

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Filing at a Glance

Company: Pekin Insurance Company
Product Name: PPA
State: Ohio
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Form/Rate/Rule
Date Submitted: 10/11/2012
SERFF Tr Num: PKNS-128713743
SERFF Status: Closed-FILED
State Tr Num: PKNS-128713743
State Status: FILED
Co Tr Num: P-12-232 OH

Effective Date: 11/14/2012
Requested (New):
Effective Date: 12/19/2012
Requested (Renewal):
Author(s): Mark Galvin, Julie Henderson
Reviewer(s): Valerie Baader (primary), Tom Hess
Disposition Date: 01/15/2013
Disposition Status: FILED
Effective Date (New): 11/14/2012
Effective Date (Renewal): 12/19/2012

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

General Information

Project Name: PPA Revision Status of Filing in Domicile: Pending
 Project Number: P-12-232 OH Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 01/15/2013
 State Status Changed: 01/15/2013 Deemer Date:
 Created By: Mark Galvin Submitted By: Mark Galvin
 Corresponding Filing Tracking Number:
 State TOI: 19.0 Personal Auto State Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Description:

We are proposing a form/rate/rule revision in our Private Passenger Auto Programs effective November 14, 2012 New and December 19,2012 Renewals. The details of the revision are included in the Explanatory Memorandum in the Supporting Documentation Tab.

Revised manual pages effective November 14, 2012 New and December 19,2012 Renewals, in final printed form, are attached and replace the previously issued manual pages. Highlights of the manual page revisions are attached in the Supporting Documentation Tab.

Company and Contact

Filing Contact Information

Mark Galvin, Assistant Manager mgalvin@pekininsurance.com
 2505 Court St 309-346-1161 [Phone] 2633 [Ext]
 Pekin, IL 61558

Filing Company Information

Pekin Insurance Company CoCode: 24228 State of Domicile: Illinois
 2505 Court St Group Code: 153 Company Type: P&C
 Pekin, IL 61558 Group Name: Pekin Insurance State ID Number:
 (309) 346-1161 ext. [Phone] FEIN Number: 37-6028411

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Pekin Insurance Company	\$50.00	10/11/2012	63726922

State: Ohio

Filing Company: Pekin Insurance Company

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

Product Name: PPA

Project Name/Number: PPA Revision/P-12-232 OH

State Specific

Statistical Reporting Agent (AAIS, ISO, ISSI, NCIS, NISS, SFAA, etc) REQUIRED on NEW Programs or NEW Lines of Business: ok

MANDATORY FIELD: PUBLIC RECORD - Acknowledge that EVERYTHING in this filing will become Public Record per ORC 3935.04(A) or ORC 3937.03(A): ok

IMPORTANT CHANGE -- EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.: ok

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State: Ohio
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: PPA
 Project Name/Number: PPA Revision/P-12-232 OH

Filing Company: Pekin Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED	Valerie Baader	01/15/2013	01/15/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Valerie Baader	12/14/2012	12/14/2012

Response Letters

Responded By	Created On	Date Submitted
Mark Galvin	12/17/2012	01/11/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	Mark Galvin	01/09/2013	01/09/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Documentation	Note To Filer	Valerie Baader	01/08/2013	01/08/2013
AA accepts	Reviewer Note	Tom Hess	01/14/2013	
AA started letter	Reviewer Note	Tom Hess	12/03/2012	
EFT ok	Reviewer Note	Laura Schimpf	10/12/2012	

State: Ohio Filing Company: Pekin Insurance Company
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: PPA
 Project Name/Number: PPA Revision/P-12-232 OH

Disposition

Disposition Date: 01/15/2013
 Effective Date (New): 11/14/2012
 Effective Date (Renewal): 12/19/2012
 Status: FILED

Comment:
 ***** IMPORTANT CHANGE *****
 EFT BECAME MANDATORY EFFECTIVE 01/01/2011 FOR ALL FILINGS SUBMITTED ON OR AFTER THAT DATE. See Bulletin 2010-08 attached to our General Instructions in SERFF.

This filing, as submitted or as amended herein, is Approved under Chapter 3935, or Accepted under Chapter 3937, of the Ohio Revised Code.

IMPORTANT NOTICE: Our records indicate the implementation of this filing on the Effective Date(s) shown herein. If the effective date(s) is/are incorrect or you need to revise the effective date(s), submit a Note to Reviewer through SERFF with the requested change.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Pekin Insurance Company	24.300%	9.200%	\$1,999,554	21,615	\$21,670,828	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Requirements Summary - P&C	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document (revised)	Manual Page Revisions	Filed	Yes
Supporting Document	Manual Page Revisions	Superseded/Withdrawn	Yes
Supporting Document	Young Adult Protection Endorsement	Filed	Yes
Supporting Document	Objection 2 Response	Filed	Yes

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Objection 3 Response	Filed	Yes
Form	REPLACEMENT COST FOR MECHANICAL PARTS - HYBRID TYPE VEHICLES	Filed	Yes
Form (revised)	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	Filed	Yes
Form	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	Superseded/Withdrawn	Yes
Form	YOUNG ADULT PROTECTION PLUS	Filed	Yes
Rate (revised)	Manual Pages	Filed	Yes
Rate	Manual Pages	Superseded/Withdrawn	Yes

State: Ohio Filing Company: Pekin Insurance Company
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: PPA
 Project Name/Number: PPA Revision/P-12-232 OH

Objection Letter

Objection Letter Status Pending Industry Response
 Objection Letter Date 12/14/2012
 Submitted Date 12/14/2012
 Respond By Date 01/11/2013

Dear Mark Galvin,

Introduction:

***** IMPORTANT CHANGE *****

EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.

RESPOND BY: 01/11/2013

In order for us to continue our review, respond via SERFF to the following:

Objection 1

Comments:

Revise the rate data by going to the Filing Correspondence tab and creating a Post-Submission Update. Under the Rate Information section, make the necessary corrections/updates to:

Overall % Indicated Change

Objection 2

Comments: Item 4 of our Filing Requirement Summary reads:

PROVIDE ACTUARIAL SUPPORT FOR PROPOSED RATES (NEW OR REVISIONS). Support should consist of actuarially sound exhibits and analysis, which may include analysis of identified competitors' rates, rating plans and filings.

Provide additional support and an explanation of your reasoning for the overall indication and for the individual factor changes.

Objection 3

Comments: You are introducing a rate capping rule. You have proposed changes to various rates and factors. Provide an exhibit that shows the distribution of policies and premium under your proposed changes with and without capping.

How is the 9.2% increase calculated. Is this value calculated with or without capping. What is the overall rate impact with and without capping?

Objection 4

Comments: You refer to the fact that the renewal capping is similar to what was introduced in your Homeowners filing PKNS-128304882, but the homeowners capping rule was revised to limit capping to two renewals. You have failed to include any time limitation on the capping in this filing. Revise the rule to apply capping to two or three annual renewals or explain the absence of such a limitation.

Objection 5

Comments: You are introducing the Young Adult Protection Plus endorsement and rating. The term "young adult" seems to imply the endorsement is available to only insureds of a certain age, but nothing in the rule or endorsement explain the reference to "young adult". Is the endorsement available on all policies without regard to age? Explain and revise the rule, if necessary.

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Objection 6

Comments: Identify the specific changes made to item 1. Rating Plan A and B on page 1 PIC - V.I.P Auto Rules.

Objection 7

Comments: Your summary of changes for Crossroads shows there should be a page 6, but no such pages was submitted. If the page was omitted in error, submit the missing page.

Conclusion:

Valerie Baader, Contract Analyst
614-644-3767

Tom Hess, Actuarial Analyst
614-728-1261

Sincerely,
Valerie Baader

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/17/2012
Submitted Date	01/11/2013

Dear Valerie Baader,

Introduction:

Response 1

Comments:

Overall % Indicated Change, 24.3%, has been updated via the Post-Submission Update.

Related Objection 1

Comments:

Revise the rate data by going to the Filing Correspondence tab and creating a Post-Submission Update. Under the Rate Information section, make the necessary corrections/updates to:

Overall % Indicated Change

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

See attachment. We have listed every component of the proposed rate change and listed the revision and included support for each revision. Also included is additional support for the overall indication.

Related Objection 2

Comments: Item 4 of our Filing Requirement Summary reads:

PROVIDE ACTUARIAL SUPPORT FOR PROPOSED RATES (NEW OR REVISIONS). Support should consist of actuarially sound exhibits and analysis, which may include analysis of identified competitors' rates, rating plans and filings.

Provide additional support and an explanation of your reasoning for the overall indication and for the individual factor changes.

State: Ohio
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Filing Company: Pekin Insurance Company

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item: Objection 2 Response

Comments:

Attachment(s):

Ohio PPA Objection Response pages 1 to 22.pdf
Ohio PPA Objection Response pages 23 to 45.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

See attachment. Page 1 is the impact analysis for the uncapped change and page 2 is the impact analysis for the capped change.

Related Objection 3

Comments: You are introducing a rate capping rule. You have proposed changes to various rates and factors. Provide an exhibit that shows the distribution of policies and premium under your proposed changes with and without capping.

How is the 9.2% increase calculated. Is this value calculated with or without capping. What is the overall rate impact with and without capping?

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item: Objection 3 Response

Comments:

Attachment(s):

OH PPA Impact Analysis.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

We have revised this rule on page 7 of the General Rules section of the manual.

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Related Objection 4

Comments: You refer to the fact that the renewal capping is similar to what was introduced in your Homeowners filing PKNS-128304882, but the homeowners capping rule was revised to limit capping to two renewals. You have failed to include any time limitation on the capping in this filing. Revise the rule to apply capping to two or three annual renewals or explain the absence of such a limitation.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Manual Pages	General Rules-Auto A,1, 3-7; VIP-Auto Rules A,3-6; Crossroads-Auto Rules B,C,1,4-7; Rating Pages A,1- 21,T8-9; Endorsements 1-3	Replacement		01/11/2013 By: Mark Galvin
<i>Previous Version</i>					
1	Manual Pages	General Rules-Auto A, 1, 3-7; VIP-Auto Rules A, 1-6; Crossroads-Auto Rules B,C,1,4-5; Rating Pages A, 1- 21, T8-9; Endorsements 1-3	Replacement		10/11/2012 By: Mark Galvin

Response 5

Comments:

See attachment.

Related Objection 5

Comments: You are introducing the Young Adult Protection Plus endorsement and rating. The term "young adult" seems to imply the endorsement is available to only insureds of a certain age, but nothing in the rule or endorsement explain the reference to "young adult". Is the endorsement available on all policies without regard to age? Explain and revise the rule, if necessary.

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Young Adult Protection Endorsement
Comments:	
Attachment(s):	
Young Adult.pdf	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

PIC-V.I.P. Auto Rules pages 1 and 2 did not change with this filing. The manual pages in the Rating/Rule Section Tab have been updated by removing these pages from the filing.

Related Objection 6

Comments: Identify the specific changes made to item 1. Rating Plan A and B on page 1 PIC - V.I.P Auto Rules.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Manual Pages	General Rules-Auto A,1, 3-7; VIP-Auto Rules A,3-6; Crossroads-Auto Rules B,C,1,4-7; Rating Pages A,1- 21,T8-9; Endorsements 1-3	Replacement		01/11/2013 By: Mark Galvin
<i>Previous Version</i>					
1	Manual Pages	General Rules-Auto A, 1, 3-7; VIP-Auto Rules A, 1-6; Crossroads-Auto Rules B,C, 1,4-5; Rating Pages A, 1- 21, T8-9; Endorsements 1-3	Replacement		10/11/2012 By: Mark Galvin

Response 7

Comments:

For Crossroads, pages 6 & 7 were omitted from the manual pages in the Rate/Rule Schedule Tab. These pages have been added and the Manual Page Revision summary in the Supporting Documentation Tab has been updated.

Related Objection 7

Comments: Your summary of changes for Crossroads shows there should be a page 6, but no such pages was submitted. If the page was omitted in error, submit the missing page.

Changed Items:

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Supporting Document Schedule Item Changes

Satisfied - Item: Manual Page Revisions

Comments:

Attachment(s):

OH Manual Revisions.pdf

Previous Version

Satisfied - Item: Manual Page Revisions

Comments:

Attachment(s):

OHIO AUTO MANUAL CHGS 11-14-12.pdf

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #	Date Submitted
1	Manual Pages	General Rules-Auto A,1, 3-7; VIP-Auto Rules A,3-6; Crossroads-Auto Rules B,C,1,4-7; Rating Pages A,1- 21,T8-9; Endorsements 1-3	Replacement		01/11/2013 By: Mark Galvin
<i>Previous Version</i>					
1	Manual Pages	General Rules-Auto A, 1, 3-7; VIP-Auto Rules A, 1-6; Crossroads-Auto Rules B,C,1,4-5; Rating Pages A, 1- 21, T8-9; Endorsements 1-3	Replacement		10/11/2012 By: Mark Galvin

Conclusion:

Sincerely,
Mark Galvin

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Amendment Letter

Submitted Date: 01/09/2013

Comments:

Form 4022 (03-13) Comprehensive Increased Transportation Expenses has been revised because of an error in Section 2.B.2.b.. "\$40 per day up to a maximum of \$1,200." has been corrected to read, "\$50 per day up to a maximum of \$1,500."

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	4022	03-13	END	Replaced	Replaced Form #:PP 03 02 Previous Filing #:	72.700	4022.pdf	Date Submitted: 01/09/2013 By:
<i>Previous Version</i>									
1	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	4022	11-12	END	Replaced	Replaced Form #:PP 03 02 Previous Filing #:	72.700	4022.pdf	Date Submitted: 10/11/2012 By: Mark Galvin

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Note To Filer

Created By:

Valerie Baader on 01/08/2013 11:25 AM

Last Edited By:

Valerie Baader

Submitted On:

01/08/2013 11:25 AM

Subject:

Filing Documentation

Comments:

The attached e-mail is to document the filing.

FOR FUTURE REFERENCE - All written communication on a SERFF filing must be submitted through SERFF. In the future, either call or submit your question on a Note to Reviewer. (Remember, do NOT submit attachments on a Note to Reviewer.) We will use a Note to Filer to respond to such questions.

Thank you for your cooperation.

Valerie Baader
614-644-3767

Valerie Baader

From: Tom Hess
Sent: Tuesday, January 08, 2013 12:18 PM
To: Marcus Deckert
Cc: Valerie Baader
Subject: RE: PPA Objection Clarifying Question

All written communication on a SERFF filing must be through SERFF.

We are interested in the distribution of changes with and without capping.

In the future, end your request through SERFF and we will respond.

From: Marcus Deckert [mailto:mdeckert@pekininsurance.com]
Sent: Tuesday, January 08, 2013 12:01 PM
To: Tom Hess
Subject: PPA Objection Clarifying Question

Objection 3

Comments:

You are introducing a rate capping rule. You have proposed changes to various rates and factors. Provide an exhibit that shows the distribution of policies and premium under your proposed changes with and without capping. How is the 9.2% increase calculated. Is this value calculated with or without capping. What is the overall rate impact with and without capping?

Tom,

Regarding the highlighted text within a recent objection, are you interested in the distribution of policy premium **change**, or the distribution of policy premiums in the book (e.g. \$500-\$600, \$600+, etc...)? Stated in another way, do you want the policy premium distribution, or the policyholder dislocation analysis?

Sincerely,

Marcus Deckert



Marcus Deckert
Senior Actuarial Analyst
Pekin Insurance
2505 Court St
Pekin, Illinois, 61558
(800) 322-0160; Extension 2791
mdeckert@pekininsurance.com

CONFIDENTIALITY NOTICE: This e-mail and any attachments may contain confidential and privileged information that is protected from disclosure. Such information is intended only for the sole use of the intended recipient(s). If you have received this communication in error, please notify us

State: Ohio

Filing Company: Pekin Insurance Company

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

Product Name: PPA

Project Name/Number: PPA Revision/P-12-232 OH

Reviewer Note

Created By:

Tom Hess on 01/14/2013 12:56 PM

Subject:

AA accepts

Comments:

x

State: Ohio

Filing Company: Pekin Insurance Company

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

Product Name: PPA

Project Name/Number: PPA Revision/P-12-232 OH

Reviewer Note

Created By:

Tom Hess on 12/03/2012 02:09 PM

Subject:

AA started letter

Comments:

x

State: Ohio

Filing Company: Pekin Insurance Company

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

Product Name: PPA

Project Name/Number: PPA Revision/P-12-232 OH

Reviewer Note

Created By:

Laura Schimpf on 10/12/2012 07:07 AM

Last Edited By:

Filing Rules Migration

Submitted On:

11/14/2012 02:00 AM

Subject:

EFT ok

Comments:

x

State: Ohio **Filing Company:** Pekin Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PPA
Project Name/Number: PPA Revision/P-12-232 OH

Post Submission Update Request Processed On 12/17/2012

Status: Allowed
Created By: Mark Galvin
Processed By: Tom Hess
Comments:

Company Rate Information:

Company Name: Pekin Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	24.300%	

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1	Filed 01/15/2013	REPLACEMENT COST FOR MECHANICAL PARTS -HYBRID TYPE VEHICLES	4021	11-12	END	New			50.300	4021.pdf
2	Filed 01/15/2013	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	4022	03-13	END	Replaced	Previous Filing Number:		72.700	4022.pdf
						Replaced Form Number:	PP 03 02			
3	Filed 01/15/2013	YOUNG ADULT PROTECTION PLUS	4023	11-12	END	New			62.300	4023.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACEMENT COST FOR MECHANICAL PARTS - HYBRID TYPE VEHICLES

Part D - Coverage For Damage To Your Auto

When there is a covered loss to a "your covered auto" described in the Declarations for which a specific premium charge indicates that Replacement Cost For Mechanical Parts coverage is afforded, Part **D** is amended as follows:

INSURING AGREEMENT

The following definition is added:

"Mechanical parts" means operational parts on a vehicle that wear out over time or have a finite life or duration typically shorter than the life of the vehicle as a whole. This does not include external body parts, tires, wheels, paint or windshields and other glass.

LIMIT OF LIABILITY

With respect to coverage provided for "mechanical parts" the Limit of Liability Provision is replaced by the following:

Our limit of liability for loss to "mechanical parts" will be the amount necessary to repair or replace the "mechanical parts" with other "mechanical parts" of like kind and quality, without deduction for depreciation or betterment.

All other policy provisions apply.

**FARMERS AUTOMOBILE INSURANCE ASSOCIATION
PEKIN INSURANCE COMPANY**

recognized by applicable state statutes. The "diminution in value" must be proven and evidenced to support the claim for inherent damages.

2. We provide coverage for damages resulting from "collision" for which the "insured" is legally liable, subject to the broadest coverage provided in the Declarations for Collision Coverage, caused by the valet parking of a rented auto.

B. TRANSPORTATION EXPENSES

Paragraph **A.2.** is replaced by the following:

2. Expenses for which you become legally responsible in the event of a loss to a "non-owned" auto. We will pay for such expenses if the loss is caused by:
 - a. Other than "collision" only if the Declarations indicate that Other Than Collision coverage is provided for any "your covered auto".
 - b. "Collision" only if the Declarations indicate that Collision coverage is provided for any "your covered auto".

However, the most we will pay for any expenses for loss of use is \$50 per day up to a maximum of \$1,500.

No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and any other source of recovery applicable to the loss.

C. EXCLUSIONS

In order to provide Collision Coverage for damage resulting from valet parking of a rented auto, **Exclusion 11.** is deleted and replaced by the following:

11. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of:

- a. Selling;
- b. Repairing;
- c. Servicing; or
- d. Storing;

vehicles designed for use on public highways. This includes road testing and delivery.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

YOUNG ADULT PROTECTION PLUS

I. PERSONAL PROPERTY COVERAGE

A. PROPERTY COVERED

We will pay up to \$5,000 for Personal Property owned or used by "you", while it is anywhere in the world.

B. PROPERTY NOT COVERED

We do not cover:

1. Accounts, bills, currency, deeds, evidences of debt, letters of credit, passports, documents, money, notes, securities, transportation or other tickets;
2. Animals, contact lenses, artificial teeth or limbs;
3. Hovercraft, motors, motor vehicles, watercraft and other conveyances including their accessories, equipment and parts;
4. Merchandise for sale or exhibition;
5. Property used primarily for business purposes;
6. Salesperson's samples;
7. Contraband or property in the course of illegal transportation or trade;
8. Any property specifically or otherwise insured; or
9. Property in the custody of students while in fraternity or sorority houses, dormitories or on the premises of education institutions.

C. PERILS INSURED AGAINST

We insure against risk of direct physical loss to covered property.

We do not insure the following:

1. Loss caused by wear and tear, deterioration, inherent vice or any quality in property that causes it to damage or destroy itself;
2. Loss caused by insects or vermin;
3. Loss caused by or resulting from work done to or handling the property; or
4. Breakage of fragile articles unless caused by:
 - a. A vehicle accident;

b. A fire; or

c. A thief.

D. LIMITATIONS OF CERTAIN PERSONAL PROPERTY

We cover the following personal property for a maximum of \$500, subject to a limit of \$100 on any one such article:

1. Jewelry, watches, articles consisting in whole or in part of silver, gold or platinum.
2. Furs or articles trimmed with or consisting principally of furs.

E. LOSS SETTLEMENT

Coverage is provided on an actual cash value basis, subject to depreciation.

F. SPECIAL DEDUCTIBLE

We will pay only that part of the loss that exceeds \$250.

2. ACCIDENTAL DEATH BENEFIT

Under **Part B - Medical Payments Coverage, Limit of Liability**, the following paragraph is added:

If an "insured" dies within three years of an accident because of injury sustained in the accident, we will pay to the surviving kin or legal representative the unused portion of the applicable Medical Payments Coverage Limit of Liability and an additional \$10,000 for each such death.

3. TRIP INTERRUPTION COVERAGE

A. INSURING AGREEMENT

With respect to "your covered auto" shown in the Declarations, we will pay, without application of a deductible, up to \$200 per day subject to a maximum limit of \$600 for:

1. Transportation expenses incurred by "you" in the event of a mechanical or electrical breakdown of "your covered auto"; and
2. Expenses incurred by "you" for lodging and meals in the event of:
 - a. Direct and accidental loss to "your covered auto" caused by "collision" or other than "collision"; or

- b. Mechanical or electrical breakdown of "your covered auto".

This coverage applies only if the loss to, or mechanical or electrical breakdown of, "your covered auto" occurs more than 100 miles from home.

B. LIMIT OF LIABILITY

1. Our payment for Trip Interruption coverage will be limited to that period of time reasonably required to:
 - a. Resume travel under a prearranged itinerary; or
 - b. Return home.
2. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part **D** of the policy.

C. OTHER SOURCES OF RECOVERY

Any insurance we provide with respect to Trip Interruption coverage shall be excess over any other collectible source of recovery including but not limited to:

1. Any coverage provided by:
 - a. Vehicle warranties;
 - b. Automobile clubs; or
 - c. Mechanical breakdown or similar plans; or
2. Any other source of recovery applicable to the loss.

4. ADDITIONAL TOWING AND LABOR EXPENSE COVERAGE

We will pay up to \$250, towing and labor costs incurred each time "your covered auto" or any "non-owned auto" is disabled. This coverage is in addition to the \$100 of coverage provided under Towing and Labor Expense coverage in the policy, if shown in the Declarations. If the Declarations does not indicate any Towing and Labor expense coverage, then the \$250 limit will still apply.

