for that group we have chosen a surcharge below indicated.

Given our discussion with your organization last fall and the concerns around penalizing customers that fall victim to “bad luck” we will be waiving claims on 8% of our book despite the fact that a surcharge would be loss ratio justified.

As you can see 96% of customers will see no change from this modification.

<b>PRG NAF/CMP claim count</b>	<b>EP%</b>	<b>EP</b>	<b>LOSS</b>	<b>LR</b>	<b>LR Rel</b>	<b>Factor</b>
0	89%	6,840,749,854	4,289,914,537	62.7%	0.97	0.99
1 w/o other claim	8%	596,582,805	459,762,268	77.1%	1.19	0.99
1+ or with AAF/PUA claim	4%	273,326,723	249,556,432	91.3%	1.41	1.26
Total	100%	7,710,659,382	4,999,233,237	64.8%	1.00	1.00

**Meghan Friesen**  
PRODUCT MANAGER  
[Meghan\\_Friesen@progressive.com](mailto:Meghan_Friesen@progressive.com)



April 22, 2014

Mr. Bob Boyce  
Minnesota Department of Commerce  
Insurance Department  
85 7<sup>th</sup> Place East, Suite 500  
Minneapolis, MN 55101

Re: Rates – Private Passenger Automobile Insurance  
Progressive Direct Insurance Company (NAIC #155-16322)

**New Business: Effective May 9, 2014**  
**Renewal Business: Effective June 6, 2014**

Dear Mr. Boyce:

Please find, via SERFF, the materials in support of our private passenger auto rate filing for the Minnesota private passenger auto program under Progressive Preferred Insurance Company.

The proposed effective date for new business is May 9, 2014 and for renewal business is June 6, 2014. The overall rate change for this revision is 4.4%. We have updated base rates and made updates to a few factor tables.

We have also introduced the new surcharges we shared with you and your organization last fall. As discussed, we have included support for the modifications in this filing. Please see Exhibit A.

Lastly, as it has been more than a few years since our last complete filing, you will find in this filing our complete rates and rules, with the exception of symbols which we updated earlier this year.

If you have any questions or if I can be of assistance please do not hesitate to call me at (800) 999-2624 ext 57170 or e-mail me at [Meghan\\_Friesen@progressive.com](mailto:Meghan_Friesen@progressive.com)

Sincerely,

A handwritten signature in black ink that reads "Meghan Friesen".

Meghan Friesen  
Product Manager

**Summary of Proposed Changes**  
**Progressive Direct Insurance Company**  
**Minnesota – Private Passenger Auto**

Progressive Preferred Insurance Company is revising its factors and base rates. The effective date of these changes is 5/9/2014 for New Business and 6/06/2014 for Renewal Business.

1. We have revised our base rates and modified factors. The overall impact of this change is +4.4%.
2. We are making several minor language changes to our rules manual. These changes are outlined in the table below:

<b>Rule #</b>	<b>Intention of changes</b>
B02	No change to rule text
B03	No change to rule text
B04	No change to rule text
B05	No change to rule text
D01	No change to rule text
D02	No change to rule text
D03	Define how driver age and years of driving experience are calculated and incremented at renewal.
D04	The definition of same day offenses now specifies that the offenses must be on the same driver. This is not a change in the rule intent. Also, further define violation chargeability at renewal.
D05	No change to rule text
D06	Added two new violation codes for Permissive use accidents (at-fault and not-at-fault)
D07	No change to rule text
D08	No change to intent of rule.
D10	No change to rule text
D11	No change to rule text
D12	No change to rule text
D81	No change to rule text
P01	No change to rule text
P02	No change to rule text
P05	No change to rule text
P06	No change to rule text
P07	No change to rule text
P08	No change to intent of rule. Text has been made more generic
P09	No change to rule text
P11	Rule no longer specifies company's eligibility requirements for a reinstatement after a legal cancellation notice has been issued.
P12	No change to rule text
P13	No change to rule text
P14	Added text regarding permissive use at fault accidents and their effect on preferred status. Additional rewording is more generic and does not change the intent
P15	Added requirements regarding violations and eligibility for prior insurance evaluation at renewal.
P16	No change to rule text
P17	No change to rule text
P18	Additional violations will be used in determining eligibility for accident surcharge waiver. Also a change in company tenure eligibility requirement.
P19	Added NAF claims that are being subrogated to those eligible for low payout claim forgiveness.
P20	No change to rule text
P21	No change to rule text
P22	No change to rule text
P23	No change to rule text
P24	No change to rule text
P25	Allow discount to customers who commit to purchase a qualified additional policy from Progressive instead of requiring that additional policy to already be in force prior to application of the discount. Specified that if the additional policy is not in effect at the renewal event, it will be removed.

P26	No change to rule text
P27	No change to rule text
P28	No change to rule text
P29	No change to rule text
P30	No change to rule text
P31	Added new specification that discount is only available to new customers.
P32	No change to rule text
P34	Changed the tenure requirement for Diamond and White Diamond discount level eligibility
P35	No change to rule text
P36	Not-at-fault and permissive use accidents which occur while a customer of Progressive will now be included in the eligibility criteria. Further defined the criteria for losing the discount.
P38	Not-at-fault and permissive use accidents which occur while a customer of Progressive will now be included in the eligibility criteria. Further defined the criteria for losing the discount.
P40	New rule
P41	Specify military training is included in category 3. No changes to intent of rule.
P42	No change to rule text
P43	No change to rule text
P48	New rule
P51	New rule
P82	No change to rule text
P83	
V01	No change to rule text
V02	No change to rule text
V03	No change to rule text
V04	No change to rule text
V05	No change to rule text
V06	No change to rule text
V07	No change to rule text
V08	Further defined unacceptable garaging locations to include areas where the Company does not accept automobile policy applications. This is not a change to the intent of the rule.
V09	No change to rule text
V10	No change to rule text
V11	No change to rule text
V12	No change to rule text
V13	No change to rule text
V81	No change to rule text
V84	No change to rule text
X01	No change to rule text