If a "non-owned auto" is disabled, we will provide the broadest Towing and Labor Expense coverage available to any "your covered auto" shown in the Declarations. We will only pay for labor performed at the place of disablement.

5. ACCIDENTAL AIRBAG DEPLOYMENT COVERAGE

We will pay, up to a total of \$1,000 per occurrence, for the necessary repairs resulting from the accidental and unintended deployment of a factory installed airbag in "your covered auto". This coverage does not apply to a "non-owned auto".

Any insurance we provided shall be excess over any other collectible insurance or warranty contract providing payments for this covered loss.

6. FIRE DEPARTMENT SERVICE CHARGE COVERAGE

We will pay, up to \$250, for expenses "you" incur when the fire department is called and responds to a covered loss involving "your covered auto".

7. KEY REPLACEMENT COVERAGE

We will pay the reasonable expense incurred by "you" to replace automobile keys or automobile keyless entry transmitters if they become lost or stolen. This coverage does not apply to re-keying or replacing automobile locks. Our limit of liability for this coverage shall not exceed \$500 for any one occurrence.

8. ENHANCED COVERAGE FOR THE USE OF RENTAL CARS

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

A. INSURING AGREEMENT

The following paragraphs are added:

1. We cover "diminution in value" due to a covered loss for rented vehicles for which there is a written, signed rental agreement obligating the "insured" to pay for such damage and for which the "insured" is legally obligated to pay as recognized by applicable state statutes. The "diminution in value" must be proven and evidenced to support the claim for inherent damages.
2. We provide coverage for damages resulting from "collision" for which the "insured" is legally liable, subject to the broadest coverage provided in the Declarations for Collision Coverage, caused by the valet parking of a rented auto.

B. TRANSPORTATION EXPENSES

Paragraph **A.2.** is replaced by the following:

2. Expenses for which you become legally responsible in the event of a loss to a "non-owned" auto. We will pay for such expenses if the loss is caused by:
 - a. Other than "collision" only if the Declarations indicate that Other Than Collision coverage is provided for any "your covered auto".
 - b. "Collision" only if the Declarations indicate that Collision coverage is provided for any "your covered auto".

However, the most we will pay for any expenses for loss of use is \$40 per day up to a maximum of \$1,200.

C. EXCLUSIONS

In order to provide Collision Coverage for damage resulting from valet parking of a rented auto, **Exclusion 11.** is deleted and replaced by the following:

11. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing; or
 - d. Storing;vehicles designed for use on public highways. This includes road testing and delivery.

9. TIRE PROTECTION COVERAGE

PART D - COVERAGE FOR DAMAGE TO YOUR AUTO

A. INSURING AGREEMENT

The following paragraphs are added:

1. With respect to "your covered auto" shown in the Declarations or any "non-owned auto", we will pay, without application of a deductible, for repair to or replacement of a tire as a result of "road hazard damage".

2. "Road hazard damage" means damage that occurs when a tire fails as a result of a puncture, bruise or impact incurred during the course of normal driving on a maintained road or paved surface.

B. EXCLUSIONS

Exclusion **2.d.** is deleted.

The following exclusions are added:

There is no coverage under this endorsement for:

1. Manufacturer defects;
2. Off-road use, vehicle accident or collision, fire, vandalism, theft or curb damage;
3. Retreaded, recapped, regrooved, remolded or tubed tires;
4. Tire Pressure Monitoring Systems and/or components associated with Tire Pressure Monitoring Systems;
5. Motor homes, travel trailers, service/utility trailers, motorcycles, golf carts, dune buggies, or all-terrain vehicles;
6. Tires with less than 3/32 of an inch of tread; or
7. Abuse or neglect.

C. LIMIT OF LIABILITY

1. If the tire can be safely repaired, the most we will pay is \$50 per tire.
2. If the tire cannot be safely repaired, the most we will pay is \$500 per tire for any one replacement. Replacement includes cost of the tire, incidental parts, labor, sales tax, mounting, disposal and balancing.
3. Replacement will be limited to a tire of like kind or quality.

D. OTHER SOURCES OF RECOVERY

Any insurance we provide with respect to Tire Protection coverage shall be excess over any other collectible sources of recovery including but not limited to:

1. Any coverage provided by:
 - a. Warranties;
 - b. Automobile clubs; or
 - c. Mechanical breakdown or similar plans; or

2. Any other source of recovery applicable to the loss.

10. WAIVER OF DEDUCTIBLE - COLLISION AND UNINSURED MOTORISTS PROPERTY DAMAGE

We will waive the deductible for "Collision" and Uninsured Motorists Property Damage (if applicable) if:

- A. The loss involves an identifiable uninsured motorist who is at least 50% at fault; or
- B. Your vehicle is legally parked and struck by a hit-and-run driver.

11. PET COVERAGE

A. INSURING AGREEMENT

1. "Pet" as used in this Part means: A cat or dog owned by "you" or a "family member" while "occupying" "your covered auto".
2. If a "pet" is injured, dies or requires necessary or veterinary recommended euthanasia as a result of the collision of "your covered auto", we will pay reasonable and necessary medical expenses incurred for the:
 - a. Care;
 - b. Recovery; and
 - c. Necessary or veterinary recommended euthanasia.
3. A "pet's" injury must be discovered, treated and reported to us within 30 days of the occurrence. We will pay only those medical expenses incurred within one year from the date of the accident.
4. We will pay for the "pet's replacement" if a "pet" dies or requires necessary or veterinary recommended euthanasia.
5. "Pet's replacement" as used in this Part means:

The monetary cost incurred to replace a "pet", that is deceased, with another cat or dog of similar kind and quality. This does not include any cost for:

 - a. Veterinary care or services for the new "pet";
 - b. Training of the new "pet"; or
 - c. Any other expenses incurred after the initial purchase of the new "pet".

B. EXCLUSIONS

We do not provide Pet Coverage for injury or death of a "pet":

1. Resulting from or arising out of an intentional act of "you" or a "family member".
2. Sustained while "occupying" "your covered auto" when it is being used to carry persons or property for a fee. This exclusion (2) does not apply to a share-the-expense car pool.
3. Sustained while "occupying" or when struck by, any auto (other than "your covered auto") which is:
 - a. Owned by "you";
 - b. Furnished or available for "your" regular use;
 - c. Owned by any "family member"; or
 - d. Furnished or available for the regular use of any "family member".
4. While "occupying" any vehicle located for use as a residence or premises.
5. Caused by or as a consequence of:
 - a. Discharge of a nuclear weapon (even if accidentally);
 - b. War (declared or undeclared);
 - c. Civil War;
 - d. Insurrection; or
 - e. Rebellion or revolution.
6. From or as a consequence of the following, whether controlled or uncontrolled or however caused:
 - a. Nuclear reaction;
 - b. Radiation; or
 - c. Radioactive contamination.
7. While "occupying" any vehicle:
 - a. Preparing for;
 - b. Practicing for; or
 - c. Participating in any prearranged racing, speed or demolition contest.

C. LIMIT OF LIABILITY

The most "we" will pay in any one occurrence, regardless of the number of pets, will not be more than \$1,000 for the treatment or replacement of "your" injured "pet".

D. OTHER SOURCES OF RECOVERY

If "we" make a payment under this coverage and the person to or for whom payment is made has a right to recover damages from another, "we" will be entitled to that right. That person shall do everything necessary to transfer that right to "us" and shall do nothing to prejudice it.

E. DUTIES AFTER A LOSS

At "our" request "you" or a "family member" must authorize "us" to obtain veterinary and other records which pertain to the "pet's" injury. "You" must allow the "pet", at our expense, to be examined by veterinarians "we" select as often as "we" reasonably require.

12. IDENTITY FRAUD EXPENSE COVERAGE

A. DEFINITIONS

With respect to the provisions of this coverage only, the following limitations are added:

1. "Identity fraud" means the act of knowingly transferring or using, without lawful authority, a means of identification of an "insured" with the intent to commit, or to aid or abet another to commit, any unlawful activity that constitutes a violation of federal law or a felony under any applicable state or local law.
2. "Expenses" means:
 - a. Costs for notarizing affidavits or similar documents attesting to fraud required by financial institutions or similar credit grantors or credit agencies.
 - b. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
 - c. Lost income resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies and/or legal counsel, up to a maximum payment of \$200 per day. Total payment for lost income is not to exceed \$5,000.
 - d. Loan application fees for re-applying for a loan or loans when the original application is

rejected solely because the lender received incorrect credit information.

- e. Reasonable attorney fees incurred as a result of "identity fraud" to:
 - (1) Defend lawsuits brought against an "insured" by merchants, financial institutions or their collection agencies;
 - (2) Remove any criminal or civil judgments wrongfully entered against an "insured"; and
 - (3) Challenge the accuracy or completeness of any information in a consumer credit report.
- f. Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual "identity fraud".

B. IDENTITY FRAUD EXPENSE

We will pay up to \$15,000 for "expenses" incurred by an "insured" as the direct result of any one "identity fraud" first discovered or learned of during the policy period.

Any act or series of acts committed by one or more persons, or in which such person or persons are aiding or abetting others against an "insured", is considered to be one "identity fraud", even if a series of acts continues into a subsequent policy period.

This coverage is additional insurance.

C. EXCLUSIONS

The following additional exclusions apply to this coverage:

We do not cover:

1. Loss arising out of or in connection with a "business".
2. "Expenses" incurred due to any fraudulent, dishonest or criminal act by an "insured" or any person aiding or abetting an "insured", or by any authorized representative of an "insured", whether acting alone or in collusion with others.
3. Loss other than "expenses".

D. SPECIAL DEDUCTIBLE

We will pay only that part of the loss that exceeds \$250. No other deductible applies to "identity fraud" expense coverage.

E. SECTION I - CONDITION

B. Duties After Loss

The following is added:

Send to us, within 60 days after our request receipts, bills or other records that support your claim for "expenses" under "identity fraud" coverage.

No deductible applies to any provision of this endorsement, unless otherwise specified.

All other policy provisions apply.

**THE FARMERS AUTOMOBILE INSURANCE ASSOCIATION
PEKIN INSURANCE COMPANY**

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State: Ohio

Filing Company:

Pekin Insurance Company

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

Product Name: PPA

Project Name/Number: PPA Revision/P-12-232 OH

Rate Information

Rate data applies to filing.

Filing Method: File & Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 4.000%

Effective Date of Last Rate Revision: 11/14/2011

Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Pekin Insurance Company	24.300%	9.200%	\$1,999,554	21,615	\$21,670,828	%	%

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/15/2013	Manual Pages	General Rules-Auto A,1, 3-7; VIP-Auto Rules A,3-6; Crossroads-Auto Rules B,C,1,4-7; Rating Pages A,1- 21,T8-9; Endorsements 1-3	Replacement		OH PPA Manual Pages.pdf

**PRIVATE PASSENGER AUTOMOBILE
GENERAL RULES
INDEX**

SUBJECT	PAGE
Personal Auto Policy	1
Types of Autos	1
Types of Coverage	1
Endorsements	1-5
Antique Autos – Liability and Physical Damage	6
Classic Autos – Physical Damage	6
Rate Determination	6-7
Waived Premiums	7
Cancellation	7
Renewal Premium Capping	7

GENERAL RULES

1. PERSONAL AUTO POLICY

The Personal Auto Policy is designed to provide protection for resident individuals and families arising out of the ownership, maintenance or use of private passenger, farm or utility vehicles, trailers designed for use with private passenger autos and miscellaneous type vehicles.

2. TYPES OF AUTOS

A Private Passenger Automobile means a four wheel private passenger auto, pickup truck or van. It also includes motorhomes, travel trailers and utility trailers.

Note: This does not include box vans, flat beds, stake beds or vehicles over 1 ton.

3. TYPES OF COVERAGE

A. BODILY INJURY LIABILITY

Covers the liability imposed upon the insured by law for damages including damages for care and loss of services, because of bodily harm, sickness or disease, including death that results, sustained by any person or persons, caused by an occurrence and arising out of the ownership, maintenance, or use of the insured automobile or certain non-owned automobiles.

B. PROPERTY DAMAGE LIABILITY

Covers the liability imposed upon the insured by law for damages because of injury to, destruction of, or loss of use of tangible property, caused by an occurrence and arising out of the ownership, maintenance or use of the insured automobile or certain non-owned automobiles.

C. MEDICAL PAYMENTS

This coverage will pay all reasonable necessary expenses incurred within three years from the date of the accident.

The persons covered include the named insured, any family member, or other persons occupying your covered automobile.

D. COMPREHENSIVE & EMERGENCY ROAD SERVICE (TOWING & LABOR)

Pays for loss or damage to the automobile caused by Other Than Collision. Comprehensive can be written for full coverage or with a deductible. The Crossroads Program requires a minimum \$250 deductible.

This coverage includes emergency road service coverage of \$100, with the deductible not being applied to the emergency road service.

In addition, Roadside Rescue, a program for handling emergency roadside service claims, is available 24 hours a day, seven days a week by contacting the Claim Call Center. There is no additional charge for this service.

E. COLLISION

Covers direct and accidental loss of or damage to the automobile caused by collision of the automobile with another object or by upset of the automobile. Collision is written on a deductible basis, the insured paying all losses up to a specified amount called the deductible. The Crossroads Program requires a minimum \$500 deductible.

If the loss is caused by Collision with another vehicle insured by Farmers Automobile Insurance Association or Pekin Insurance Company, the lowest Collision deductible of the vehicles involved will apply.

F. UNINSURED/UNDERINSURED MOTORIST COVERAGE

Protects the policyholder from financial loss caused by an accident with an uninsured or underinsured negligent motorist for damage because of bodily injury, sickness or disease.

4. ENDORSEMENTS

A. \$0 DEDUCTIBLE ON GLASS CLAIMS ENDORSEMENT 1609

This endorsement can be added to any vehicle with Comprehensive coverage and will waive any deductible that would otherwise apply to glass claims.

This endorsement does not apply to motorhomes, all trailers, and all classic autos and antique vehicles.

This endorsement is not available in the Crossroads Program.

See Base Rates and Limits Factors in the Rating Section.

B. ACCIDENTAL DEATH BENEFIT ENDORSEMENT 1614

This endorsement provides coverage if an "insured" dies within three years of an accident because of injury sustained in the accident.

Coverage is only available on units with Medical Payments coverage.

See Endorsement Section for Rate.

This endorsement can be included on a new auto policy if the coverage has been provided on the insured's prior policy.

See Endorsement Section for Rate.

F. COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE ENDORSEMENT 4022

This coverage reimburses the insured for rental of a substitute vehicle because of the disablement of an owned private passenger automobile caused by a Collision or Comprehensive loss. The policy provides \$20 for any one day up to a maximum of \$600 for any one period. This limit may be increased. Our payment is limited to the lesser of the following amounts:

1. The necessary and actual expenses incurred; or
2. A maximum payment of \$50 for any one day or \$1,500 for any one period.

This endorsement also provides enhanced coverage for the use of rental cars as follows:

1. Coverage for diminution in value of a rental vehicle.
2. Coverage for loss of use of a rental vehicle.
3. Coverage for damage resulting from valet parking of a rental vehicle.

Coverage is only available on units with Comprehensive and/or Collision coverage.

See Endorsement Section for Rate.

G. EXCESS CUSTOM EQUIPMENT COVERAGE ENDORSEMENT PP 03 18

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

See Endorsement Section for Rate.

H. EXCESS ELECTRONIC EQUIPMENT ENDORSEMENT PP 03 13

The physical damage section of the policy provides \$1,000 for certain electronic equipment which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment. This limit may be increased.

If this endorsement is purchased, additional coverage of \$200 for tapes, records, discs and other media applies at no additional charge.

Coverage is only available on units with Comprehensive and/or Collision coverage.

See Endorsement Section for Rate.

I. EXTENDED NON-OWNER COVERAGE – VEHICLE FURNISHED OR AVAILABLE FOR REGULAR USE ENDORSEMENT PP 03 06

This endorsement will provide coverage for Bodily Injury, Property Damage, and Medical Payments, at the same limits on the policy, for an automobile furnished for the regular use of the named insured.

See Endorsement Section for Rate.

J. MISCELLANEOUS TYPE VEHICLE (MOTORHOMES) ENDORSEMENT 1530

This endorsement attaches to all motorhomes and excludes liability, medical payments, and physical damage coverage on the motorhome when rented or leased to others. It also excludes physical damage coverage in the event the motorhome is fraudulently acquired by any person or organization while it is in their care.

K. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT 1531

Coverage for miscellaneous type vehicles may be provided by the addition of this endorsement.

**L. NAMED DRIVER EXCLUSION
ENDORSEMENT 1506 OH**

This endorsement is used in unusual cases where a person has an undesirable driving record and might have access to the insured's automobile. It may not be used to exclude a named insured or spouse. A youthful driver may not be excluded for rating advantage only.

The endorsement is available on new and existing business in the Crossroads Program. The name, date of birth and driver's license number of the individual being excluded must be included on the application.

In the V.I.P. program, the endorsement can be used on existing business only.

The exclusion form will be completed in the Home Office and sent to the agency for the signatures of all named insureds.

**M. NAMED INSURED'S EXTENSION OF
COVERAGE
ENDORSEMENT 1572**

Many insureds want higher Bodily Injury and Property Damage liability limits than those that are provided on a policy insuring a car owned by or principally operated by a son or daughter of the insured or some other relative resident in the insured's household.

This endorsement will provide the insured with full limits under his Personal Auto Policy covering his personal car:

1. While driving the car owned or principally operated by a son or daughter or other relative resident of the insured's household; or
2. For liability which may accrue to them personally for the use of such car by the son or daughter or other relative member of the insured's household.

One requirement of the endorsement is that the automobile owned or principally operated by a son or daughter or relative be covered by a policy of insurance affording Bodily Injury and Property Damage liability. The automobile with lower limits than those desired by the insured can be owned by the insured, but furnished for the regular use of a son or daughter or other relative members of the insured's household.

See Endorsement Section for Rate.

**N. NAMED NON-OWNER
ENDORSEMENT 1573**

This coverage may be written for the named operator and spouse, if a resident of the same household, for accidents occurring while the named operator or spouse is driving or riding in any private passenger automobile except:

1. A private passenger automobile registered in the name of, or owned by, the named operator or spouse; or
2. A private passenger automobile used as a public livery conveyance.

This coverage provides Bodily Injury, Property Damage, Medical Payments, and Uninsured/Underinsured Motorists coverage when there is no policy on an owned automobile that could be endorsed for this exposure with the Use of Other Autos endorsement.

This coverage must be written on an annual term in the VIP Program.

See Endorsement Section for Rate.

**O. REPLACEMENT COST COVERAGE ON
NEW AUTOS
ENDORSEMENT 1607**

This endorsement provides replacement cost coverage for a covered auto which has been declared a total loss.

This endorsement is allowed on a newly purchased auto insured for Comprehensive and Collision coverage. A newly purchased auto is defined as a private passenger auto, pickup or van of the current or immediately prior model year. When the vehicle is purchased by the named insured or spouse it must have fewer than 5,000 miles on the odometer.

Comprehensive and Collision coverage must be maintained continuously on the vehicle. If this endorsement is removed from the vehicle, it will not be available at a later date.

The coverage will apply for 36 months following the addition of the vehicle to the policy. The endorsement will be removed on the first renewal immediately following this 36-month period.

Coverage cannot be bound on any auto with a purchase price of \$75,000 or more.

See Endorsement Section for Rate.

P. REPLACEMENT COST FOR MECHANICAL PARTS – HYBRID TYPE VEHICLES ENDORSEMENT 4021

This endorsement applies to hybrid type vehicles.

The endorsement provides replacement coverage for mechanical parts on a covered auto.

Mechanical parts are operational parts that wear out over time or have a finite life or duration typically shorter than the life of the vehicles as a whole. Mechanical parts do not include external body parts, tires, wheels, paint or windshields or other glass.

Comprehensive and Collision must be maintained on the vehicle.

See Endorsement Section for Rate.

Q. UNINSURED MOTORIST PROPERTY DAMAGE ENDORSEMENT PP 14 04

Protects the policyholder from financial loss caused by an accident with an uninsured motorist for damage to property.

See Rate in the Rating Section

R. YOUNG ADULT PROTECTION PLUS ENDORSEMENT 4023

This endorsement provides the following coverages:

1. Personal Property Coverage \$5,000.
2. Accidental Death Benefit \$10,000.
3. Accidental Airbag Deployment \$1,000.
4. Additional Towing & Labor Expense Coverage \$250.
5. Trip Interruption \$200 per day, \$600 per occurrence.
6. Fire Department Service Charge \$250.
7. Enhanced Coverage for the use of rental vehicles:
 - a. Coverage for diminution in value of a rental vehicle.
 - b. Coverage for loss of use of a rental vehicle.
 - c. Coverage for damage resulting from valet parking of a rental vehicle.

8. Key Replacement Coverage \$500.

9. Pet Coverage \$1,000

a. Coverage is provided for reasonable medical expenses incurred for the care, recovery, and necessary or veterinary recommended euthanasia of a cat or dog owned by you or a family member as a result of the collision of your covered auto.

b. A pet's injury must be discovered, treated, and reported to us within 30 days of the collision.

c. Coverage is provided for the pet's replacement if a pet dies or requires necessary or veterinary recommended euthanasia if caused as a result of the collision of your auto.

However, this does not include any cost for veterinary care or services, training, or any other expenses incurred after the initial purchase of the new pet.

10. Tire Protection Coverage \$50
Repair/\$500 Replacement

Coverage is provided for the repair or replacement of a tire due to failure as a result of a puncture, bruise or impact during the course of normal driving on a maintained road or paved surface.

11. Deductible Waiver

The Collision or Uninsured Motorists Property Damage deductible is waived if:

a. the loss involves an identifiable uninsured motorist who is at least 50% at fault; or

b. your vehicle is legally parked and struck by a hit-and-run driver.

12. Identity Fraud Expense Coverage \$15,000.

This endorsement must be applied to all units except motorhomes and all trailers on the policy. At least one vehicle must have physical damage coverage.

See Endorsement Section for Rate.

**5. ANTIQUE AUTOS –
LIABILITY & PHYSICAL DAMAGE**

Any automobile over 25 years old which is classified and rated as a private passenger automobile maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally for other purposes may be insured at a reduced rate as an Antique auto.

For Antique vehicles with a value of \$10,000 or less, a photo and an appraisal or a statement from a car dealer or documentation from an Antique Vehicle value guide are required. For Antique vehicles with a value over \$10,000, a picture and appraisal are required. An appraisal must be done by a qualified appraiser, auto repair shop or body shop.

6. CLASSIC AUTO – PHYSICAL DAMAGE

Comprehensive and Collision coverage may be written on private passenger vehicles that are over 15 years old and have increased in value because of limited availability, proper maintenance and/or alteration.

The maximum amount recoverable shall not exceed the least of:

1. The stated amount;
2. The actual cash value; or
3. The cost to repair or replace.

For Classic vehicles with a value of \$10,000 or less, a photo and an appraisal or a statement from a car dealer or documentation from a Classic Vehicle value guide are required. For Classic vehicles with a value over \$10,000, a picture and appraisal are required. An appraisal must be done by a qualified appraiser, auto repair shop or body shop.

7. RATE DETERMINATION

Rate is determined in accordance with the private passenger rating factor, the territory in which the auto will be principally garaged, any applicable surcharges, auto symbol, and any applicable discounts.

A. RATING TERRITORY

In the Territory section of the manual, refer to county in which the auto is principally garaged to determine rating territory. Review entire county description for accurate territory assignment. If an incorporated municipality, not specifically referred to in the territory definition, extends into more than one territory, the entire municipality shall be included in the territory that contains the greater portion of the municipality land area.

B. TERMS AVAILABLE

All policies will be written for an annual term.

C. SYMBOLS

The symbols will be assigned from the Symbol Manual. The year of the chassis shall determine the model year.

1. Liability and Medical Payments Symbols

If the symbol for the vehicle is not available, use a rating factor of 1.00.

2. Physical Damage Symbols

Symbols for new model year vehicles which are a continuation of a previous year model, for which a symbol is not yet available, will be based upon that vehicle's symbol from the previous model year.

Symbols for vehicles being manufactured or imported for the first time will be based upon the price/symbol chart in the Symbol Manual. Symbols for any other vehicles not shown will also be based upon the price/symbol chart.

Any vehicle that has a value in excess of \$75,000 or any specially equipped or furnished van should be referred to the company prior to binding.

D. ROUNDING RULE

The rate for each coverage is rounded to the nearest \$.10 throughout each rating sequence until the final step.

Example – \$.55 rounds to \$.60
\$.54 rounds to \$.50

The rate for each coverage is rounded to the nearest \$1.00 as the final step of each rating sequence.

Example – \$10.49 rounds to \$10.00
\$10.50 rounds to \$11.00

8. WAIVED PREMIUMS

Additional or return premium, due to a change on a policy, shall not be charged or refunded when such premium does not exceed \$5.00, except that actual return premium of \$5.00 or less shall be allowed at the request of the insured.

9. CANCELLATION

All cancellation of policies or a form of coverage whether or not at the request of the insured or by the Company shall be pro rata.

10. RENEWAL PREMIUM CAPPING

Renewal Premium Capping is designed to limit total policy premium increase at each renewal.

Premium will be calculated by rating the policy using all information as of the renewal date at both the expiring and renewing rates. The final premium charged will be capped such that the change from the expiring rate calculation to the renewing rate calculation will not exceed +15%. The renewal premium capping will be limited to the proceeding two renewals.

Included in the calculation will be any credits, debits, discounts, and surcharges applicable at renewal.

PEKIN INSURANCE COMPANY V.I.P. AUTO RULES INDEX

SUBJECT	PAGE
I Underwriting Guidelines	B-C
Rating Plan	1
Definitions	1-2
Classification Rules and Definitions	2-3
Financial Stability	3
Risk Score	3
Discounts	3-6
Non-metal Body Surcharge	6

If a youthful operator is the primary driver of more than one unit on the policy, that rate class is applied to the highest rated unit.

The definition of a youthful operator is a single male operator under age 25, married male operators under age 21 or single female operators under age 25.

- I. An individual is considered married if the insured and spouse are not estranged and they maintain a single household. A married couple shall be included in this category even though one may be serving in the armed forces or similarly in residence.

A widow, a widower, divorc'ee, or divorc'e shall be included in the married class only if the person has a child resident in the household.

- J. The classification rules as they apply to an automobile which is occasionally operated by an unmarried son or daughter who attends school away from home are subject to the following:

- 1. A son or daughter who resides away from home during both the school year and summer vacation but who occasionally operates the automobile while home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

- 2. A son or daughter who resides at school with no vehicle but who operates an automobile occasionally while home during school vacation or holiday periods, shall be rated as a distant student for the purpose of classifying the automobile.

- K. Private passenger automobiles owned by a clergyman shall be rated as adult pleasure provided there is no single male operator under age 25, no married male under age 21 or single female operator under age 25.

- L. For the purpose of rating under this rule, a single male operator under age 25, a married male under age 21 or single female operator under age 25 in active military service with the Armed Forces of the United States, shall not be considered an operator of the automobile unless such an individual regularly operates the automobile.

- M. "Low mileage use" means no youthful classes, no distant students, or no business use. Pleasure use or drive to work less than 3 road miles one way is acceptable. Total annual miles must be less than 7,500.

4. FINANCIAL STABILITY

A rating factor will be applied to the policy premium based on the insured's financial stability. The level of financial stability is determined by the named insured's credit score. If there is more than one named insured, the level of financial stability is based on the best credit score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

5. RISK SCORE

A Risk Score is determined by analyzing various policy rating characteristics in correlation to each other and arriving at a rating factor that is applied to the policy premium based on a Risk Score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums.

6. DISCOUNTS

Some discounts are a result of lower class factors and some are a percentage reduction.

A. Loss Free

A 10% discount will be allowed on any new or renewal policy that has not incurred a chargeable accident for a period of 3 years or more. A 15% discount will be allowed on any policy that has not incurred a chargeable accident for 6 years or more, while insured with Pekin Insurance. The loss free qualifying period will be calculated from the date of claim payment.

For policies receiving a loss free discount, the first chargeable accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

For policies that have not incurred a chargeable accident for 9 years or more, while insured with Pekin Insurance, the first chargeable accident will be waived. The second accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

This discount applies to all coverage premiums.

B. Good Student

Automobiles which are rated for young drivers shall be subject to a good student rating factor provided:

- 1. The applicant, if an operator of the automobile under age 25, and every operator of the automobile under age 25 residing in the same household as the applicant or who customarily operates the automobile is:
 - a. at least 16 years of age; and
 - b. a full-time high school student or enrolled as a full-time student in a college or university; and
 - c. for the immediately preceding school semester (or comparable period):
 - (1) ranked among the upper 20% of his class scholastically, or
 - (2) in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - (3) in schools using numerical grade points, such as 4, 3, 2, and 1 points, had an average of at least 3 points for all subjects combined, or
 - (4) was included in "Deans List", "Honor Roll" or comparable list indicating scholastic achievement; or
 - d. has a cumulative GPA of 3.0 or better.

The Good Student Discount will apply for three years.

- 2. To continue the Good Student Discount after the three year period, the company is to be furnished a current grade report or a statement (refer to company for form) certified by a school official indicating that each student has met one of the above requirements.
- 3. The Good Student Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a. graduated from a four year college, or

- b. attended college on a full-time basis for at least two consecutive years; and
- c. had a scholastic record meeting the above requirements during the last two of these years; and
- d. continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the operator marries or reaches age 25.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

C. Multi-Car

- 1. If two or more private passenger autos are owned by an individual, or owned by two or more persons residing in the same household and insured by us, the auto shall be subject to the multi-car factor.
- 2. If a Business Auto Policy is written with Pekin Insurance, in the name of an individual or in a business name, insuring a private passenger auto, a pick-up or a van, the Private Passenger Auto Policy is subject to the multi-car factor. This discount must be requested and the request should include the named insured and policy number of the Business Auto Policy.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

D. Auto-Home

Private passenger autos are eligible for a 15% discount if we have a homeowners policy (all forms except HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

Private passenger autos are eligible for a 5% discount if they are a homeowner insured elsewhere or if we have a tenant homeowners policy (HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

This discount applies to all coverage premiums.

E. Age 45 and over

The age 45 and over factors should be used if the private passenger auto is principally driven by an insured age 45 or over. Youthful operators or distant students may not be rated on this vehicle.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

F. Defensive Driving

A discount of 10% is available to autos driven by insureds age 60 or over who have successfully completed a Motor Vehicle Accident Prevention Course approved by the Ohio State Highway Patrol.

The premium reduction shall remain in effect for 3 years from the next renewal date of the policy.

The number of autos discounted will not exceed the number of operators who have successfully completed the course.

This discount will not apply to any auto subject to a higher rate because of an insured's loss experience or driving record until the insured has maintained a driving record clear of accidents and violations for one year in which case the insured would be eligible for the remaining 2 years.

This discount will not apply to any auto whose principal operator has had their driver's license revoked or suspended for any reason in the past 36 months.

This discount applies to Bodily Injury and Property Damage premiums.

G. Safety Equipment Discounts

1. Passive Restraint (Air Bag)

Vehicles equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, may be eligible for a discount on Medical Payments, Uninsured Motorist and Underinsured Motorist Coverage.

- a) A 20% discount applies when the restraint is installed in the driver-side-only position.
- b) A 30% discount applies when the restraints are installed in both front seat positions.

2. Anti-Lock Braking System

A 5% discount for Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

H. Anti-Theft Device

These discounts apply to Comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a hood lock which can be released only from inside the vehicle, and
- a device meeting the criteria of either Paragraph 1 or 2 below.

1. Alarm ONLY and Active Disabling Devices

A 5% discount on Comprehensive coverage shall be afforded on all vehicles equipped with either alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device. A manual step includes turning the alarm on or locking the doors which activates an alarm.

2. Passive Disabling Devices

A 15% discount on Comprehensive coverage shall be afforded on all vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device. A manual step includes turning the alarm on or locking the doors which activates the alarm.

If the vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

I. Hybrid Vehicle Discount

A 10% discount will be applied to hybrid vehicles. A hybrid vehicle is defined as a mode of transportation using more than one energy source to power it.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

J. Pekin Insurance Affiliate Discount (PERK)

A 10% discount will apply to the private passenger automobile policies of any active or retired full-time Pekin Insurance employee and spouse residing in the same household.

The discount will also apply to licensed producers of Pekin Insurance and their spouses residing in the same household.

7. NON-METAL BODY SURCHARGE

A private passenger automobile with a non-metal body shall have the applicable Comprehensive and Collision premiums surcharged 50%.

**PEKIN INSURANCE COMPANY
CROSSROADS AUTO
UNDERWRITING GUIDELINES**

- A.** The Crossroads Auto Program provides a broad policy for the driver who meets the guidelines. This is a merit rated program based on driving record and accidents. This program is designed for private passenger autos owned by an individual and insured on a Personal Auto Policy.

Drivers requiring an SR-22 filing are acceptable in the Crossroads Auto Program, provided they meet all other eligibility requirements.

- B.** The named insured on an auto policy should be the individual who is the titleholder of the auto and the spouse, if applicable. If the vehicle is co-titled to a resident household member, that individual should also be listed as a named insured. If the vehicle is co-titled with a non-household member, only if the person is a relative can they be listed as a named insured.

If the vehicles in the same household are individually owned, as a general rule, they should be written on separate policies. If a resident child of a named insured has a vehicle individually titled they may be added as a named insured on the parent's policy. If two unrelated individuals are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis, an accommodation can be made to write their individually owned vehicles on the same policy.

- C.** An application cannot be bound until it is uploaded. The effective date of coverage cannot be prior to the upload date.

- D.** The following driver eligibility requirements must be met for a risk to be bound:

1. No driver may have more than 3 at-fault accidents during the past 36 months.
2. No driver under the age of 21 may have more than 2 at-fault accidents during the past 36 months.
3. No driver may have more than 3 minor violations during the past 12 months.
4. No driver may have more than 4 minor violations during the past 36 months.
5. No driver under the age of 21 may have more than 3 minor violations or more than 1 serious violation during the past 60 months.

6. No driver may have more than one serious violation within the past 36 months and no more than 2 serious violations within the past 60 months.

7. No driver may have more than one major motor vehicle violation during the past 60 months.

8. No driver may have an illegal possession of drugs violation.

9. No driver may have more than one conviction for driving under the influence of alcohol.

10. No driver may have more than one eligible suspension or revocation during the past 60 months.

11. No driver may have a felony conviction during the past 60 months.

12. Any single, principal operator under the age of 21 must have the parents' auto insured with our plans.

13. There may be no more than 5 separate comprehensive occurrences (excluding towing claims) during the last 36 months. An occurrence means all losses resulting from the same event.

14. The minimum Comprehensive deductible available will be \$250. The minimum Collision deductible will be \$500.

15. For Financial Stability Levels 1-6, the maximum accident/violation points allowed per household is 7. For Financial Stability Levels 7-9, the maximum accident/violation points allowed per household is 5. For any household that attains in excess of this number of points, the following will apply:

- a. The maximum limits available for Bodily Injury/Property Damage will be \$100/300/100.
- b. The maximum limit available for Medical Payments will be \$5,000.

16. For any operator under the age of 25, the following will apply regardless of the Financial Stability Level or number of accident/violation points:

- a. The maximum limits available for Bodily Injury/Property Damage will be \$100/300/100.
 - b. The maximum limit available for Medical Payments will be \$5,000.
17. No driver may have a mental or serious physical disability.
18. At least 1 driver must be permanently employed (excluding housewives, retirees and full-time students).
19. No driver may be a member of the military service or be employed as a professional entertainer, professional athlete or as a tavern/nightclub owner or employee.
- E. The following vehicle eligibility requirements must be met for a risk to be bound:
- 1. Any vehicle valued in excess of \$75,000 or any specially equipped or furnished van should be referred to the company prior to binding.
 - 2. No vehicle may be garaged or kept in a state other than Illinois, Indiana, Iowa, Wisconsin, Ohio, or Arizona.
 - 3. No vehicle may be rebuilt, modified, customized or altered (we do accept vehicles which have been altered to accommodate a physical handicap).
 - 4. We will not accept emergency vehicles, vehicles used for racing, wreckers, tow trucks, buses, limousines, step vans, flatbeds, dump trucks, or vehicles over 1 ton.
 - 5. No replica autos or kit cars: A replica automobile is a reproduction of an antique or classic automobile.
 - 6. No vehicle with more or less than four (4) wheels. Pickup trucks with six (6) wheels (Duallies) are acceptable provided there is no business use of the vehicle.
 - 7. No vehicles, including trailers or motor homes, used as a principal residence.
 - 8. No vehicles used for food delivery or transporting of people for a fee.
- F. Operators who do not qualify for coverage in the V.I.P. Auto Program may be considered on a separate policy in the Crossroads Program. This includes spouses and other members of the insureds' household.

APPLICANTS SHOULD BE BOUND IN COMPLIANCE WITH THE UNDERWRITING GUIDELINES; HOWEVER, THE COMPANY MAY ACCEPT OR REJECT ANY RISK.

PEKIN INSURANCE COMPANY

CROSSROADS AUTO

1. RATING PLAN

Once a person is insured under the Crossroads Program, rates may be increased or decreased based on a three year experience period. Point surcharges are:

A. Determination of chargeable accident – new policy.

One accident surcharge point will be assigned for each accident involving the insured's automobile that occurred within three years preceding the application for insurance and when a total of \$1,000 or more of bodily injury or damage to property (including the insured's property) resulted.

B. Determination of chargeable accident – renewal policy.

1. For accidents occurring on or after December 19, 2011:

One accident surcharge point will be assigned when a total of \$1,000 or more is paid under Bodily Injury, Property Damage, or Collision coverages as the result of one occurrence. However, an occurrence involving a Collision payment only will not be surcharged unless the damage resulted from a one car accident. Accident surcharges apply for three years.

2. For accidents which occurred prior to December 19, 2011:

One accident surcharge point will be assigned when a total of \$750 or more is paid under Bodily Injury, Property Damage, or Collision coverages as the result of one occurrence. However, an occurrence involving a Collision payment only will not be surcharged unless the damage resulted from a one car accident. Accident surcharges apply for three years.

Accident and paid claim points follow the automobile involved or the automobile which replaced the involved automobile.

When that automobile is removed from the policy, the points shall be applied to the highest rated automobile on the policy.

C. Accumulation of accident surcharge points.

The points will accumulate and surcharge the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums as follows:

- 1 point – Base Rate plus 15%
- 2 points – Base Rate plus 45%
- 3 points – Base Rate plus 65%
- 4 points – Base Rate plus 105%
- 5 points – Base Rate plus 155%
- 6 points – Base Rate plus 205%

Each point in excess of 6 points will be an additional 100%.

D. Determination of violation surcharges.

The most recent minor violation in the past three years will be waived and no points will be assigned.

One violation surcharge point will be assigned for all other minor violations in the past three years.

Three violation surcharge points will be assigned for each serious motor vehicle violation or suspension/revocation in the past three years.

Four violation surcharge points will be assigned for each major violation in the past three years.

Violation surcharge points follow the driver and would be assigned to the car the driver primarily operates.

E. Accumulation of violation surcharge points.

The points will accumulate and surcharge the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums as follows:

- 1 point – Base Rate plus 20%
- 2 points – Base Rate plus 35%
- 3 points – Base Rate plus 65%
- 4 points – Base Rate plus 105%
- 5 points – Base Rate plus 155%
- 6 points – Base Rate plus 205%

Each point in excess of 6 points will be an additional 50%.

The definition of a youthful operator is a single male operator under age 25, married male operators under age 21 or single female operators under age 25.

- I. An individual is considered married if the insured and spouse are not estranged and they maintain a single household. A married couple shall be included in this category even though one may be serving in the armed forces or similarly in residence.

A widow, a widower, divorc'ee, or divorc'e shall be included in the married class only if the person has a child resident in the household.

- J. The classification rules as they apply to an automobile which is occasionally operated by an unmarried son or daughter who attends school away from home are subject to the following:

- 1. A son or daughter who resides away from home during both the school year and summer vacation but who occasionally operates the automobile while home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

- 2. A son or daughter who resides at school with no vehicle but who operates an automobile occasionally while home during school vacation or holiday periods, shall be rated as a distant student for the purpose of classifying the automobile.

- K. Private passenger automobiles owned by a clergyman shall be rated as adult pleasure provided there is no single male operator under age 25, no married male under age 21 or single female operator under age 25.

- L. For the purpose of rating under this rule, a single male operator under age 25, a married male under age 21 or single female operator under age 25 in active military service with the Armed Forces of the United States, shall not be considered an operator of the automobile unless such an individual regularly operates the automobile.

- M. "Low mileage use" means no youthful classes, no distant students, or no business use. Pleasure use or drive to work less than 3 road miles one way is acceptable. Total annual miles must be less than 7,500.

4. FINANCIAL STABILITY

A rating factor will be applied to the policy premium based on the insured's financial stability. The level of financial stability is determined by the named insured's credit score. If there is more than one named insured, the level of financial stability is based on the best credit score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

5. RISK SCORE

A Risk Score is determined by analyzing various policy rating characteristics in correlation to each other and arriving at a rating factor that is applied to the policy premium based on a Risk Score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums.

6. DISCOUNTS

Some discounts are a result of lower class factors and some are a percentage reduction.

A. Loss Free

A 10% discount will be allowed on any new or renewal policy that has not incurred a chargeable accident for a period of 3 years or more. A 15% discount will be allowed on any policy that has not incurred a chargeable accident for 6 years or more, while insured with Pekin Insurance. The loss free qualifying period will be calculated from the date of claim payment.

For policies receiving a loss free discount, the first chargeable accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

For policies that have not incurred a chargeable accident for 9 years or more, while insured with Pekin Insurance, the first chargeable accident will be waived. The second accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

This discount applies to all coverage premiums.

B. Good Student

Automobiles which are rated for young drivers shall be subject to a good student rating factor provided:

- 1. The applicant, if an operator of the automobile under age 25, and every operator of the automobile under age 25 residing in the same household as the applicant or who customarily operates the automobile is:
 - a. at least 16 years of age; and
 - b. a full-time high school student or enrolled as a full-time student in a college or university; and
 - c. for the immediately preceding school semester (or comparable period):
 - (1) ranked among the upper 20% of his class scholastically, or
 - (2) in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - (3) in schools using numerical grade points, such as 4, 3, 2, and 1 points, had an average of at least 3 points for all subjects combined, or
 - (4) was included in "Deans List", "Honor Roll" or comparable list indicating scholastic achievement; or
 - d. has a cumulative GPA of 3.0 or better.

The Good Student Discount will apply for three years.

- 2. To continue the Good Student Discount after the three year period, the company is to be furnished a current grade report or a statement (refer to company for form) certified by a school official indicating that each student has met one of the above requirements.
- 3. The Good Student Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a. graduated from a four year college, or
 - b. attended college on a full-time basis for at least two consecutive years; and

- c. had a scholastic record meeting the above requirements during the last two of these years; and
- d. continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the operator marries or reaches age 25.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

C. Multi-Car

- 1. If two or more private passenger autos are owned by an individual, or owned by two or more persons residing in the same household and insured by us, the auto shall be subject to the multi-car factor.
- 2. If a Business Auto Policy is written with Pekin Insurance, in the name of an individual or in a business name, insuring a private passenger auto, a pick-up or a van, the Private Passenger Auto Policy is subject to the multi-car factor.

This discount must be requested and the request should include the named insured and policy number of the Business Auto Policy.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

D. Auto-Home

Private passenger autos are eligible for a 10% discount if we have a homeowners policy (all forms except HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

Private passenger autos are eligible for a 5% discount if they are a homeowner insured elsewhere or if we have a tenant homeowners policy (HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

This discount applies to all coverage premiums.



E. Age 50 and Over

The age 50 and over factors should be used if the private passenger auto is principally driven by an insured age 50 or over. No youthful operators or distant students may be rated on this vehicle.

These discounts apply to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

F. Defensive Driving

A discount of 10% is available to autos driven by insureds age 60 or over who have successfully completed a Motor Vehicle Accident Prevention Course approved by the Ohio State Highway Patrol.

The premium reduction shall remain in effect for 3 years from the next renewal date of the policy.

The number of autos discounted will not exceed the number of operators who have successfully completed the course.

This discount will not apply to any auto subject to a higher rate because of an insured's loss experience or driving record until the insured has maintained a driving record clear of accidents and violations for one year in which case the insured would be eligible for the remaining 2 years.

This discount will not apply to any auto whose principal operator has had their driver's license revoked or suspended for any reason in the past 36 months.

This discount applies to Bodily Injury and Property Damage premiums.

G. Safety Equipment Discounts

1. Passive Restraint (Air Bag)

Vehicles equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, may be eligible for a discount on Medical Payments, Uninsured Motorist and Underinsured Motorist Coverage.

- a) A 20% discount applies when the restraint is installed in the driver-side-only position.

- b) A 30% discount applies when the restraints are installed in both front seat positions.

2. Anti-Lock Braking System

A 5% discount for Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

H. Anti-Theft Device

These discounts apply to Comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a hood lock which can be released only from inside the vehicle, and
- a device meeting the criteria of either Paragraph 1 or 2 below.

1. Alarm ONLY and Active Disabling Devices

A 5% discount on Comprehensive coverage shall be afforded on all vehicles equipped with either alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device. A manual step includes turning the alarm on or locking the doors which activates an alarm.

2. Passive Disabling Devices

A 15% discount on Comprehensive coverage shall be afforded on all vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device. A manual step includes turning the alarm on or locking the doors which activates the alarm.

If the vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

I. Hybrid Vehicle Discount

A 10% discount will be applied to hybrid vehicles. A hybrid vehicle is defined as a mode of transportation using more than one energy source to power it.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

J. Pekin Insurance Affiliate Discount (PERK)

A 10% discount will apply to the private passenger automobile policies of any active or retired full-time Pekin Insurance employee and spouse residing in the same household.

The discount will also apply to licensed producers of Pekin Insurance and their spouses residing in the same household.

7. SURCHARGES

A. Non-Metal Body Surcharge

A private passenger automobile with a non-metal body shall have the applicable Comprehensive and Collision premiums surcharged 50%.

B. No Continuous Insurance Surcharge

A 15% surcharge will be applied to any policy when the insured has had no prior insurance or more than a 30 day lapse in coverage at any time within the last 12 months.

This surcharge applies to Bodily Injury, Property Damage, Medical Payments, Uninsured/Underinsured Motorist, Comprehensive and Collision premiums.

RATING INDEX

SUBJECT	PAGE
Auto Rating Sequence	1
Classification Codes	2
VIP Rating Factors	3
Crossroads Rating Factors	4
Base Rates and Limits Factors	5-7
Antique Auto Rating Sequence	8
Classic Auto Rating Sequence	9
Antique Auto/Classic Auto Rates	10
Territory Relativities	11
Model Year Relativities	12
Symbol Relativities	13-15
Motorhome Rating Sequence	16
Camping/Service Trailer Rating Sequence	17
Motorhome Liability Rates	18
Motorhome/Camping & Service Trailer Comprehensive Rates	18-19
Motorhome/Camping & Service Trailer Collision Rates	20-21
Territory Descriptions	T1-T29

OHIO PERSONAL AUTO RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	BI/PD/MED *round to the nearest dime after each step
1	Base Rate X Territory Relativity
2	Symbol Factor
3	Increased Limits Factor
4	Class Factor
5	Accident Surcharge
6	Violation Surcharge
7	Financial Stability Factor
8	Risk Score Factor
9	No Continuous Insurance Surcharge (Crossroads Program Only)
10	Discounts
11	Loss Free Discount
12	Round to nearest dollar (.50 rounds up; .49 rounds down)
Step #	UM/UIM *round to the nearest dime after each step
1	Base Rates X Territory Relativity
2	Increased Limits Factor
3	No Continuous Insurance Surcharge (Crossroads Program Only)
4	Discounts
5	Loss Free Discount
6	Round to nearest dollar (.50 rounds up; .49 rounds down)
Step #	COMPREHENSIVE/COLLISION *round to the nearest dime after each step
1	Base Rate X Territory Relativity
2	Model Year Factor X Symbol Factor
3	Deductible Factor
4	Class Factor
5	Non-metal Body Surcharge
6	Accident Surcharge
7	Violation Surcharge
8	Financial Stability Factor
9	Risk Score Factor
10	No Continuous Insurance Surcharge (Crossroads Program Only)
11	Discounts
12	Loss Free Discount
13	Round to nearest dollar (.50 rounds up; .49 rounds down)
Step #	UMPD and Emergency Road Service *round to the nearest dime after each step
1	Base Rates
2	No Continuous Insurance Surcharge (Crossroads Program Only)
3	Discounts
4	Loss Free Discount
5	Round to nearest dollar (.50 rounds up; .49 rounds down)

PEKIN INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION CODES

ADULT AND AGE 45 AND OVER	ADULT	AGE 45-49	AGE 50-55	AGE 56-69	AGE 70-79	AGE 80+
Pleasure	11	84	15	85	86	87
Low Mileage	21	94	25	95	96	97
Avg. daily mileage to or from work						
3 miles or more but less than 15	12	22	16	26	56	88
15 or more miles	13	23	17	27	57	98
Business Use	14	24	18	28	58	99
Farm Use	31	45	32	46	47	48

UNMARRIED YOUTHFUL OPERATORS	AGE 16-17		AGE 18-20		AGE 21-24	
	Occas. Oper.	Princ. Oper.	Occas. Oper.	Princ. Oper.	Occas. Oper.	Princ. Oper.
Unmarried Males						
Pleasure	70	72	10	19	74	76
Avg. daily mileage to or from work						
3 miles or more but less than 15	71	73	20	29	75	77
15 or more miles	71	73	20	29	75	77
Business Use	71	73	20	29	75	77
Farm Use	40	41	30	49	42	43
Unmarried Females						
Pleasure	60	62	59	68	64	66
Avg. daily mileage to or from work						
3 miles or more but less than 15	61	63	69	78	65	67
15 or more miles	61	63	69	78	65	67
Business Use	61	63	69	78	65	67
Farm Use	36	37	79	89	38	39

UNMARRIED DISTANT STUDENTS	UNDER AGE 25
Pleasure	90
Low Mileage	02
Avg. daily mileage to or from work	
3 miles or more but less than 15	91
15 or more miles	92
Business Use	93
Farm Use	01

MARRIED YOUTHFUL MALE OPERATORS	UNDER AGE 21
Pleasure	50
To or from work or Business Use	51
Farm Use	33

TRAILER TYPES AND MOTORHOMES	
Service/Utility Trailers	69199
Camping/Travel Trailers	77199
Motorhomes	88199

NOTE:

“Pleasure” includes to or from work or school less than 3 road miles one way.

“Low mileage” means no business use, pleasure use or drive to work less than 3 road miles 1 way.
Total annual miles less than 7500.

“To or from work” includes to or from work or school 3 or more road miles one way.



PEKIN INSURANCE COMPANY

V.I.P. AUTO

**PRIVATE PASSENGER BODILY INJURY, PROPERTY DAMAGE, MEDICAL,
COMPREHENSIVE AND COLLISION CLASS RATING FACTORS**

CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR
01	.80	.60	37	2.81	2.61	69	2.11	1.91
02	.95	.75	38	1.12	.92	70	2.35	2.15
10	2.12	1.92	39	1.40	1.20	71	2.50	2.30
11	1.05	.85	40	2.35	2.15	72	3.00	2.80
12	1.05	.85	41	3.00	2.80	73	3.25	3.05
13	1.15	.95	42	1.33	1.13	74	1.33	1.13
14	1.40	1.20	43	1.76	1.56	75	1.40	1.20
15	.92	.72	45	.76	.56	76	1.76	1.56
16	.92	.72	46	.64	.44	77	1.85	1.65
17	1.01	.81	47	.74	.54	78	2.62	2.42
18	1.23	1.03	48	.82	.62	79	2.00	1.80
19	2.70	2.50	49	2.70	2.50	84	1.00	.80
20	2.25	2.05	50	1.90	1.70	85	.84	.64
21	.95	.75	51	2.00	1.80	86	.97	.77
22	1.00	.80	56	.97	.77	87	1.18	.98
23	1.09	.89	57	1.06	.86	88	1.18	.98
24	1.33	1.13	58	1.29	1.09	89	2.39	2.19
25	.83	.63	59	2.00	1.80	90	1.05	.85
26	.84	.64	60	2.35	2.15	91	1.05	.85
27	.92	.72	61	2.47	2.27	92	1.15	.95
28	1.12	.92	62	2.81	2.61	93	1.40	1.20
29	2.93	2.73	63	3.09	2.89	94	.90	.70
30	2.12	1.92	64	1.30	1.10	95	.76	.56
31	.80	.60	65	1.35	1.15	96	.87	.67
32	.70	.50	66	1.40	1.20	97	.97	.77
33	1.90	1.70	67	1.47	1.27	98	1.39	1.19
36	2.35	2.15	68	2.39	2.19	99	1.44	1.24
WITH GOOD STUDENT CREDIT								
10	1.80	1.60	60	2.00	1.80	75	1.19	.99
19	2.30	2.10	61	2.10	1.90	76	1.50	1.30
20	1.91	1.71	62	2.39	2.19	77	1.57	1.37
29	2.49	2.29	63	2.63	2.43	78	2.23	2.03
30	1.80	1.60	64	1.11	.91	79	1.70	1.50
36	2.00	1.80	65	1.15	.95	89	2.03	1.83
37	2.39	2.19	66	1.19	.99			
38	.95	.75	67	1.25	1.05			
39	1.19	.99	68	2.03	1.83			
40	2.00	1.80	69	1.79	1.59			
41	2.55	2.35	70	2.00	1.80			
42	1.13	.93	71	2.13	1.93			
43	1.50	1.30	72	2.55	2.35			
49	2.30	2.10	73	2.76	2.56			
59	1.70	1.50	74	1.13	.93			

PEKIN INSURANCE COMPANY
CROSSROADS AUTO
PRIVATE PASSENGER BODILY INJURY, PROPERTY DAMAGE, MEDICAL,
COMPREHENSIVE AND COLLISION CLASS RATING FACTORS

CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR
01	.80	.60	37	2.81	2.61	69	2.11	1.91
02	.95	.75	38	1.12	.92	70	2.35	2.15
10	2.12	1.92	39	1.40	1.20	71	2.50	2.30
11	1.05	.85	40	2.35	2.15	72	3.00	2.80
12	1.05	.85	41	3.00	2.80	73	3.25	3.05
13	1.15	.95	42	1.33	1.13	74	1.33	1.13
14	1.40	1.20	43	1.76	1.56	75	1.40	1.20
15	.92	.72	45	.76	.56	76	1.76	1.56
16	.92	.72	46	.64	.44	77	1.85	1.65
17	1.01	.81	47	.74	.54	78	2.62	2.42
18	1.23	1.03	48	.82	.62	79	2.00	1.80
19	2.70	2.50	49	2.70	2.50	84	1.00	.80
20	2.25	2.05	50	1.90	1.70	85	.84	.64
21	.95	.75	51	2.00	1.80	86	.97	.77
22	1.00	.80	56	.97	.77	87	1.18	.98
23	1.09	.89	57	1.06	.86	88	1.18	.98
24	1.33	1.13	58	1.29	1.09	89	2.39	2.19
25	.83	.63	59	2.00	1.80	90	1.05	.85
26	.84	.64	60	2.35	2.15	91	1.05	.85
27	.92	.72	61	2.47	2.27	92	1.15	.95
28	1.12	.92	62	2.81	2.61	93	1.40	1.20
29	2.93	2.73	63	3.09	2.89	94	.90	.70
30	2.12	1.92	64	1.30	1.10	95	.76	.56
31	.80	.60	65	1.35	1.15	96	.87	.67
32	.70	.50	66	1.40	1.20	97	.97	.77
33	1.90	1.70	67	1.47	1.27	98	1.39	1.19
36	2.35	2.15	68	2.36	2.19	99	1.44	1.24
WITH GOOD STUDENT CREDIT								
10	1.80	1.60	60	2.00	1.80	75	1.19	.99
19	2.30	2.10	61	2.10	1.90	76	1.50	1.30
20	1.91	1.71	62	2.39	2.19	77	1.57	1.37
29	2.49	2.29	63	2.63	2.43	78	2.23	2.03
30	1.80	1.60	64	1.11	.91	79	1.70	1.50
36	2.00	1.80	65	1.15	.95	89	2.03	1.83
37	2.39	2.19	66	1.19	.99			
38	.95	.75	67	1.25	1.05			
39	1.19	.99	68	2.03	1.83			
40	2.00	1.80	69	1.79	1.59			
41	2.55	2.35	70	2.00	1.80			
42	1.13	.93	71	2.13	1.93			
43	1.50	1.30	72	2.55	2.35			
49	2.30	2.10	73	2.76	2.56			
59	1.70	1.50	74	1.13	.93			

**BASE RATES AND LIMITS FACTORS
ANNUAL RATES**

	BASE LIMITS	PIC-VIP	PIC-CROSSROADS
I	Bodily Injury: \$25,000/50,000	\$115.10	\$138.30
I	Property Damage: \$25,000	\$ 93.20	\$ 98.90
I	Medical Payments: \$5,000	\$ 31.10	\$ 33.90
I	Uninsured Motorists: \$25,000/50,000	\$ 23.00	\$ 23.00
I	Underinsured Motorists: \$50,000/100,000	\$ 23.60	\$ 39.20
I	Comprehensive: \$100 Deductible	\$151.50	\$181.10
	ERS:	\$ 12.00	\$ 12.00
I	Collision: \$250 Deductible	\$347.70	\$439.30

BODILY INJURY INCREASED FACTORS					
\$ 25,000/50,000	100%	\$ 50,000/200,000	127%	\$ *500,000/500,000	179%
30,000/60,000	104%	100,000/300,000	142%	*750,000/750,000	182%
25,000/100,000	109%	300,000/300,000	158%	*500,000/1,000,000	186%
50,000/100,000	114%	300,000/500,000	171%	*1,000,000/1,000,000	200%

PROPERTY DAMAGE INCREASED FACTORS					
\$ 10,000	92%	\$ 50,000	105%	\$ 300,000	126%
15,000	95%	100,000	108%	500,000	128%
20,000	98%	200,000	114%	*750,000	133%
25,000	100%	250,000	122%	*1,000,000	138%

MEDICAL PAYMENTS INCREASED FACTORS						
I	\$ 500	63%	\$2,000	83%	\$10,000	160%
I	1,000	75%	5,000	100%	25,000	260%

*Refer to Company prior to binding.

**BASE RATES AND LIMITS FACTORS
ANNUAL RATES**

UNINSURED MOTORISTS INCREASED FACTORS							
I	\$	25,000/50,000	100%	\$	50,000/200,000	122%	\$ *500,000/500,000 186%
I		30,000/60,000	105%		100,000/300,000	136%	*750,000/750,000 202%
I		25,000/100,000	105%		300,000/300,000	164%	*500,000/1,000,000 196%
I		50,000/100,000	118%		300,000/500,000	170%	*1,000,000/1,000,000 214%

UNDERINSURED MOTORISTS INCREASED FACTORS							
I	\$	25,000/50,000	68%	\$	50,000/200,000	110%	\$ *500,000/500,000 199%
I		30,000/60,000	77%		100,000/300,000	142%	*750,000/750,000 199%
I		25,000/100,000	80%		300,000/300,000	184%	*500,000/1,000,000 225%
I		50,000/100,000	100%		300,000/500,000	184%	*1,000,000/1,000,000 225%

UNINSURED MOTORISTS/PROPERTY DAMAGE RATE	
\$7,500 or Actual Cash Value whichever is less	\$250 Deductible \$4.00

COMPREHENSIVE DEDUCTIBLE FACTORS		
	WITHOUT \$0 Deductible Glass	WITH \$0 Deductible Glass**
ACV	158%	N/A
\$ 50	127%	133%
100	100%	110%
200	84%	98%
250	77%	90%
500	65%	81%
1,000	62%	78%

COLLISION DEDUCTIBLE FACTORS	
\$ 50	162%
100	128%
200	106%
250	100%
I 350	92%
I 500	88%
I 1,000	67%

FINANCIAL STABILITY FACTORS		
Apply to BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS, COMPREHENSIVE and COLLISION		
Financial Stability Level	PIC-VIP Factor	PIC-CROSSROADS Factor
Level 1	0.70	0.75
Level 2	0.75	0.80
Level 3	0.80	0.80
Level 4	0.85	0.85
Level 5	0.95	0.90
Level 6	1.00	1.00
I Level 7	1.15	1.05
I Level 8	1.25	1.10
I Level 9	1.35	1.20

*Refer to Company prior to binding.

**Not available in the Crossroads Program.



**BASE RATES AND LIMITS FACTORS
ANNUAL RATES**

RISK SCORE FACTORS – PIC VIP					
Apply to BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS, COMPREHENSIVE and COLLISION					
Risk Scores Level	Bodily Injury Factor	Property Damage Factor	Medical Payments Factor	Comprehensive Factor	Collision Factor
Level 1	0.95	0.90	0.90	0.95	0.90
Level 2	0.95	0.90	1.00	0.95	0.90
Level 3	0.97	0.90	1.00	1.00	0.90
Level 4	0.97	0.97	1.00	1.00	1.00
Level 5	1.00	1.00	1.00	1.00	1.00
Level 6	1.00	1.00	1.00	1.00	1.00
Level 7	1.00	1.05	1.00	1.00	1.00
Level 8	1.15	1.15	1.00	1.05	1.15
Level 9	1.25	1.20	1.10	1.10	1.20
Level 10	1.35	1.25	1.10	1.10	1.25

RISK SCORE FACTORS – PIC CROSSROADS					
Apply to BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS, COMPREHENSIVE and COLLISION					
Risk Scores Level	Bodily Injury Factor	Property Damage Factor	Medical Payments Factor	Comprehensive Factor	Collision Factor
Level 1	0.97	0.95	0.95	0.97	0.95
Level 2	0.97	0.95	1.00	1.00	0.95
Level 3	0.97	0.95	1.00	1.00	0.95
Level 4	0.97	0.97	1.00	1.00	1.00
Level 5	1.00	1.00	1.00	1.00	1.00
Level 6	1.00	1.00	1.00	1.00	1.00
Level 7	1.00	1.05	1.00	1.00	1.00
Level 8	1.23	1.15	1.00	1.00	1.10
Level 9	1.25	1.15	1.05	1.07	1.10
Level 10	1.35	1.20	1.05	1.07	1.15

OHIO ANTIQUE AUTO RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	BI/PD/MED *round to the nearest dime after each step
1	Base Rate
2	Increased Limits Factor
3	Accident Surcharge
4	Violation Surcharge
5	Financial Stability Factor
6	Risk Score Factor
7	No Continuous Insurance Surcharge (Crossroads Program Only)
8	Discounts
9	Loss Free Discount
10	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	UM/UIM/UMPD *round to the nearest dime after each step
1	Base Rates & Increased Limits
2	Territory Relativity (UM/UIM Only)
3	No Continuous Insurance Surcharge (Crossroads Program Only)
4	Discounts
5	Multiply times .50
6	Loss Free Discount
7	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	COMPREHENSIVE/COLLISION *round to the nearest dime after each step
1	Cost per 100 – Round to nearest 100
2	Deductible Factor
3	Non-metal Body Surcharge
4	Accident Surcharge
5	Violation Surcharge
6	Financial Stability Factor
7	Risk Score Factor
8	No Continuous Insurance Surcharge (Crossroads Program Only)
9	Discounts
10	Loss Free Discount
11	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	Emergency Road Service *round to the nearest dime after each step
1	Base Rate
2	No Continuous Insurance Surcharge (Crossroads Program Only)
3	Discounts
4	Loss Free Discount
5	Round to nearest dollar (.50 rounds up; .49 rounds down)

OHIO CLASSIC AUTO RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	COMPREHENSIVE/COLLISION *round to the nearest dime after each step
1	Cost Per 100 – Round to nearest 100
2	Deductible Factor
3	Non-metal Body Surcharge
4	Accident Surcharge
5	Violation Surcharge
6	Financial Stability Factor
7	Risk Score Factor
8	No Continuous Insurance Surcharge (Crossroads Program Only)
9	Discounts
10	Loss Free Discount
11	Round to nearest dollar (.50 rounds up; .49 rounds down)

**ANTIQUE PRIVATE PASSENGER AUTOMOBILE
Annual**

LIABILITY COVERAGE

Bodily Injury \$25/50,000	\$21.00	Uninsured Motorist	Private passenger
Medical Payments \$5,000500		U.M. rate X .50
Property Damage \$25,000	13.00	Underinsured Motorist	Private passenger
			U.I.M. rate x .50
		Uninsured Motorist	
		Property Damage	Private passenger
			U.M.P.D. rate x .50

PHYSICAL DAMAGE COVERAGE

Stated amount basis only.

COMPREHENSIVE

Per \$100 of Insurance

\$ 50 Deductible	\$2.00
100 Deductible	1.30
200 Deductible	1.10
500 Deductible	.80

COLLISION

Per \$100 of Insurance

\$ 100 Deductible	1.60
200 Deductible	1.10
350 Deductible	.90
500 Deductible	.75
1000 Deductible	.60

**CLASSIC AUTO – PHYSICAL DAMAGE COVERAGE
Annual**

COMPREHENSIVE

Per \$100 of Insurance

\$ 50 Deductible	\$2.40
100 Deductible	1.60
200 Deductible	1.35
500 Deductible	.95

COLLISION

Per \$100 of Insurance

\$ 100 Deductible	2.40
200 Deductible	1.60
350 Deductible	1.35
500 Deductible	1.15
1000 Deductible	.90

TERRITORY RELATIVITIES

TERR.	LIAB.	PHYSICAL DAMAGE	UM	UIM	TERR.	LIAB.	PHYSICAL DAMAGE	UM	UIM
03	1.47	1.26	1.00	1.00	37	0.84	1.22	1.00	1.00
04	1.31	1.27	1.00	1.00	38	0.96	1.27	1.00	1.00
05	1.26	1.07	1.00	1.00	39	0.99	1.05	1.00	1.00
06	1.19	1.14	1.00	1.00	41	1.15	1.01	1.00	1.00
07	1.25	1.26	1.00	1.00	42	0.86	1.32	1.00	1.00
08	1.74	1.88	1.55	1.55	43	1.45	1.09	1.55	1.55
09	1.24	1.14	1.00	1.00	44	1.16	0.93	1.00	1.00
12	1.88	2.10	2.00	2.00	45	1.07	0.89	1.00	1.00
13	1.45	1.46	1.55	1.55	46	1.31	1.20	1.00	1.00
15	1.46	1.32	1.55	1.55	47	1.46	1.23	1.00	1.00
16	1.13	0.94	1.00	1.00	48	0.97	1.08	1.00	1.00
17	1.20	0.92	1.00	1.00	49	1.07	1.04	1.00	1.00
18	1.06	1.55	1.00	1.00	51	0.84	1.25	1.00	1.00
19	1.50	1.24	1.00	1.00	52	0.95	0.95	1.00	1.00
20	1.25	0.90	1.00	1.00	53	1.22	1.02	1.00	1.00
22	1.00	1.00	1.00	1.00	54	1.15	0.99	1.00	1.00
23	1.27	1.00	1.00	1.00	55	0.99	1.02	1.00	1.00
25	1.23	0.93	1.00	1.00	57	1.30	1.09	1.00	1.00
26	1.42	1.13	1.00	1.00	58	1.48	1.08	1.55	1.55
27	1.23	1.18	1.00	1.00	62	0.91	1.33	1.00	1.00
28	1.02	1.13	1.00	1.00	65	1.48	1.32	1.00	1.00
29	0.91	1.07	1.00	1.00	66	1.23	0.96	1.00	1.00
30	0.94	0.90	1.00	1.00	67	1.19	1.05	1.00	1.00
31	1.16	1.07	1.00	1.00	70	1.04	0.84	1.00	1.00
32	1.12	1.23	1.00	1.00	74	1.18	1.13	1.00	1.00
33	1.28	1.16	1.55	1.55	80	0.90	1.01	1.00	1.00
35	1.21	1.07	1.55	1.55	82	0.87	1.10	1.00	1.00
36	0.98	1.35	1.00	1.00					

* See Ohio Territory Pages for a complete description of the territories.

MODEL YEAR RELATIVITIES

MODEL YEAR	COMPREHENSIVE	COLLISION
2014	1.15	1.15
2013	1.10	1.10
2012	1.05	1.05
2011	1.00	1.00
2010	.49	.71
2009	.47	.67
2008	.45	.64
2007	.42	.61
2006	.40	.58
2005	.38	.55
2004	.36	.52
2003	.34	.49
2002	.33	.47
2001	.31	.45
2000	.29	.42
1999	.28	.40
1998	.27	.38
1990-1997	.25	.37
1989	1.00	1.00

SYMBOL RELATIVITIES

Bodily Injury & Property Damage Symbol	Factor*
280 & Below	.90
285	.90
290	.90
295	.95
300	1.00
305	1.05
310	1.10
315	1.10
320	1.10
325 & Above	1.10

Medical Payments Symbol	Factor*
480 & Below	.90
485	.90
490	.90
495	.95
500	1.00
505	1.05
510	1.10
515	1.10
520	1.10
525 & Above	1.10

* Applicable to model years 1998 and subsequent. Prior to model year 1998 use a factor of 1.00.

SYMBOL RELATIVITIES

2011 and Subsequent							
Cost New	Symbol	Comprehensive	Collision	Cost New	Symbol	Comprehensive	Collision
\$ 1 – 3,000	01	.31	.44	\$ 34,001 – 35,000	40	2.65	1.84
3,001 – 5,500	02	.40	.58	35,001 – 36,000	41	2.71	1.86
5,501 – 8,000	03	.49	.70	36,001 – 37,000	42	2.78	1.89
8,001 – 9,000	04	.61	.81	37,001 – 38,000	43	2.85	1.91
9,001 – 10,000	05	.69	.86	38,001 – 39,000	44	2.92	1.93
10,001 – 11,000	06	.77	.89	39,001 – 40,000	45	2.98	1.95
11,001 – 12,000	07	.85	.92	40,001 – 41,250	46	3.06	1.98
12,001 – 13,000	08	.91	.97	41,251 – 42,500	47	3.14	2.02
13,001 – 14,000	10	.99	1.01	42,501 – 43,750	48	3.22	2.04
14,001 – 15,000	11	1.05	1.05	43,751 – 45,000	49	3.31	2.07
15,001 – 15,625	12	1.11	1.08	45,001 – 46,250	50	3.38	2.10
15,626 – 16,250	13	1.17	1.11	46,251 – 47,500	51	3.47	2.13
16,251 – 16,875	14	1.22	1.13	47,501 – 48,750	52	3.55	2.15
16,876 – 17,500	15	1.28	1.17	48,751 – 50,000	53	3.62	2.18
17,501 – 18,125	16	1.33	1.19	50,001 – 52,500	54	3.75	2.23
18,126 – 18,750	17	1.40	1.22	52,501 – 55,000	55	3.91	2.28
18,751 – 19,375	18	1.46	1.25	55,001 – 57,500	56	4.07	2.34
19,376 – 20,000	19	1.51	1.28	57,501 – 60,000	57	4.24	2.40
20,001 – 20,625	20	1.56	1.30	60,001 – 65,000	58	4.50	2.51
20,626 – 21,250	21	1.62	1.33	65,001 – 70,000	59	4.85	2.64
21,251 – 21,875	22	1.67	1.37	70,001 – 75,000	60	5.21	2.76
21,876 – 22,500	23	1.72	1.40	75,001 – 80,000	61	5.58	2.92
22,501 – 23,125	24	1.77	1.42	80,001 – 85,000	62	5.95	3.11
23,126 – 23,750	25	1.83	1.45	85,001 – 90,000	63	6.34	3.29
23,751 – 24,375	26	1.87	1.47	90,001 – 95,000	64	6.73	3.48
24,376 – 25,000	27	1.92	1.49	95,001 – 100,000	65	7.11	3.65
25,001 – 25,625	28	1.97	1.52	100,001 – 110,000	66	7.69	3.93
25,626 – 26,250	29	2.02	1.54	110,001 – 120,000	67	8.46	4.29
26,251 – 26,875	30	2.07	1.58	120,001 – 130,000	68	9.23	4.66
26,876 – 27,500	31	2.12	1.60	130,001 – 140,000	69	10.00	5.03
27,501 – 28,125	32	2.16	1.62	140,001 – 150,000	70	10.77	5.39
28,126 – 28,750	33	2.21	1.65	Rating Symbol Only	71	11.55	5.75
28,751 – 29,375	34	2.26	1.67	Rating Symbol Only	72	12.33	6.12
29,376 – 30,000	35	2.30	1.69	Rating Symbol Only	73	13.10	6.49
30,001 – 31,000	36	2.36	1.72	Rating Symbol Only	74	13.88	6.86
31,001 – 32,000	37	2.44	1.75	Rating Symbol Only	75	14.66	7.22
32,001 – 33,000	38	2.51	1.79	150,001 and above*	98		
33,001 – 34,000	39	2.57	1.81				

* Add .74 for Comprehensive and .35 for Collision to Symbol 70 relativity for each \$10,000 or part thereof above \$150,000.



SYMBOL RELATIVITIES

1989 and Prior				1990 and Subsequent			
Cost New	Symbol	Comprehensive	Collision	Cost New	Symbol	Comprehensive	Collision
\$ 0 – 1,600	01	.10	.25	\$ 0 – 6,500	01	1.00	1.00
1,601 – 2,100	02	.10	.25	6,501 – 8,000	02	1.00	1.00
2,101 – 2,750	03	.10	.25	8,001 – 9,000	03	1.21	1.09
2,751 – 3,700	04	.11	.27	9,001 – 10,000	04	1.37	1.16
3,701 – 5,000	05	.14	.30	10,001 – 11,250	05	1.54	1.22
5,001 – 6,500	06	.21	.34	11,251 – 12,500	06	1.71	1.28
6,501 – 8,000	07	.28	.40	12,501 – 13,750	07	1.87	1.35
8,001 – 10,000	08	.38	.46	13,751 – 15,000	08	2.04	1.42
10,001 – 12,500	10	.45	.50	15,001 – 16,250	10	2.23	1.49
12,501 – 15,000	11	.53	.56	16,251 – 17,500	11	2.44	1.56
15,001 – 17,500	12	.61	.62	17,501 – 18,750	12	2.68	1.63
17,501 – 20,000	13	.73	.66	18,751 – 20,000	13	2.91	1.72
20,001 – 24,000	14	.89	.82	20,001 – 22,000	14	3.18	1.82
24,001 – 28,000	15	1.03	.89	22,001 – 24,000	15	3.51	1.94
28,001 – 33,000	16	1.20	.96	24,001 – 26,000	16	3.82	2.05
33,001 – 39,000	17	1.40	1.02	26,001 – 28,000	17	4.12	2.16
39,001 – 46,000	18	1.62	1.08	28,001 – 30,000	18	4.41	2.27
46,001 – 55,000	19	1.89	1.14	30,001 – 33,000	19	4.77	2.39
55,001 – 65,000	20	2.20	1.21	33,001 – 36,000	20	5.18	2.50
65,001 and above	21	2.95	1.34	36,001 – 40,000	21	5.65	2.61
				40,001 – 45,000	22	6.25	2.75
				45,001 – 50,000	23	6.88	2.91
				50,001 – 60,000	24	7.82	3.14
				60,001 – 70,000	25	9.15	3.50
				70,001 – 80,000	26	10.55	3.85
				80,001 and above*	27	12.05	4.35

* Add 1.50 for Comprehensive and .50 for Collision to Symbol 27 relativity for each \$10,000 or part thereof above \$90,000.

MOTORHOME RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	BI/PD/MED *round to the nearest dime after each step
1	Base Rate X Territory Relativity
2	Increased Limits Factor
3	.40 (Liability Factor)
4	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	UM/UIM/UMPD *round to the nearest dime after each step
1	Base Rates X Territory Relativity
2	Increased Limits Factor
3	.40 (Liability Factor)
4	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	COMPREHENSIVE *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	Subtract ERS Premium
3	Round to nearest dollar (.50 rounds up; .49 rounds down)
4	Add ERS Premium

Step #	COLLISION *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	Round to nearest dollar (.50 rounds up; .49 rounds down)

CAMPING/SERVICE TRAILER RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	COMPREHENSIVE *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	Subtract ERS Premium
3	1.20 (Comprehensive Factor)
4	Round to nearest dollar (.50 rounds up; .49 rounds down)
5	Add ERS Premium

Step #	COLLISION *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	1.20 (Collision Factor)
3	Round to nearest dollar (.50 rounds up; .49 rounds down)

MOTORHOME LIABILITY RATES

LIABILITY COVERAGE FOR MOTOR HOMES

Bodily Injury Liability, Property Damage Liability, Medical Payments and Uninsured Motorists including Underinsured Motorists

Rating: Use 40% of VIP or Crossroads Auto Base Premiums for appropriate territory
No Primary Classification Rating Factor Applies

I MOTORHOME/CAMPING & SERVICE TRAILER COMPREHENSIVE RATES

Original Cost New	ACV	50 Comp	100 Comp	200 Comp	250 Comp	500 Comp
\$ 0 – 3,000	29.40	25.20	21.60	19.40	18.80	16.20
3,001 – 4,000	36.40	30.80	26.00	23.20	22.40	18.80
4,001 – 5,000	43.80	36.80	30.60	27.00	26.00	21.60
5,001 – 6,000	50.60	42.20	35.00	30.60	29.60	24.20
6,001 – 7,000	58.00	48.20	39.60	34.60	33.20	27.00
7,001 – 8,000	64.80	53.80	44.00	38.20	36.80	29.60
8,001 – 9,000	72.20	59.60	48.60	42.20	40.40	32.40
9,001 – 10,000	79.20	65.20	53.00	45.80	44.00	35.00
10,001 – 11,000	84.80	69.80	56.60	48.80	46.80	37.20
11,001 – 12,000	92.00	75.60	61.20	52.60	50.60	40.00
12,001 – 13,000	99.00	81.20	65.60	56.40	54.00	42.60
13,001 – 14,000	106.20	87.00	70.20	60.20	57.80	45.40
14,001 – 15,000	113.20	92.60	74.60	64.00	61.20	48.00
15,001 – 16,000	120.40	98.40	79.20	67.80	65.00	50.80
16,001 – 17,000	127.40	104.00	83.60	71.60	68.40	53.40
17,001 – 18,000	134.80	109.80	88.20	75.40	72.20	56.20
18,001 – 19,000	141.60	115.40	92.60	79.00	75.60	58.80
19,001 – 20,000	149.00	121.20	97.20	83.00	79.40	61.60
20,001 – 21,000	155.80	126.80	101.60	86.60	82.80	64.20
21,001 – 22,000	163.20	132.80	106.20	90.40	86.60	67.00
22,001 – 23,000	170.20	138.40	110.60	94.20	90.00	69.60
23,001 – 24,000	177.40	144.20	115.20	98.00	93.80	72.40
24,001 – 25,000	184.40	149.80	119.60	101.80	97.20	75.00
25,001 – 26,000	191.60	155.60	124.20	105.60	101.00	77.80
26,001 – 27,000	198.60	161.20	128.60	109.40	104.40	80.40
27,001 – 28,000	205.80	167.00	133.20	113.20	108.20	83.20
28,001 – 29,000	212.80	172.60	137.60	116.80	111.60	85.80
29,001 – 30,000	220.00	178.40	142.20	120.80	115.40	88.60
30,001 – 31,000	225.80	183.00	145.80	123.80	118.20	90.60
31,001 – 32,000	232.60	188.60	150.20	127.40	121.80	93.40
32,001 – 33,000	240.00	194.40	154.80	131.40	125.40	96.00
33,001 – 34,000	246.80	200.00	159.20	135.00	129.00	98.80
34,001 – 35,000	254.20	205.80	163.80	138.80	132.60	101.40
35,001 – 36,000	261.20	211.40	168.20	142.60	136.20	104.20
36,001 – 37,000	268.40	217.20	172.80	146.40	139.80	106.80
37,001 – 38,000	275.40	222.80	177.20	150.20	143.40	109.60
38,001 – 39,000	282.60	228.80	181.80	154.00	147.00	112.20
39,001 – 40,000	289.60	234.40	186.20	157.60	150.60	115.00
40,001 – 41,000	296.80	240.20	190.80	161.60	154.20	117.60
41,001 – 42,000	303.80	245.80	195.20	165.20	157.80	120.40
42,001 – 43,000	311.00	251.60	199.80	169.20	161.40	123.00
43,001 – 44,000	318.00	257.20	204.20	172.80	165.00	125.80
44,001 – 45,000	325.20	263.00	208.80	176.60	168.60	128.40
45,001 – 46,000	332.20	268.60	213.20	180.40	172.20	131.20
46,001 – 47,000	339.40	274.40	217.80	184.20	175.80	133.80
47,001 – 48,000	346.40	280.00	222.20	188.00	179.40	136.60
48,001 – 49,000	353.80	285.80	226.80	191.80	183.00	139.20
49,001 – 50,000	360.60	291.40	231.20	195.40	186.60	142.00

MOTORHOME/CAMPING & SERVICE TRAILER COMPREHENSIVE RATES

Original Cost New	ACV	50 Comp	100 Comp	200 Comp	250 Comp	500 Comp
50,001 – 51,000	366.40	296.00	234.80	198.60	189.40	144.00
51,001 – 52,000	373.60	301.80	239.40	202.40	193.20	146.80
52,001 – 53,000	380.60	307.40	243.80	206.00	196.60	149.40
53,001 – 54,000	387.80	313.40	248.40	210.00	200.40	152.20
54,001 – 55,000	394.80	318.80	252.80	213.60	203.80	154.80
55,001 – 56,000	402.00	324.80	257.40	217.40	207.60	157.60
56,001 – 57,000	409.00	330.40	261.80	221.20	211.00	160.20
57,001 – 58,000	416.20	336.20	266.40	225.00	214.80	163.00
58,001 – 59,000	423.20	341.80	270.80	228.80	218.20	165.60
59,001 – 60,000	429.00	346.40	274.40	231.80	221.20	167.80
60,001 – 61,000	437.40	353.20	279.80	236.40	225.40	171.00
61,001 – 62,000	444.80	359.00	284.40	240.20	229.20	173.80
62,001 – 63,000	451.60	364.60	288.80	243.80	232.60	176.40
63,001 – 64,000	459.00	370.40	293.40	247.80	236.40	179.20
64,001 – 65,000	465.80	376.00	297.80	251.40	239.80	181.80
65,001 – 66,000	473.20	381.80	302.40	255.20	243.60	184.60
66,001 – 67,000	480.20	387.40	306.80	259.00	247.00	187.20
67,001 – 68,000	487.40	393.40	311.40	262.80	250.80	190.00
68,001 – 69,000	494.40	399.00	315.80	266.60	254.20	192.60
69,001 – 70,000	501.60	404.80	320.40	270.40	258.00	195.40
70,001 – 71,000	507.20	409.40	324.00	273.40	260.80	197.60
71,001 – 72,000	514.20	415.00	328.40	277.20	264.40	200.20
72,001 – 73,000	521.60	420.80	333.00	281.00	268.00	203.00
73,001 – 74,000	528.40	426.40	337.40	284.60	271.60	205.60
74,001 – 75,000	535.80	432.20	342.00	288.60	275.20	208.40
75,001 – 76,000	542.60	437.80	346.40	292.20	278.80	211.00
76,001 – 77,000	550.00	443.60	351.00	296.20	282.40	213.80
77,001 – 78,000	556.80	449.20	355.40	299.80	286.00	216.40
78,001 – 79,000	564.20	455.00	360.00	303.60	289.60	219.20
79,001 – 80,000	571.20	460.60	364.40	307.40	293.20	221.80
80,001 – 81,000	578.40	466.40	369.00	311.20	296.80	224.60
81,001 – 82,000	585.40	472.00	373.40	315.00	300.40	227.20
82,001 – 83,000	592.60	478.00	378.00	318.80	304.00	230.00
83,001 – 84,000	599.60	483.40	382.40	322.40	307.60	232.60
84,001 – 85,000	606.80	489.40	387.00	326.40	311.20	235.40
85,001 – 86,000	613.80	495.00	391.40	330.00	314.80	238.00
86,001 – 87,000	621.00	500.80	396.00	334.00	318.40	240.80
87,001 – 88,000	628.00	506.40	400.40	337.60	322.00	243.40
88,001 – 89,000	635.20	512.20	405.00	341.40	325.60	246.20
89,001 – 90,000	642.20	517.80	409.40	345.20	329.20	248.80
90,001 – 91,000	648.00	522.40	413.00	348.20	332.00	251.00
91,001 – 92,000	655.20	528.20	417.60	352.00	335.60	253.80
92,001 – 93,000	662.20	533.80	422.00	355.80	339.20	256.40
93,001 – 94,000	669.40	539.60	426.60	359.60	342.80	259.20
94,001 – 95,000	676.40	545.20	431.00	363.40	346.40	261.80
95,001 – 96,000	683.60	551.00	435.60	367.20	350.00	264.60
96,001 – 97,000	690.60	556.60	440.00	370.80	353.60	267.20
97,001 – 98,000	697.80	562.40	444.60	374.80	357.20	270.00
98,001 – 99,000	704.80	568.00	449.00	378.40	360.80	272.60
99,001 – 100,000	712.00	574.00	453.60	382.40	364.40	275.40
Each add'l \$1,000	7.00	5.60	4.40	4.00	3.60	2.80

MOTORHOME/CAMPING & SERVICE TRAILER COLLISION RATES

Original Cost New	50 Coll	100 Coll	200 Coll	250 Coll	350 Coll	500 Coll	1,000 Coll
\$ 0 – 3,000	11.40	9.00	7.40	7.00	6.00	5.60	4.20
3,001 – 4,000	15.00	11.80	9.80	9.20	7.80	7.40	5.60
4,001 – 5,000	18.20	14.40	11.80	11.20	9.60	9.00	6.80
5,001 – 6,000	20.40	16.20	13.40	12.60	10.80	10.00	7.60
6,001 – 7,000	25.00	19.80	16.40	15.40	13.00	12.40	9.20
7,001 – 8,000	28.60	22.60	18.60	17.60	15.00	14.00	10.60
8,001 – 9,000	31.80	25.00	20.80	19.60	16.60	15.60	11.80
9,001 – 10,000	35.40	28.00	23.20	21.80	18.60	17.40	13.00
10,001 – 11,000	38.60	30.40	25.20	23.80	20.20	19.00	14.20
11,001 – 12,000	42.20	33.20	27.60	26.00	22.20	20.80	15.60
12,001 – 13,000	46.60	36.80	30.60	28.80	24.40	23.00	17.20
13,001 – 14,000	49.80	39.40	32.60	30.80	26.20	24.60	18.40
14,001 – 15,000	53.40	42.20	35.00	33.00	28.00	26.40	19.80
15,001 – 16,000	56.80	44.80	37.20	35.00	29.80	28.00	21.00
16,001 – 17,000	60.20	47.60	39.40	37.20	31.60	29.80	22.40
17,001 – 18,000	63.60	50.20	41.60	39.20	33.40	31.40	23.60
18,001 – 19,000	67.00	53.00	43.80	41.40	35.20	33.20	24.80
19,001 – 20,000	70.40	55.60	46.00	43.40	36.80	34.80	26.00
20,001 – 21,000	73.80	58.40	48.40	45.60	38.80	36.40	27.40
21,001 – 22,000	77.20	61.00	50.40	47.60	40.40	38.00	28.60
22,001 – 23,000	81.60	64.60	53.40	50.40	42.80	40.40	30.20
23,001 – 24,000	85.20	67.40	55.80	52.60	44.80	42.00	31.60
24,001 – 25,000	88.40	69.80	57.80	54.60	46.40	43.60	32.80
25,001 – 26,000	92.00	72.80	60.20	56.80	48.20	45.40	34.00
26,001 – 27,000	95.20	75.20	62.40	58.80	50.00	47.00	35.20
27,001 – 28,000	98.80	78.00	64.60	61.00	51.80	48.80	36.60
28,001 – 29,000	102.00	80.60	66.80	63.00	53.60	50.40	37.80
29,001 – 30,000	105.60	83.40	69.20	65.20	55.40	52.20	39.20
30,001 – 31,000	108.80	86.00	71.20	67.20	57.20	53.80	40.40
31,001 – 32,000	112.40	88.80	73.60	69.40	59.00	55.60	41.60
32,001 – 33,000	117.00	92.40	76.60	72.20	61.40	57.80	43.40
33,001 – 34,000	120.20	95.00	78.60	74.20	63.00	59.40	44.60
34,001 – 35,000	123.80	97.80	81.00	76.40	65.00	61.20	45.80
35,001 – 36,000	127.00	100.40	83.20	78.40	66.60	62.80	47.00
36,001 – 37,000	130.60	103.20	85.40	80.60	68.60	64.40	48.40
37,001 – 38,000	133.80	105.80	87.60	82.60	70.20	66.00	49.60
38,001 – 39,000	137.40	108.60	89.80	84.80	72.00	67.80	50.80
39,001 – 40,000	140.60	111.20	92.00	86.80	73.80	69.40	52.00
40,001 – 41,000	144.20	114.00	94.40	89.00	75.60	71.20	53.40
41,001 – 42,000	148.80	117.60	97.40	91.80	78.00	73.40	55.00
42,001 – 43,000	152.00	120.00	99.40	93.80	79.80	75.00	56.20
43,001 – 44,000	155.60	122.80	101.80	96.00	81.60	76.80	57.60
44,001 – 45,000	158.80	125.40	103.80	98.00	83.40	78.40	58.80
45,001 – 46,000	162.40	128.20	106.20	100.20	85.20	80.20	60.20
46,001 – 47,000	165.60	130.80	108.40	102.20	86.80	81.80	61.40
47,001 – 48,000	169.20	133.60	110.60	104.40	88.80	83.60	62.60
48,001 – 49,000	172.40	136.20	112.80	106.40	90.40	85.20	63.80
49,001 – 50,000	176.00	139.00	115.20	108.60	92.40	86.80	65.20

MOTORHOME/CAMPING & SERVICE TRAILER COLLISION RATES

Original Cost New	50 Coll	100 Coll	200 Coll	250 Coll	350 Coll	500 Coll	1,000 Coll
50,001 – 51,000	179.20	141.60	117.20	110.60	94.00	88.40	66.40
51,001 – 52,000	183.80	145.20	120.20	113.40	96.40	90.80	68.00
52,001 – 53,000	187.20	148.00	122.60	115.60	98.20	92.40	69.40
53,001 – 54,000	190.60	150.60	124.60	117.60	100.00	94.00	70.60
54,001 – 55,000	194.00	153.40	127.00	119.80	101.80	95.80	71.80
55,001 – 56,000	197.40	156.00	129.20	121.80	103.60	97.40	73.00
56,001 – 57,000	200.80	158.80	131.40	124.00	105.40	99.20	74.40
57,001 – 58,000	204.20	161.20	133.60	126.00	107.20	100.80	75.60
58,001 – 59,000	207.60	164.00	135.80	128.20	109.00	102.60	77.00
59,001 – 60,000	211.00	166.60	138.00	130.20	110.60	104.20	78.20
60,001 – 61,000	214.40	169.40	140.40	132.40	112.60	106.00	79.40
61,001 – 62,000	219.00	173.00	143.40	135.20	115.00	108.20	81.20
62,001 – 63,000	222.20	175.60	145.40	137.20	116.60	109.80	82.40
63,001 – 64,000	225.80	178.40	147.80	139.40	118.40	111.60	83.60
64,001 – 65,000	229.00	181.00	149.80	141.40	120.20	113.20	84.80
65,001 – 66,000	232.60	183.80	152.20	143.60	122.00	114.80	86.20
66,001 – 67,000	235.80	186.40	154.40	145.60	123.80	116.40	87.40
67,001 – 68,000	239.40	189.20	156.60	147.80	125.60	118.20	88.60
68,001 – 69,000	242.60	191.80	158.80	149.80	127.40	119.80	89.80
69,001 – 70,000	246.20	194.60	161.20	152.00	129.20	121.60	91.20
70,001 – 71,000	250.80	198.20	164.00	154.80	131.60	123.80	92.80
71,001 – 72,000	254.00	200.80	166.20	156.80	133.20	125.40	94.00
72,001 – 73,000	257.60	203.60	168.60	159.00	135.20	127.20	95.40
73,001 – 74,000	260.80	206.00	170.60	161.00	136.80	128.80	96.60
74,001 – 75,000	264.60	208.80	173.00	163.20	138.80	130.60	98.00
75,001 – 76,000	267.60	211.40	175.20	165.20	140.40	132.20	99.20
76,001 – 77,000	271.20	214.20	177.40	167.40	142.20	134.00	100.40
77,001 – 78,000	274.40	216.80	179.60	169.40	144.00	135.60	101.60
78,001 – 79,000	278.00	219.60	181.80	171.60	145.80	137.20	103.00
79,001 – 80,000	281.20	222.20	184.00	173.60	147.60	138.80	104.20
80,001 – 81,000	285.80	225.80	187.00	176.40	150.00	141.20	105.80
81,001 – 82,000	289.40	228.60	189.40	178.60	151.80	142.80	107.20
82,001 – 83,000	292.60	231.20	191.40	180.60	153.60	144.40	108.40
83,001 – 84,000	296.20	234.00	193.80	182.80	155.40	146.20	109.60
84,001 – 85,000	299.40	236.60	195.80	184.80	157.00	147.80	110.80
85,001 – 86,000	303.00	239.40	198.20	187.00	159.00	149.60	112.20
86,001 – 87,000	306.20	242.00	200.40	189.00	160.60	151.20	113.40
87,001 – 88,000	309.80	244.80	202.60	191.20	162.60	153.00	114.80
88,001 – 89,000	313.00	247.20	204.80	193.20	164.20	154.60	116.00
89,001 – 90,000	316.60	250.20	207.20	195.40	166.00	156.40	117.20
90,001 – 91,000	321.00	253.60	210.00	198.20	168.40	158.60	119.00
91,001 – 92,000	324.40	256.20	212.20	200.20	170.20	160.20	120.20
92,001 – 93,000	327.80	259.00	214.60	202.40	172.00	162.00	121.40
93,001 – 94,000	331.20	261.60	216.60	204.40	173.80	163.60	122.60
94,001 – 95,000	334.60	264.40	219.00	206.60	175.60	165.20	124.00
95,001 – 96,000	338.00	267.00	221.20	208.60	177.40	166.80	125.20
96,001 – 97,000	341.40	269.80	223.40	210.80	179.20	168.60	126.40
97,001 – 98,000	344.80	272.40	225.60	212.80	180.80	170.20	127.60
98,001 – 99,000	348.40	275.20	228.00	215.00	182.80	172.00	129.00
99,001 – 100,000	352.80	278.80	230.80	217.80	185.20	174.20	130.60
Each add'l \$1,000	3.60	2.60	2.40	2.20	2.00	1.80	1.40

ENDORSEMENT RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	EXCESS ELECTRONIC EQUIPMENT (PP 03 13) COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE (4022) NAMED INSURED EXTENSION OF COVERAGE ENDORSEMENT (1572) *round to the nearest dime after each step
1	Base Rate
2	No Continuous Insurance Surcharge (Crossroads Program Only)
3	Discounts
4	Loss Free Discount
5	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	EXTENDED NON-OWNER COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE (PP 03 06) *round to the nearest dime after each step
1	Base Rate
2	Increased Limits Factor
3	No Continuous Insurance Surcharge (Crossroads Program Only)
4	Discounts
5	Number of Individuals
6	Loss Free Discount
7	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	EXCESS CUSTOM EQUIPMENT COVERAGE (PP 03 18)
1	Cost Per 100 – Round to nearest 100
2	Base Rate X Cost
3	Round to nearest dollar (.50 rounds up; .49 rounds down)

ENDORSEMENT RATES

ACCIDENTAL DEATH BENEFIT – FORM 1614

Limit	Annual Rate
\$ 5,000	\$4.00
\$10,000	\$8.00

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION – FORM 1615

Annual Rate – \$20.00 per unit

AUTO GUARD – FORM 1608

Annual Rate – \$20.00 per unit

AUTO LOAN/LEASE COVERAGE – FORM PP 03 35

5% of the Comprehensive and Collision coverage premiums after application of any surcharges or discounts.

COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE – FORM 4022

Annual Rate – \$40.00 per unit

EXCESS CUSTOM EQUIPMENT COVERAGE – FORM PP 03 18

Annual Rate – \$2.00 per \$100

EXCESS ELECTRONIC EQUIPMENT COVERAGE – FORM PP 03 13

Amount of Insurance	Annual Rate
\$ 0 – 250	\$ 20.00
251 – 500	32.00
501 – 1,000	56.00
1,001 – 2,500	124.00
2,501 – 4,000	188.00

EXTENDED NON-OWNER COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE – FORM PP 03 06

Annual Rates

Bodily Injury	Property Damage
\$25,000/50,000	\$25,000
\$20.00	\$8.00

Medical Payments	\$2,000	\$5,000	\$10,000	\$25,000
Rate per person	\$4.00	\$8.00	\$12.00	\$16.00

Limits must be same as base policy.



NAMED INSURED'S EXTENSION OF COVERAGE – FORM 1572

Named Insured's Policy Limits

Bodily Injury	Property Damage	Annual Rate
To \$25/50,000	\$100,000	\$ 4.00
To \$50/100,000	100,000	8.00
To \$100/300,000	100,000	12.00
Over \$100/300,000	100,000	16.00

NAMED NON-OWNER COVERAGE – FORM PP 03 22

The annual rate for bodily injury, property damage, medical payments, uninsured/underinsured motorist coverage is half the adult pleasure rate for the territory in which the insured resides.

REPLACEMENT COST COVERAGE ON NEW AUTOS – FORM 1607

10% of the Comprehensive and Collision coverage premiums after application of any surcharges or discounts.

REPLACEMENT COST MECHANICAL PARTS – HYBRID TYPE VEHICLES – FORM 4021

Annual Rate – \$20.00 per unit

YOUNG ADULT PROTECTION PLUS – FORM 4023

Annual Rate – \$50.00 for first unit
\$20 each additional unit

OHIO TERRITORIES

County	Incorporated City/Village	Municipality Territory	Township (No relationship between Twp & City/Village shown on the same line)	Township Territory
Delaware	Shawnee Hills village	55	Kingston	55
Delaware	Sunbury village	55	Liberty	55
Delaware & Franklin	Westerville city	23	Marlboro	55
Delaware			Orange	55
Delaware			Oxford	55
Delaware			Porter	55
Delaware			Radnor	55
Delaware			Scioto	55
Delaware			Thompson	55
Delaware			Trenton	55
Delaware			Troy	55
Erie	Bay View village	47	Berlin	47
Erie & Huron & Sandusky	Bellevue city	39	Florence	47
Erie	Berlin Heights village	47	Groton	47
Erie	Castalia village	47	Huron	47
Erie	Huron city	47	Margaretta	47
Erie	Kelleys Island village	47	Milan	47
Erie & Huron	Milan village	47	Oxford	47
Erie	Sandusky city	47	Perkins	47
Erie & Lorain	Vermilion city	47	Vermilion	47
Fairfield	Amanda village	74	Amanda	74
Fairfield	Baltimore village	74	Berne	74
Fairfield	Bremen village	74	Bloom	74
Fairfield & Licking	Buckeye Lake village	74	Clear Creek	74
Fairfield & Franklin	Canal Winchester village	23	Greenfield	74
Fairfield	Carroll village	74	Hocking	74
Fairfield & Delaware & Franklin	Columbus city	03	Liberty	74
Fairfield	Lancaster city	74	Madison	74
Fairfield	Lithopolis village	74	Pleasant	74
Fairfield	Millersport village	74	Richland	74
Fairfield & Franklin	Pickerington city	23	Rush Creek	74
Fairfield	Pleasantville village	74	Violet	74
Fairfield & Franklin & Licking	Reynoldsburg city	23	Walnut	74
Fairfield	Rushville village	74		
Fairfield	Stoutsville village	74		
Fairfield	Sugar Grove village	74		
Fairfield & Pickaway	Tarlton village	80		
Fairfield	Thurston village	80		
Fairfield	West Rushville village	74		
Fayette	Bloomington village	52	Concord	52
Fayette	Jeffersonville village	52	Green	52
Fayette	Milledgeville village	52	Jasper	52
Fayette & Pickaway	New Holland village	80	Jefferson	52
Fayette	Octa village	52	Madison	52
Fayette	Washington Court House city	52	Marion	52
Fayette			Paint	52
Fayette			Perry	52
Fayette			Union	52
Fayette			Wayne	52
Franklin	Bexley city	23	Blendon	23
Franklin	Brice village	23	Brown	23
Franklin & Fairfield	Canal Winchester village	23	Clinton	03

OHIO TERRITORIES

County	Incorporated City/Village	Municipality Territory	Township (No relationship between Twp & City/Village shown on the same line)	Township Territory
Franklin & Fairfield & Delaware	Columbus city	03	Franklin	03
Franklin & Union & Delaware	Dublin city	23	Hamilton	03
Franklin	Gahanna city	23	Jackson	03
Franklin	Grandview Heights city	03	Jefferson	23
Franklin	Grove City city	03	Madison	03
Franklin	Groveport village	23	Mifflin	23
Franklin & Pickaway	Harrisburg village	23	Norwich	23
Franklin	Hilliard city	23	Perry	23
Franklin	Lockbourne village	03	Plain	23
Franklin	Marble Cliff village	03	Pleasant	23
Franklin	Minerva Park village	23	Prairie	23
Franklin & Licking	New Albany village	23	Sharon	23
Franklin	Obetz village	03	Truro	23
Franklin & Fairfield	Pickerington city	23	Washington	23
Franklin & Licking & Fairfield	Reynoldsburg city	23		
Franklin	Riverlea village	23		
Franklin	Upper Arlington city	23		
Franklin	Urbancrest village	03		
Franklin	Valleyview village	03		
Franklin & Delaware	Westerville city	23		
Franklin	Whitehall city	03		
Franklin	Worthington city	23		
Fulton	Archbold village	52	Amboy	52
Fulton	Delta village	52	Chesterfield	52
Fulton	Fayette village	52	Clinton	52
Fulton	Lyons village	52	Dover	52
Fulton	Metamora village	52	Franklin	52
Fulton & Lucas	Swanton village	52	Fulton	52
Fulton	Wauseon city	52	German	52
Fulton			Gorham	52
Fulton			Pike	52
Fulton			Royalton	52
Fulton			Swan Creek	52
Fulton			York	52
Gallia	Centerville village	36	Addison	36
Gallia	Cheshire village	36	Cheshire	36
Gallia	Crown City village	36	Clay	36
Gallia	Gallipolis village	36	Gallipolis	36
Gallia	Rio Grande village	36	Green	36
Gallia	Vinton village	36	Greenfield	36
Gallia			Guyan	36
Gallia			Harrison	36
Gallia			Huntington	36
Gallia			Morgan	36
Gallia			Ohio	36
Gallia			Perry	36
Gallia			Raccoon	36
Gallia			Springfield	36
Gallia			Walnut	36
Geauga	Aquilla village	67	Auburn	67
Geauga	Burton village	67	Bainbridge	67
Geauga	Chardon city	67	Burton	67

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Filing Requirements Summary - P&C	Filed	01/15/2013
Comments:			
Attachment(s):	Ohio PPA Proposal.pdf OH Rate Indication Summary.pdf OH Private Passenger Auto Expl Memo 2012.pdf Attachment 1 - OH.pdf INS4012 liab OH.pdf INS4012 PD OH.pdf INS4012 liab CW 2012.pdf INS4012 PD.pdf		
		Item Status:	Status Date:
Satisfied - Item:	Exhibits	Filed	01/15/2013
Comments:			
Attachment(s):	OH PPA Ex 1.pdf PPA Class Report Ex 2.pdf PPA FSL Report Ex 3.pdf PPA RSL Report Ex 4.pdf		
		Item Status:	Status Date:
Satisfied - Item:	Manual Page Revisions	Filed	01/15/2013
Comments:			
Attachment(s):	OH Manual Revisions.pdf		

Item Status:**Status Date:**

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Satisfied - Item:	Young Adult Protection Endorsement	Filed	01/15/2013
Comments:			
Attachment(s):			
Young Adult.pdf			

Item Status:**Status Date:**

Satisfied - Item:	Objection 2 Response	Filed	01/15/2013
Comments:			
Attachment(s):			
Ohio PPA Objection Response pages 1 to 22.pdf Ohio PPA Objection Response pages 23 to 45.pdf			

Item Status:**Status Date:**

Satisfied - Item:	Objection 3 Response	Filed	01/15/2013
Comments:			
Attachment(s):			
OH PPA Impact Analysis.pdf			

Ohio Private Passenger Auto
Proposed Changes
Side-by-Side Comparison
Ohio - 1

1. Revise Medical Payments Increased Limits Factors:

Limit	Current ILF	Proposed ILF
10,000	1.40	1.60
25,000	1.90	2.60

2. Revise Collision Deductible Factors:

Deductible	Current Factor	Proposed Factor
350	0.89	0.92
500	0.84	0.88
1000	0.66	0.67

3. Revise Accident & Violation Surcharge Points (Crossroads only):

Violation Points	Current Surcharge	Proposed Surcharge
1	0.15	0.20
2	0.30	0.35
3	0.60	0.65
4	1.00	1.05
5	1.50	1.55
6	2.00	2.05

Accident Points	Current Surcharge	Proposed Surcharge
1	0.10	0.15
2	0.40	0.45
3	0.60	0.65
4	1.00	1.05
5	1.50	1.55
6	2.00	2.05

4. Revise Risk Score Level Factors:

Level	Current VIP Factors					Proposed VIP Factors				
	BI	PD	MP	COMP	COLL	BI	PD	MP	COMP	COLL
1	0.95	0.90	0.90	0.95	0.90	0.95	0.90	0.90	0.95	0.90
2	0.95	0.90	1.00	0.95	0.90	0.95	0.90	1.00	0.95	0.90
3	0.97	0.90	1.00	1.00	0.90	0.97	0.90	1.00	1.00	0.90
4	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.05	1.00	1.00	1.00	1.00	1.05	1.00	1.00	1.00
8	1.05	1.10	1.00	1.00	1.10	1.15	1.15	1.00	1.05	1.15
9	1.12	1.10	1.10	1.10	1.10	1.25	1.20	1.10	1.10	1.20
10	1.12	1.10	1.10	1.10	1.10	1.35	1.25	1.10	1.10	1.25

Level	Current Crossroads Factors					Proposed Crossroads Factors				
	BI	PD	MP	COMP	COLL	BI	PD	MP	COMP	COLL
1	0.97	0.95	0.95	0.97	0.95	0.97	0.95	0.95	0.97	0.95
2	0.97	0.95	1.00	1.00	0.95	0.97	0.95	1.00	1.00	0.95
3	0.97	0.95	1.00	1.00	0.95	0.97	0.95	1.00	1.00	0.95
4	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.05	1.00	1.00	1.00	1.00	1.05	1.00	1.00	1.00
8	1.05	1.05	1.00	1.00	1.05	1.23	1.15	1.00	1.00	1.10
9	1.07	1.05	1.05	1.07	1.05	1.25	1.15	1.05	1.07	1.10
10	1.07	1.05	1.05	1.07	1.05	1.35	1.20	1.05	1.07	1.15

5. Revise Risk Score for new business by changing the point value from 0 to 10 points for the policy age variable. This results in an improved score for new business.

6. Revise driver classification factors +8% for unmarried females under age 21. The classification codes impacted are 36, 37, 59, 60, 61, 62, 63, 68, 69, 78, 79, & 89. See attachment 1.

7. Revise driver classification factors +8% for adults age 80+. The classification codes impacted are 48, 87, 88, 97, 98, & 99. See attachment 1.

8. Revise driver classification factors +5% for adults age 70-79. The classification codes impacted are 47, 56, 57, 58, 86, & 96. See attachment 1.

9. Revise driver classification factors -5% for unmarried males age 21-24. The classification codes impacted are 42, 43, 74, 75, 76, & 77. See attachment 1.

10. Revise Financial Stability Level Factors:

VIP

FSL	Current Factor	Proposed Factor
1	0.70	0.70
2	0.75	0.75
3	0.80	0.80
4	0.85	0.85
5	0.95	0.95
6	1.00	1.00
7	1.10	1.15
8	1.20	1.25
9	1.30	1.35

Crossroads

FSL	Current Factor	Proposed Factor
1	0.75	0.75
2	0.80	0.80
3	0.80	0.80
4	0.85	0.85
5	0.90	0.90
6	1.00	1.00
7	1.00	1.05
8	1.05	1.10
9	1.15	1.20

11. Revise Bodily Injury, Property Damage, & Medical Payments Liability Symbol Factors:

BI & PD Factors		
Symbol	Current Factor	Proposed Factor
280 & Below	0.95	0.90
285	0.95	0.90
290	0.95	0.90
295	0.95	0.95
300	1.00	1.00
305	1.05	1.05
310	1.05	1.10
315	1.05	1.10
320	1.05	1.10
325 & Above	1.05	1.10

MED Factors		
Symbol	Current Factor	Proposed Factor
480 & Below	0.95	0.90
485	0.95	0.90
490	0.95	0.90
495	0.95	0.95
500	1.00	1.00
505	1.05	1.05
510	1.05	1.10
515	1.05	1.10
520	1.05	1.10
525 & Above	1.05	1.10

12. Revise Base Rates:

	VIP %	Crossroads %
Bodily Injury	5.7%	7.7%
Property Damage	20.9%	7.7%
Medical Payments	35.8%	31.7%
Uninsured Motorist	0.0%	6.4%
Underinsured Motorist	0.4%	43.6%
Collision	13.8%	10.8%
Comprehensive	0.2%	0.3%
Emergency Roadside Service	0.0%	7.9%
Total	9.2%	9.4%

	VIP		Crossroads	
	Current	Proposed	Current	Proposed
Bodily Injury	116.40	115.10	155.20	138.30
Property Damage	80.60	93.20	105.50	98.90
Medical Payments	24.10	31.10	29.20	33.90
Uninsured Motorist	23.00	23.00	23.00	23.00
Underinsured Motorist	25.60	23.60	30.70	39.20
Collision	327.80	347.70	456.90	439.30
Comprehensive	151.50	151.50	194.20	181.10
Emergency Roadside Service	12.00	12.00	12.00	12.00

13. A 5% discount will apply to any insured owning a home which is not insured with Pekin Insurance (VIP). This discount currently applies to Crossroads policies.

14. Revise the Auto-Home discount in Crossroads from 15% to 10% to match the other states.

15. Revise Uninsured Motorist Increased Limits Factors:

Limit (000's)	Current ILF	Proposed ILF
20/40	0.97	0.97
25/50	1.00	1.00
30/60	1.00	1.05
25/100	1.09	1.05
50/100	1.18	1.18
50/200	1.22	1.22
100/300	1.36	1.36
300/300	1.64	1.64
300/500	1.70	1.70
500/500	1.86	1.86
750/750	2.02	2.02
500/1000	1.96	1.96
1000/1000	2.14	2.14

16. Revise Underinsured Motorist Increased Limits Factors:

Limit (000's)	Current ILF	Proposed ILF
20/40	0.68	0.66
25/50	0.68	0.68
30/60	0.77	0.77
25/100	0.95	0.80
50/100	1.00	1.00
50/200	1.09	1.10
100/300	1.38	1.42
300/300	1.60	1.84
300/500	1.60	1.84
500/500	1.73	1.99
750/750	1.73	1.99
500/1000	1.96	2.25
1000/1000	1.96	2.25

17. Revise Model Year Factors to include 2013 & 2014:

Model Year	Current Factors		Proposed Factors	
	Comprehensive	Collision	Comprehensive	Collision
1998	0.27	0.38	0.27	0.38
1999	0.28	0.40	0.28	0.40
2000	0.29	0.42	0.29	0.42
2001	0.31	0.45	0.31	0.45
2002	0.33	0.47	0.33	0.47
2003	0.34	0.49	0.34	0.49
2004	0.36	0.52	0.36	0.52
2005	0.38	0.55	0.38	0.55
2006	0.40	0.58	0.40	0.58
2007	0.42	0.61	0.42	0.61
2008	0.45	0.64	0.45	0.64
2009	0.47	0.67	0.47	0.67
2010	0.49	0.71	0.49	0.71
2011	1.00	1.00	1.00	1.00
2012	1.05	1.05	1.05	1.05
2013	-	-	1.10	1.10
2014	-	-	1.15	1.15

18. Starting with new business written on 11/14/2012 and renewals on 12/10/2012, this renewal and all future renewals will be subject to a premium increase cap of +15%. This follows the procedure in the Homeowners line of business.

Territory Specific Changes

1. Change the city of Gahana, Mifflin Township, & the city of Bexley from territory 3 (Columbus Metro) to territory 23 (Columbus Suburban):

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.47	1.27	1.26	1.00

2. Revise territory 4 (City of Akron) relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.46	1.31	1.41	1.27

3. Revise territory 17 (Akron Suburban) relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.33	1.20	1.02	0.92

4. Revise territory 25 (Lake County) relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.37	1.23	1.03	0.93

5. Revise territory 33 (Cleveland Suburban) relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.42	1.28	1.29	1.16

6. Revise territory 52 relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.00	0.95	1.00	0.95

7. Revise territory 53 (Cuyahoga County Balance) relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.36	1.22	1.13	1.02

8. Revise territory 70 (Medina County) relativities:

	Liability		Physical Damage	
	Current	Proposed	Current	Proposed
VIP & Crossroads	1.16	1.04	0.93	0.84

Overall Impact

The overall impact of all changes:

	VIP	Crossroads
	%	%
Bodily Injury	5.7%	7.7%
Property Damage	20.9%	7.7%
Medical Payments	35.8%	31.7%
Uninsured Motorist	0.0%	6.4%
Underinsured Motorist	0.4%	43.6%
Collision	13.8%	10.8%
Comprehensive	0.2%	0.3%
Emergency Roadside Service	0.0%	7.9%
Total	9.2%	9.4%

The total combined impact for all plans combined is 9.2%.

2012 Personal Auto VIP Rate Indication

Liability Combined

	OH
Credibility Indicated Change (70.4% TLR)	39.7%
Proposed Changes	
Liability Combined	10.6%
Bodily Injury	5.7%
Property Damage	20.9%
Medical Payments	35.8%
UM/UIM	0.2%

Physical Damage Combined

	OH
Credibility Indicated Change (71% TLR)	8.0%
Proposed Changes	
Physical Damage Combined	8.6%
Collision	13.8%
Comprehensive	0.2%
ERS	0.0%

Total

	OH
Credibility Indicated Change	24.0%
Proposed Change	9.2%

2012 Personal Auto Crossroads Rate Indication

Liability Combined

	OH
Credibility Indicated Change (71.2% TLR)	42.2%
Proposed Changes	
Liability Combined	11.8%
Bodily Injury	7.7%
Property Damage	7.7%
Medical Payments	31.7%
UM/UIM	27.3%

Physical Damage Combined

	OH
Credibility Indicated Change (70.1% TLR)	5.9%
Proposed Changes	
Physical Damage Combined	7.3%
Collision	10.8%
Comprehensive	0.3%
ERS	7.9%

Total

	OH
Credibility Indicated Change	25.3%
Proposed Change	9.4%

Explanatory Memorandum - Ohio
Private Passenger Auto
Pekin Insurance Company

- 1) Modify increased limit factors for liability coverages – Analyzed experience and competitors' rates for increased limit factors.
 - a. Increase the factor for \$10,000 of Medical Payment coverage from 1.40 to 1.60.
Increase the factor for \$25,000 of Medical Payment coverage from 1.90 to 2.40.
 - b. Revise Uninsured Motorists' tables. Our current rates have the same rate for more coverage; this proposal starts to correct this. Changes limited to +/- 10%.
 - c. Revise Underinsured Motorists' tables. We currently undercharge higher limits based on competitive analysis. UIM has not been profitable in general. Changes limited to +/- 15%.

- 2) Modify deductible relativities for collision coverage - Analyzed experience and competitors' rates for higher deductibles. Increase Collision deductible factors for deductibles \$350 and over. The larger deductibles have poor experience and are too large of a discount compared to the competition. See Exhibit 1.

- 3) Class factor changes. See Exhibit 2.
 - a. Increase the classification factors 8% for unmarried females under 21. We have a 79% loss ratio for these classes over the last 4 years.
 - b. Increase the classification factors 7% for drivers age 80+. We have an 80% loss ratio for these classes over the last 4 years.
 - c. Increase the classification factors 4% for drivers age 70-79. We have a 73% loss ratio for these classes over the last 4 years.
 - d. Decrease the classification factors 5% for unmarried males age 21-24. We have a 52% loss ratio for these classes over the last 4 years.

- 4) Revise FSL factors based on loss experience. See Exhibit 3.
 - a. FSL 7 will increase 5% in all plans the 5 year loss ratio is 77%.
 - b. FSL 8 will increase 5% in all plans the 5 year loss ratio is 73%.
 - c. FSL 9 will increase 5% in all plans the 5 year loss ratio is 76%

- 5) ISO liability symbols – In 2011 we adopted the ISO liability symbols for both BI/PD and Med Pay. We limited the changes to +/- 5% last year. The proposal now changes the factors an additional +/- 5% so our factors range from .90 to 1.10.

BI & PD Symbol	Example Car	ISO Factor	Pekin Factor
280 & Below	BMW Z4	0.80	0.90
285	Toyota Matrix	0.85	0.90
290	Jaguar S-Type	0.90	0.90
295	Dodge Grand Caravan	0.95	0.95
300	Hyundai Sonata	1.00	1.00
305	Jeep Wrangler	1.05	1.05
310	Ford Explorer	1.10	1.10
315	Cadillac Escalade	1.15	1.10
320	Chevrolet Avalanche	1.20	1.10
325 & Above	Hummer H2	1.25	1.10

- 6) Risk Score – See Exhibit 4.
- a. Risk level 8 factors will increase 5% overall, although coverage level factors may vary.
 - b. Risk level 9 factors will increase 5% overall, although coverage level factors may vary.
 - c. Risk level 10 factors will increase 8% overall, although coverage level factors may vary.
 - d. Increase the weight given to new business from 0 to 10. First year renewals weight will remain 15. This will improve competitiveness on new business by making more new quotes qualify in levels 1-3 and fewer qualify in levels 8-10.
- 7) For Crossroads only, increase the amount of surcharge for each accident level by 5 percentage points. Our surcharge table in Crossroads has lower accident surcharges than VIP. This causes situations where VIP is more expensive than Crossroads. Our preliminary feedback is that we are more competitive on Non-standard risks with multiple accidents which may lead to adverse selection.
- 8) For Crossroads only, increase the amount of surcharge for each violation level by 5 percentage points. Our surcharge table in Crossroads has lower violation surcharges than VIP.
- 9) Introduce a 5% Homeownership discount in VIP and Preferred. This discount is currently only available in Crossroads.
- 10) Introduce a rate capping mechanism for Personal Auto that is similar to the mechanism in Homeowners. The cap will limit increases to 15%. This follows the procedure in the Homeowners line-of-business that was previously approved in SERFF Filing PKNS-128304882 with a disposition date of May 31, 2012.

11) Territory revisions, based on recommendations from Sales Field Staff for competitive reasons and loss experience.

12) Revise Base Rates, revisions made based on indications by coverage. See Rate Indications Summary.

Attachment 1: Ohio Classification Factors

Class	VIP							
	Current				Proposed			
			Good Student				Good Student	
	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car
36	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
37	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
42	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
43	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
47	0.70	0.50	-	-	0.74	0.54	-	-
48	0.76	0.56	-	-	0.82	0.62	-	-
56	0.92	0.72	-	-	0.97	0.77	-	-
57	1.01	0.81	-	-	1.06	0.86	-	-
58	1.23	1.03	-	-	1.29	1.09	-	-
59	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
60	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
61	2.29	2.09	1.95	1.75	2.47	2.27	2.10	1.90
62	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
63	2.86	2.66	2.43	2.23	3.09	2.89	2.63	2.43
68	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
69	1.95	1.75	1.66	1.46	2.11	1.91	1.79	1.59
74	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
75	1.47	1.27	1.25	1.05	1.40	1.20	1.19	0.99
76	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
77	1.95	1.75	1.66	1.46	1.85	1.65	1.57	1.37
78	2.43	2.23	2.07	1.87	2.62	2.42	2.23	2.03
79	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
86	0.92	0.72	-	-	0.97	0.77	-	-
87	1.09	0.89	-	-	1.18	0.98	-	-
88	1.09	0.89	-	-	1.18	0.98	-	-
89	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
96	0.83	0.63	-	-	0.87	0.67	-	-
97	0.90	0.70	-	-	0.97	0.77	-	-
98	1.29	1.09	-	-	1.39	1.19	-	-
99	1.33	1.13	-	-	1.44	1.24	-	-

Attachment 1 : Ohio Classification Factors

Class	Crossroads							
	Current				Proposed			
			Good Student				Good Student	
	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car
36	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
37	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
42	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
43	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
47	0.70	0.50	-	-	0.74	0.54	-	-
48	0.76	0.56	-	-	0.82	0.62	-	-
56	0.92	0.72	-	-	0.97	0.77	-	-
57	1.01	0.81	-	-	1.06	0.86	-	-
58	1.23	1.03	-	-	1.29	1.09	-	-
59	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
60	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
61	2.29	2.09	1.95	1.75	2.47	2.27	2.10	1.90
62	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
63	2.86	2.66	2.43	2.23	3.09	2.89	2.63	2.43
68	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
69	1.95	1.75	1.66	1.46	2.11	1.91	1.79	1.59
74	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
75	1.47	1.27	1.25	1.05	1.40	1.20	1.19	0.99
76	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
77	1.95	1.75	1.66	1.46	1.85	1.65	1.57	1.37
78	2.43	2.23	2.07	1.87	2.62	2.42	2.23	2.03
79	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
86	0.92	0.72	-	-	0.97	0.77	-	-
87	1.09	0.89	-	-	1.18	0.98	-	-
88	1.09	0.89	-	-	1.18	0.98	-	-
89	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
96	0.83	0.63	-	-	0.87	0.67	-	-
97	0.90	0.70	-	-	0.97	0.77	-	-
98	1.29	1.09	-	-	1.39	1.19	-	-
99	1.33	1.13	-	-	1.44	1.24	-	-



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: Personal Lines-Ohio

Line: Private Passenger Auto-Liability

Total
 Combined
 Years

	Year 2011		Year 2010		Year 2009		Year 2008		Year 2007		Total	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	8,331,364	---	5,068,156	---	2,376,936	---	906,918	---	413,102	---	17,096,476	---
Direct Premiums Earned	6,662,771	---	3,717,171	---	1,616,360	---	746,383	---	209,102	---	12,951,787	---
Losses Incurred (E)*	7,533,620	113.1	4,596,079	123.6	1,147,865	71.0	1,396,835	187.1	159,271	76.2	14,833,670	114.5
Loss Adjustment Expense Incurred (E)*	659,614	9.9	382,869	10.3	145,472	9.0	113,450	15.2	22,374	10.7	1,323,779	10.2
Acquisition Expense Incurred (W)**	1,074,746	12.9	648,724	12.8	309,001	13.0	113,365	12.5	54,116	13.1	2,199,952	12.9
General Expense (E)*	519,696	7.8	371,717	10.0	160,020	9.9	65,682	8.8	19,447	9.3	1,136,562	8.8
Taxes, License & Fees Incurred (W)**	66,651	0.8	35,477	0.7	21,392	0.9	5,442	0.6	3,717	0.9	132,679	0.8
Total Loss & Expense	6,034,866	144.5	6,034,866	162.4	1,783,750	103.8	1,694,774	224.2	258,925	110.2	15,807,181	147.2

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

*(E) Ratio based on Earned Premium

** (W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (NOT adjusted to manual rates if written at a deviation).



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: Personal Lines-Ohio

Line: Private Passenger Auto-Physical Damage

	Year 2011		Year 2010		Year 2009		Year 2008		Year 2007		Total Combined Years	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	8,499,043	---	5,098,991	---	2,365,176	---	983,918	---	369,312	---	17,316,440	---
Direct Premiums Earned	6,681,737	---	3,806,948	---	1,568,159	---	684,425	---	183,862	---	12,925,131	---
Losses Incurred (E)*	6,115,786	91.5	2,663,741	70.0	1,879,671	119.9	689,467	100.7	151,182	82.2	11,499,847	89.0
Loss Adjustment Expense Incurred (E)*	487,767	7.3	266,486	7.0	103,498	6.6	45,172	6.6	11,399	6.2	914,322	7.1
Acquisition Expense Incurred (W)**	1,104,876	13.0	665,946	13.1	307,473	13.0	127,909	13.0	50,226	13.6	2,256,430	13.0
General Expense (E)*	427,631	6.4	297,933	7.8	106,634	6.8	46,540	6.8	13,422	7.3	892,160	6.9
Taxes, License & Fees Incurred (W)**	84,991	1.0	45,891	0.9	18,921	0.8	7,871	0.8	4,062	1.1	161,736	0.9
Total Loss & Expense	8,221,051	119.2	3,939,997	103.5	2,416,197	147.1	916,959	127.9	230,291	110.4	15,724,495	116.9

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

*(E) Ratio based on Earned Premium

** (W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (NOT adjusted to manual rates if written at a deviation).



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: Personal Lines-Countrywide

Line: Private Passenger Auto-Liability

Total
 Combined
 Years

	Year 2011		Year 2010		Year 2009		Year 2008		Year 2007		Total	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	95,955,372	---	97,069,009	---	81,941,173	---	74,288,618	---	73,327,259	---	422,581,431	---
Direct Premiums Earned	92,822,196	---	84,766,913	---	78,913,671	---	72,930,731	---	72,450,000	---	401,883,511	---
Losses Incurred (E)*	69,389,553	74.8	98,257,446	115.9	49,069,022	62.2	59,495,178	81.6	56,350,544	77.8	332,561,743	82.8
Loss Adjustment Expense Incurred (E)*	9,205,065	9.9	8,701,751	10.3	7,094,232	9.0	11,110,558	15.2	7,772,733	10.7	43,884,339	10.9
Acquisition Expense Incurred (W)**	12,333,172	12.9	12,462,393	12.8	10,643,055	13.0	9,305,878	12.5	9,618,070	13.1	54,362,568	12.9
General Expense (E)*	7,285,368	7.8	8,454,531	9.9	7,835,481	9.9	6,389,453	8.8	6,759,969	9.3	36,724,802	9.1
Taxes, License & Fees Incurred (W)**	785,397	0.8	710,517	0.7	702,509	0.9	456,553	0.6	630,658	0.9	3,285,634	0.8
Total Loss & Expense	98,998,555	106.2	128,585,638	149.6	75,344,299	95.5	86,757,620	118.7	81,121,974	111.8	470,808,086	116.5

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

*(E) Ratio based on Earned Premium

** (W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (NOT adjusted to manual rates if written at a deviation).



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: Personal Lines-Countrywide

Line: Private Passenger Auto-Physical Damage

	Year 2011		Year 2010		Year 2009		Year 2008		Year 2007		Total Combined Years	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	77,530,556	---	79,960,002	---	69,956,521	---	66,258,854	---	65,043,979	---	358,749,912	---
Direct Premiums Earned	73,912,634	---	71,847,614	---	67,983,486	---	65,339,621	---	64,522,677	---	343,606,032	---
Losses Incurred (E)*	52,482,270	71.0	44,949,633	62.6	42,404,070	62.4	36,994,539	62.4	35,666,350	56.6	212,496,862	61.8
Loss Adjustment Expense Incurred (E)*	5,388,654	7.3	5,028,044	7.0	4,519,984	6.6	4,065,089	6.6	3,765,354	6.2	22,767,125	6.6
Acquisition Expense Incurred (W)**	10,057,125	13.0	10,443,053	13.1	8,884,942	13.0	9,013,875	13.0	9,016,524	13.6	47,415,519	13.2
General Expense (E)*	4,758,324	6.4	5,622,825	7.8	4,645,908	6.8	4,787,375	6.8	4,729,565	7.3	24,543,997	7.1
Taxes, License & Fees Incurred (W)**	798,429	1.0	744,128	0.9	550,247	0.8	708,728	0.8	916,665	1.1	3,718,197	1.0
Total Loss & Expense	73,484,802	98.7	66,787,683	93.0	61,005,151	89.4	55,569,606	89.4	54,094,458	84.8	310,941,700	89.9

Including commission and brokerage, field supervision, collection expense and other acquisition costs.

*(E) Ratio based on Earned Premium

** (W) Ratio based on Written Premium

All premiums on this exhibit are actual premiums collected (NOT adjusted to manual rates if written at a deviation).

Property and Casualty
50 W. Town Street
Suite 300
Columbus, OH 43215
(614) 644-2658
Fax (614) 728-1280
www.ohioinsurance.gov

Ohio Department of Insurance

Ted Strickland – Governor
Mary Jo Hudson – Director

Property-Casualty Underwriting Profit & Loss Statement



Exhibit 1

Personal Auto Collision Deductible Loss Experience Report

5 Year Total
States Combined

Deductible	Written Exposures	% of Total	Written Premium	Incurred Loss	Loss Ratio
50	440	0.0%	141,760	179,830	126.9%
100	19,588	1.8%	4,293,392	2,008,499	46.8%
200	75,861	6.9%	14,857,548	7,696,343	51.8%
250	178,094	16.1%	35,004,092	20,745,514	59.3%
350	36,472	3.3%	6,285,213	4,072,762	64.8%
500	696,044	62.9%	127,220,406	89,768,778	70.6%
1000	99,989	9.0%	14,399,755	11,938,429	82.9%
Total	1,106,488	100.0%	202,202,166	136,410,155	67.5%

Ohio

Deductible	Written Exposures	% of Total	Written Premium	Incurred Loss	Loss Ratio
50	0	0.0%	0	0	0.0%
100	506	0.9%	91,942	49,539	53.9%
200	583	1.1%	107,192	51,845	48.4%
250	11,323	21.1%	2,064,230	1,225,245	59.4%
350	115	0.2%	21,987	34,979	159.1%
500	36,511	68.2%	6,865,005	4,896,285	71.3%
1000	4,511	8.4%	726,251	439,235	60.5%
Total	53,549	100.0%	9,876,607	6,697,128	67.8%

Private Passenger Loss Experience by Class

Plans Combined
States Combined

ID	Category	4 Year Total			2011 @ 12/2011			2010 @ 12/2011			2009 @ 12/2011			2008 @ 12/2011		
		UNIT COUNT	LOSS %	RATIO	UNIT COUNT	LOSS %	RATIO	UNIT COUNT	LOSS %	RATIO	UNIT COUNT	LOSS %	RATIO	UNIT COUNT	LOSS %	RATIO
1	Pleasure Use	296,824	25.1%	71.1%	74,124	24.4%	71.3%	79,520	24.9%	61.4%	70,049	24.9%	72.7%	73,131	26.3%	79.7%
2	Pleasure Use Low Mileage	405,133	34.4%	67.1%	113,244	37.2%	71.9%	111,115	34.8%	67.2%	94,275	33.6%	62.9%	86,499	31.1%	65.0%
3	Work Use 3-14 miles	260,864	22.1%	66.8%	69,976	23.0%	65.7%	71,101	22.3%	68.3%	60,712	21.6%	66.9%	59,075	21.2%	66.2%
4	Work Use 15+ miles	81,836	7.0%	63.0%	18,976	6.2%	63.5%	21,670	6.8%	54.4%	20,218	7.2%	64.9%	20,972	7.5%	69.6%
5	Business Use	22,547	1.9%	64.7%	5,499	1.8%	59.8%	5,900	1.8%	78.4%	5,523	2.0%	61.8%	5,625	2.0%	58.0%
6	Farm Use	28,267	2.4%	76.4%	6,088	2.0%	80.2%	7,299	2.3%	84.0%	7,084	2.5%	83.9%	7,796	2.8%	59.5%
7	Sub-total All Drivers 25 & Over	1,095,471	90.8%	68.3%	287,907	91.2%	70.9%	296,605	90.7%	65.3%	257,861	90.6%	67.7%	253,098	90.5%	69.7%
8	Married Male Under 21	82	0.0%	79.8%	20	0.0%	167.6%	22	0.0%	62.7%	21	0.0%	53.0%	19	0.0%	36.7%
9	Married Male 21 or 22	374	0.0%	70.3%	98	0.0%	38.8%	90	0.0%	90.8%	90	0.0%	136.8%	96	0.0%	21.0%
10	Married Male 23 or 24	1,137	0.1%	54.8%	289	0.1%	16.4%	301	0.1%	63.8%	272	0.1%	48.1%	275	0.1%	91.8%
11	Sub-total Married Male	1,593	0.1%	60.7%	407	0.1%	33.2%	413	0.1%	69.9%	383	0.1%	71.1%	390	0.1%	69.4%
12	Unmarried Female under 21 occas.	6,998	0.6%	93.5%	1,686	0.6%	100.6%	1,886	0.6%	66.3%	1,737	0.6%	85.6%	1,689	0.6%	124.9%
13	Unmarried Female under 21 princ.	29,513	2.5%	75.4%	6,723	2.2%	66.3%	7,808	2.4%	82.3%	7,371	2.6%	81.3%	7,611	2.7%	70.6%
14	Sub-total Single Female under 21	36,511	3.1%	79.0%	8,409	2.8%	73.6%	9,694	3.0%	79.0%	9,108	3.2%	82.1%	9,300	3.3%	80.8%
15	Unmarried Female 21-24 occas.	1,579	0.1%	82.0%	428	0.1%	59.7%	462	0.1%	84.2%	344	0.1%	95.2%	345	0.1%	93.7%
16	Unmarried Female 21-24 princ.	16,781	1.4%	65.2%	4,378	1.4%	88.9%	4,688	1.5%	62.8%	3,944	1.4%	58.9%	3,771	1.4%	47.2%
17	Sub-total Single Female 21-24	18,360	1.6%	66.5%	4,806	1.6%	86.3%	5,150	1.6%	64.7%	4,288	1.5%	61.7%	4,116	1.5%	50.8%
18	Unmarried Male under 21 occas.	7,530	0.6%	65.2%	1,783	0.6%	74.6%	2,027	0.6%	69.1%	1,877	0.7%	64.2%	1,843	0.7%	52.6%
19	Unmarried Male under 21 princ.	29,099	2.5%	56.0%	6,835	2.2%	50.0%	7,875	2.5%	50.9%	7,192	2.6%	64.5%	7,197	2.6%	58.6%
20	Sub-total Single Male under 21	36,629	3.1%	57.9%	8,618	2.8%	55.1%	9,902	3.1%	54.7%	9,069	3.2%	64.4%	9,040	3.3%	57.4%
21	Unmarried Male 21-24 occas.	1,404	0.1%	51.4%	404	0.1%	58.4%	412	0.1%	48.9%	294	0.1%	58.7%	294	0.1%	37.7%
22	Unmarried Male 21-24 princ.	14,673	1.2%	52.1%	3,972	1.3%	46.9%	4,153	1.3%	54.3%	3,316	1.2%	47.0%	3,232	1.2%	60.8%
23	Sub-total Single Male 21-24	16,077	1.4%	52.1%	4,376	1.4%	48.0%	4,565	1.4%	53.8%	3,610	1.3%	48.0%	3,526	1.3%	59.1%
24	Sub-total All Drivers Under 25	109,170	9.2%	65.2%	26,616	8.8%	64.4%	29,724	9.3%	64.2%	26,458	9.4%	68.0%	26,372	9.5%	64.5%
25	Adult Age 25-44	261,514	22.3%	68.4%	59,740	19.6%	71.0%	67,157	21.0%	63.8%	64,844	23.1%	67.0%	69,773	25.1%	71.8%
26	Adult Age 45-49	131,149	11.1%	69.6%	31,185	10.3%	63.8%	34,684	10.9%	66.4%	32,259	11.5%	69.1%	33,021	11.9%	78.9%
27	Adult Age 50-55	172,702	14.6%	67.0%	46,097	15.2%	76.9%	47,394	14.8%	56.0%	40,444	14.4%	68.6%	38,767	13.9%	67.1%
28	Adult Age 56-69	325,680	27.7%	64.6%	91,593	30.1%	65.7%	90,416	28.3%	66.5%	74,218	26.4%	64.4%	69,453	25.0%	60.6%
29	Adult Age 70-79	133,073	11.3%	72.5%	35,621	11.7%	78.3%	36,409	11.4%	72.1%	31,183	11.1%	61.7%	29,860	10.7%	77.1%
30	Adult Age 80+	49,470	4.2%	80.2%	13,285	4.4%	79.9%	13,748	4.3%	75.6%	11,562	4.1%	96.3%	10,875	3.9%	69.4%
31	All Drivers Under 25	109,170	9.2%	65.2%	26,616	8.8%	64.4%	29,724	9.3%	64.2%	26,458	9.4%	68.0%	26,372	9.5%	64.5%
32	GRAND TOTAL	1,204,641	100.0%	67.8%	314,523	100.0%	69.8%	326,329	100.0%	65.1%	284,319	100.0%	67.7%	279,470	100.0%	68.9%

Financial Stability Level Report

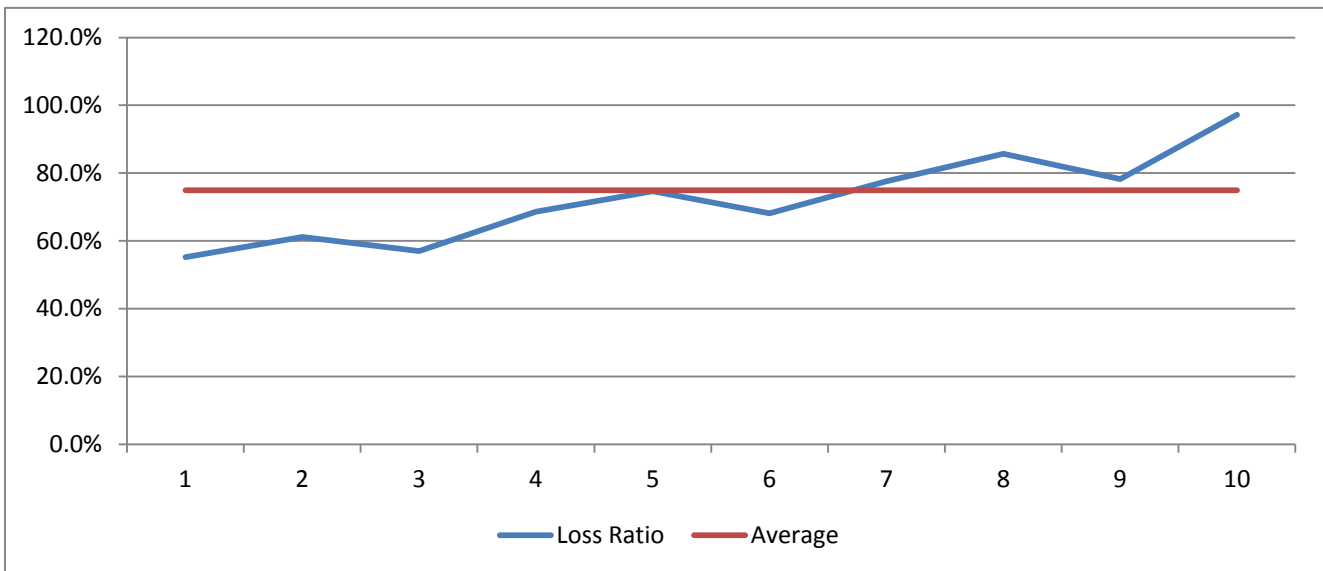
Personal Auto - States Combined

5 Year Total

FSL	<u>LEVEL 1</u>	<u>LEVEL 2</u>	<u>LEVEL 3</u>	<u>LEVEL 4</u>	<u>LEVEL 5</u>	<u>LEVEL 6</u>	<u>LEVEL 7</u>	<u>LEVEL 8</u>	<u>LEVEL 9</u>	<u>OTHER</u>	<u>OTHER</u>	<u>OTHER</u>	<u>TOTAL</u>
CREDIT SCORE	875+	825-874	775-824	748-774	710-747	656-709	600-655	560-599	below 559	No Score	No Hit	Other	
Plans Combined													
% EXPOSURES	16.3%	19.4%	16.2%	7.9%	10.6%	11.3%	8.4%	4.0%	2.4%	1.1%	1.8%	0.7%	100.0%
LOSS RATIO	68%	68%	70%	69%	69%	68%	77%	73%	76%	67%	67%	68%	70%
AVE. PREMIUM	\$56.88	\$61.47	\$66.05	\$69.84	\$72.99	\$78.06	\$80.89	\$86.99	\$94.85	\$69.88	\$73.32	\$100.13	\$69.26
LOSS FREQUENCY	1.59%	1.67%	1.83%	1.86%	1.92%	2.04%	2.19%	2.41%	2.77%	1.64%	1.49%	1.76%	1.86%
AVE. CLAIM COST	\$2,425	\$2,505	\$2,534	\$2,585	\$2,618	\$2,618	\$2,832	\$2,616	\$2,622	\$2,871	\$3,305	\$3,858	\$2,598
LOSS COST	\$38.55	\$41.72	\$46.25	\$48.03	\$50.32	\$53.37	\$62.00	\$63.11	\$72.50	\$47.11	\$49.16	\$67.99	\$48.34
LOSS COST RELATIVITY	73%	79%	87%	90%	95%	101%	117%	119%	137%	89%	93%	128%	
CURRENT VIP/PREF RATING	-30%	-25%	-20%	-15%	-5%/-10%	BASE	+10%/BASE	+20%/+15%	+30%/+25%	BASE	BASE	BASE	
CURRENT PIC RATING	-25%	-20%	-20%	-15%	-10%	BASE	BASE	+5%	+15%	BASE	BASE	BASE	
VIP													
% EXPOSURES	15.9%	19.7%	16.8%	8.3%	11.1%	11.7%	8.6%	3.7%	1.8%	1.0%	1.6%	0.2%	100.0%
LOSS RATIO	69%	68%	71%	73%	71%	69%	77%	71%	76%	73%	61%	451%	71%
AVE. PREMIUM	\$54.80	\$59.73	\$64.29	\$67.90	\$71.09	\$76.11	\$78.75	\$84.03	\$88.23	\$66.97	\$69.79	\$7.81	\$66.72
LOSS FREQUENCY	1.56%	1.65%	1.82%	1.85%	1.92%	2.03%	2.17%	2.40%	2.72%	1.64%	1.49%	1.49%	1.84%
AVE. CLAIM COST	\$2,435	\$2,444	\$2,501	\$2,663	\$2,615	\$2,566	\$2,787	\$2,502	\$2,477	\$2,991	\$2,874	\$2,364	\$2,554
LOSS COST	\$38.00	\$40.37	\$45.42	\$49.23	\$50.23	\$52.18	\$60.54	\$60.02	\$67.45	\$49.05	\$42.90	\$35.23	\$47.08
LOSS COST RELATIVITY	72%	77%	86%	94%	96%	99%	115%	114%	128%	93%	82%	67%	
CURRENT RATING	-30%	-25%	-20%	-15%	-5%	BASE	+10%	+20%	+30%	BASE	BASE	BASE	
PROPOSED RATING	-30%	-25%	-20%	-15%	-5%	BASE	+15%	+25%	+35%	BASE	BASE	BASE	
Preferred													
% EXPOSURES	23.3%	21.0%	14.8%	6.7%	8.8%	9.3%	5.9%	2.9%	1.8%	1.7%	3.5%	0.3%	100.0%
LOSS RATIO	57%	61%	63%	45%	57%	54%	77%	60%	87%	27%	90%	58%	60%
AVE. PREMIUM	\$62.46	\$65.69	\$70.67	\$75.31	\$77.18	\$80.50	\$80.84	\$86.52	\$89.98	\$73.01	\$74.62	\$90.84	\$71.16
LOSS FREQUENCY	1.68%	1.68%	1.81%	1.83%	1.84%	1.88%	2.21%	2.28%	2.94%	1.24%	1.31%	2.11%	1.79%
AVE. CLAIM COST	\$2,136	\$2,390	\$2,457	\$1,834	\$2,414	\$2,302	\$2,813	\$2,280	\$2,676	\$1,582	\$5,112	\$2,515	\$2,395
LOSS COST	\$35.91	\$40.07	\$44.38	\$33.58	\$44.35	\$43.22	\$62.13	\$52.00	\$78.54	\$19.55	\$67.22	\$52.98	\$42.94
LOSS COST RELATIVITY	69%	77%	85%	65%	85%	83%	120%	100%	151%	38%	129%	102%	
CURRENT RATING	-30%	-25%	-20%	-15%	-10%	BASE	BASE	+15%	+25%	BASE	BASE	BASE	
PROPOSED RATING	-30%	-25%	-20%	-15%	-10%	BASE	+5%	+20%	+30%	BASE	BASE	BASE	
Crossroads													
% EXPOSURES	9.6%	11.7%	9.2%	4.8%	6.6%	8.9%	10.7%	14.2%	1.4%	2.4%	10.5%	100.0%	100.0%
LOSS RATIO	77%	89%	74%	51%	61%	87%	83%	74%	97%	59%	63%	75%	68%
AVE. PREMIUM	\$83.78	\$92.03	\$101.06	\$106.57	\$111.25	\$112.44	\$102.81	\$108.61	\$93.38	\$104.40	\$121.71	\$104.49	\$107.24
LOSS FREQUENCY	1.91%	1.99%	2.14%	2.19%	2.18%	2.45%	2.55%	2.80%	2.60%	1.90%	1.80%	2.26%	2.19%
AVE. CLAIM COST	\$3,387	\$4,128	\$3,512	\$2,495	\$3,111	\$3,978	\$3,329	\$2,875	\$3,496	\$3,233	\$4,228	\$3,444	\$3,351
LOSS COST	\$64.70	\$82.28	\$74.98	\$54.70	\$67.84	\$97.56	\$85.05	\$80.60	\$90.80	\$61.50	\$76.31	\$77.92	\$73.38
LOSS COST RELATIVITY	83%	106%	97%	70%	87%	126%	110%	104%	117%	79%	98%	100%	
CURRENT RATING	-25%	-20%	-20%	-15%	-10%	BASE	BASE	+5%	+15%	BASE	BASE	BASE	
PROPOSED RATING	-25%	-20%	-20%	-15%	-10%	BASE	+5%	+10%	+20%	BASE	BASE	BASE	

Risk Score Analysis

Risk Level	States Combined						Average Premium
	Earned Premium	Earned Exposures-New	Earned Exposures-Renewal	Earned Exposures	Incurred Loss	Loss Ratio	
1	6,530,845	421	16,045	16,466	3,603,684	55.2%	397
2	7,350,016	999	16,106	17,105	4,496,019	61.2%	430
3	6,396,092	1,609	12,722	14,331	3,646,197	57.0%	446
4	8,673,248	2,329	15,921	18,249	5,951,540	68.6%	475
5	9,496,309	3,177	15,864	19,041	7,085,868	74.6%	499
6	7,827,638	3,389	11,821	15,209	5,329,750	68.1%	515
7	10,973,128	5,109	14,805	19,914	8,506,552	77.5%	551
8	10,407,636	4,262	12,755	17,017	8,921,540	85.7%	612
9	12,760,575	5,645	13,322	18,967	9,985,912	78.3%	673
10	12,289,654	6,099	10,357	16,456	11,946,545	97.2%	747
Total	92,705,141	33,039	139,718	172,757	69,473,607	74.9%	537



*Premium & Loss Experience for policies written & renewed from 5/1/2011 - 06/30/2012

PERSONAL AUTO MANUAL CHANGES

OHIO

NEW 11-14-12 / RENEWAL 12-29-12

GENERAL RULES

PAGE A

PAGE # CHANGES

PAGE 1

REMOVED G – UMPD AND MOVED TO THE ENDORSEMENT SECTION

PAGE 3

ADDED F – NEW ENDORSEMENT COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE, 4022

PAGE 4

CHANGED DUE TO ADDED/DELETED TEXT ON PRIOR PAGES

PAGE 5

ADDED P – NEW ENDORSEMENT REPLACEMENT COST FOR MECHANICAL PARTS – HYBRID TYPE VEHICLES, 4021

ADDED Q - UMPD

ADDED R – NEW ENDORSEMENT YOUNG ADULT PROTECTION PLUS, 4023

PAGE 6

PAGE CHANGED DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 7

ADDED 10 RENEWAL PREMIUM CAPPING

VIP

PAGE A

PAGE # CHANGES

PAGE 3

J.2. – REMOVED THE GUIDELINE THAT THE STUDENT MUST BE OVER 100 MILES AWAY FROM HOME TO BE CONSIDERED A DISTANT STUDENT.

PAGE 4

ADDED GUIDELINES TO AUTO HOME DISCOUNT – DISCOUNT IS ALLOWED FOR FAMILY MEMBERS, OR 2 UNRELATED INDIVIDUALS LIVING IN THE HOUSEHOLD. ALSO ADDED THAT A 5% DISCOUNT IS ALLOWED IF THE INSURED IS A HOMEOWNER INSURED ELSEWHERE.

PAGES 5-6

PAGE CHANGED DUE TO ADDED TEXT ON PRIOR PAGES

CROSSROADS

PAGE B

ADDED RULE #9

PAGE C

CHANGED DUE TO ADDED TEXT ON PRIOR PAGE

PAGE 1

C. – PERCENTAGE CHANGES FOR SURCHARGE POINTS

E. - PERCENTAGE CHANGES FOR SURCHARGE POINTS

PAGE 4

J.2. – REMOVED THE GUIDELINE THAT THE STUDENT MUST BE OVER 100 MILES AWAY FROM HOME TO BE CONSIDERED A DISTANT STUDENT.

PAGE 5

ADDED GUIDELINES TO AUTO HOME DISCOUNT – DISCOUNT IS ALLOWED FOR FAMILY MEMBERS, OR 2 UNRELATED INDIVIDUALS LIVING IN THE HOUSEHOLD. ALSO ADDED THAT A 5% DISCOUNT IS ALLOWED IF THE INSURED IS A HOMEOWNER INSURED ELSEWHERE.

PAGE 6

PAGE CHANGED DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 7

PAGE ADDED AND NON-CONTINUOUS SURCHARGE ADDED

Rating Pages

PAGE A

PAGE # CHANGES

PAGE 1

CHANGED STEPS 1 & 2 ADDING TERRITORY RELATIVITY AND INCREASED LIMITS FACTOR TO THE RATING SEQUENCE FOR UM/UIM

ADDED UMPD TO THE LAST SECTION WITH ERS

PAGES 3 & 4

CLASS FACTOR CHANGES

PAGE 5

BASE RATE CHANGES

MEDICAL PAYMENTS FACTOR CHANGES

PAGE 6

UM AND UIM HAS CHANGED FROM FLAT RATES TO A BASE RATE AND INCREASED LIMITS FACTORS
COLLISION DEDUCTIBLE FACTOR CHANGES

FSL FACTOR CHANGES

10-8-12

PAGE 7

RISK SCORE FACTOR CHANGES

PAGE 8

CHANGED STEPS 1 & 2 ADDING TERRITORY RELATIVITY AND INCREASED LIMITS FACTOR TO THE RATING SEQUENCE FOR UM/UIM

PAGES 9-10

PAGE # CHANGES DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 11

FACTOR CHANGES TO TERRITORY RELATIVITIES
ADDED UM/UIM RELATIVITY FACTORS

PAGE 12

ADDED MODEL YEARS 2013 AND 2014

PAGE 13

FACTOR CHANGES TO SOME SYMBOL RELATIVITES

PAGES 14-15

PAGE # CHANGES DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 16

CHANGED STEPS 1 & 2 ADDING TERRITORY RELATIVITY AND INCREASED LIMITS FACTOR TO THE RATING SEQUENCE FOR UM/UIM

PAGES 17

PAGE # CHANGES DUE TO ADDED TEXT ON PRIOR PAGES

PAGES 18-21

CHANGED THE HEADING TO READ "MOTORHOME/CAMPING & SERVICE TRAILER" FOR COMPREHENSIVE AND COLLISION

ENDORSEMENT SECTION

PAGE 1

IN THE FIRST SECTION REMOVED OPTIONAL LIMITS TRANSPORTATION ENDORSEMENT AND REPLACED IT WITH COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE (4022)

PAGE 2

ADDED NEW ENDORSEMENT COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE (4022)

PAGE 3

REMOVED OPTIONAL LIMITS TRANSPORTATION ENDORSEMENT
ADDED NEW ENDORSEMENT REPLACEMENT COST FOR MECHANICAL PARTS (4021)
ADDED NEW ENDORSEMENT YOUNG ADULT PROTECTION PLUS (4023)

OHIO TERRITORIES

PAGE T8

CHANGED TERRITORY FOR BEXLEY CITY

PAGE T9

CHANGED TERRITORIES FOR GHANNA CITY & MIFFLIN

Ohio PPA Objection #5

The Young Adult Protection Plus Endorsement provides coverage that is geared toward individuals who are just going out on their own and may be looking for some additional coverages, including property coverage. This would give the insured additional coverages without purchasing a separate tenant policy. Our goal is to target young adults, but this endorsement is not limited to any certain age group. Anyone with a personal automobile policy, that has at least one vehicle with full coverage, may purchase this endorsement.

Once this endorsement is on a policy, if the named insured is under the age of 30, we will mark our records to check with the agent prior to the first renewal after the insured turns 30 to determine if this coverage is still needed. We will only delete this endorsement if requested by the insured/agent. We will also check with the agent to determine if the endorsement is needed if we were to add an auto/home discount to the policy.

PIC
PRIVATE PASSENGER AUTO

OHIO

Effective
Date

11/14/2012 New
12/19/2012 Renewal

1. Revise Medical Payments Increased Limits Factors:

Limit	Current ILF	Selected ILF
10,000	1.40	1.60
25,000	1.90	2.60

Due to loss experience over a 3 year period, Medical Payments factors were adjusted. Competitor information was supplemental in determining proposed factors. Please see the Medical Payments Exhibit on page 10.

2. Revise Collision Deductible Factors:

Deductible	Current Factor	Selected Factor
350	0.89	0.92
500	0.84	0.88
1000	0.66	0.67

Due to loss experience over a 5 year period, Collision deductible factors were adjusted. On a states combined basis, both the \$500 & \$1,000 deductible factors warranted an adjustment. The difference in Ohio is attributed to less exposure at the \$1,000 level, leading to an anomalous result. Competitive information was utilized for guidance. Please see the Collision Deductibles Exhibit on page 11. The \$350 deductible was changed due to the factor's relationship between the \$250 & \$500 levels. To keep the relationship sound, the \$350 deductible factor was adjusted upward, toward the \$250 deductible factor.

3. Revise Accident & Violation Surcharge Points (Crossroads only):

Violation Points	Current Surcharge	Selected Surcharge
1	0.15	0.20
2	0.30	0.35
3	0.60	0.65
4	1.00	1.05
5	1.50	1.55
6	2.00	2.05

Accident Points	Current Surcharge	Selected Surcharge
1	0.10	0.15
2	0.40	0.45
3	0.60	0.65
4	1.00	1.05
5	1.50	1.55
6	2.00	2.05

For Crossroads only, adjust the amount of surcharge for each accident level by 5 percentage points. Our current surcharge table in Crossroads has lower accident surcharges than in VIP. This creates situations where VIP is more expensive than Crossroads. Our preliminary feedback is that we are more competitive on Non-Standard risks with multiple accidents which may lead to adverse selection.

4. Revise Risk Score Level Factors:

Level	Current VIP Factors					Selected VIP Factors				
	BI	PD	MP	COMP	COLL	BI	PD	MP	COMP	COLL
1	0.95	0.90	0.90	0.95	0.90	0.95	0.90	0.90	0.95	0.90
2	0.95	0.90	1.00	0.95	0.90	0.95	0.90	1.00	0.95	0.90
3	0.97	0.90	1.00	1.00	0.90	0.97	0.90	1.00	1.00	0.90
4	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.05	1.00	1.00	1.00	1.00	1.05	1.00	1.00	1.00
8	1.05	1.10	1.00	1.00	1.10	1.15	1.15	1.00	1.05	1.15
9	1.12	1.10	1.10	1.10	1.10	1.25	1.20	1.10	1.10	1.20
10	1.12	1.10	1.10	1.10	1.10	1.35	1.25	1.10	1.10	1.25

Level	Current Crossroads Factors					Selected Crossroads Factors				
	BI	PD	MP	COMP	COLL	BI	PD	MP	COMP	COLL
1	0.97	0.95	0.95	0.97	0.95	0.97	0.95	0.95	0.97	0.95
2	0.97	0.95	1.00	1.00	0.95	0.97	0.95	1.00	1.00	0.95
3	0.97	0.95	1.00	1.00	0.95	0.97	0.95	1.00	1.00	0.95
4	0.97	0.97	1.00	1.00	1.00	0.97	0.97	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.05	1.00	1.00	1.00	1.00	1.05	1.00	1.00	1.00
8	1.05	1.05	1.00	1.00	1.05	1.23	1.15	1.00	1.00	1.10
9	1.07	1.05	1.05	1.07	1.05	1.25	1.15	1.05	1.07	1.10
10	1.07	1.05	1.05	1.07	1.05	1.35	1.20	1.05	1.07	1.15

Due to loss experience since recording of Risk Score Level (RSL), RSL factors were adjusted. Please see the Risk Score Analysis on page 12.

5. Revise Risk Score for new business by changing the point value from 0 to 10 points for the policy age variable. This results in an improved score for new business. This will improve competitiveness on new business. See attachment 1 on page 18.

6. Revise driver classification factors +8% for unmarried females under age 21. The classification codes impacted are 36, 37, 59, 60, 61, 62, 63, 68, 69, 78, 79, & 89. Revise driver classification factors +8% for adults age 80+. The classification codes impacted are 48, 87, 88, 97, 98, & 99. Revise driver classification factors +5% for adults age 70-79. The classification codes impacted are 47, 56, 57, 58, 86, & 96. Revise driver classification factors -5% for unmarried males age 21-24. The classification codes impacted are 42, 43, 74, 75, 76, & 77.

The pricing decisions were made based on a states combined analysis. Due to lower exposures, the Ohio specific loss ratios are given less weight for the impacted classes. Please see the Classification Exhibit on page 13. Also see attachment 2 on page 17.

10. Revise Financial Stability Level Factors:

VIP

FSL	Current Factor	Selected Factor
1	0.70	0.70
2	0.75	0.75
3	0.80	0.80
4	0.85	0.85
5	0.95	0.95
6	1.00	1.00
7	1.10	1.15
8	1.20	1.25
9	1.30	1.35

Crossroads

FSL	Current Factor	Selected Factor
1	0.75	0.75
2	0.80	0.80
3	0.80	0.80
4	0.85	0.85
5	0.90	0.90
6	1.00	1.00
7	1.00	1.05
8	1.05	1.10
9	1.15	1.20

Due to loss experience over a 5 year period, Financial Stability Level factors were adjusted. Please see the Financial Stability Level Exhibit on page 14.

11. Revise Bodily Injury, Property Damage, & Medical Payments Liability Symbol Factors:

BI & PD Factors		
Symbol	Current Factor	Selected Factor
280 & Below	0.95	0.90
285	0.95	0.90
290	0.95	0.90
295	0.95	0.95
300	1.00	1.00
305	1.05	1.05
310	1.05	1.10
315	1.05	1.10
320	1.05	1.10
325 & Above	1.05	1.10

MED Factors		
Symbol	Current Factor	Selected Factor
480 & Below	0.95	0.90
485	0.95	0.90
490	0.95	0.90
495	0.95	0.95
500	1.00	1.00
505	1.05	1.05
510	1.05	1.10
515	1.05	1.10
520	1.05	1.10
525 & Above	1.05	1.10

Liability Symbol factors were adjusted toward ISO factors. Please see the Liability Symbol Exhibit on page 15.

12. Revise Base Rates:

	VIP	Crossroads
Bodily Injury	-1.1%	-10.9%
Property Damage	15.6%	-6.3%
Medical Payments	29.0%	16.1%
Uninsured Motorist	0.0%	0.0%
Underinsured Motorist	-7.8%	27.7%
Collision	6.1%	-3.9%
Comprehensive	0.0%	-6.7%
Emergency Roadside Service	0.0%	0.0%

	VIP		Crossroads	
	Current	Selected	Current	Selected
Bodily Injury	116.40	115.10	155.20	138.30
Property Damage	80.60	93.20	105.50	98.90
Medical Payments	24.10	31.10	29.20	33.90
Uninsured Motorist	23.00	23.00	23.00	23.00
Underinsured Motorist	25.60	23.60	30.70	39.20
Collision	327.80	347.70	456.90	439.30
Comprehensive	151.50	151.50	194.20	181.10
Emergency Roadside Service	12.00	12.00	12.00	12.00

13. A 5% discount will apply to any insured owning a home which is not insured with Pekin Insurance (VIP). This discount currently applies to Crossroads policies and will now be offered in both plans.

14. Revise the Auto-Home discount in Crossroads from 15% to 10% to match the other states. This decision is supported by loss experience over a X year period. Please see the Auto-Home Discount Exhibit on page 16.

15. Revise Uninsured Motorist Increased Limits Factors:

Limit (000's)	Current ILF	Selected ILF
20/40	0.97	0.97
25/50	1.00	1.00
30/60	1.00	1.05
25/100	1.09	1.05
50/100	1.18	1.18
50/200	1.22	1.22
100/300	1.36	1.36
300/300	1.64	1.64
300/500	1.70	1.70
500/500	1.86	1.86
750/750	2.02	2.02
500/1000	1.96	1.96
1000/1000	2.14	2.14

16. Revise Underinsured Motorist Increased Limits Factors:

Limit (000's)	Current ILF	Selected ILF
20/40	0.68	0.66
25/50	0.68	0.68
30/60	0.77	0.77
25/100	0.95	0.80
50/100	1.00	1.00
50/200	1.09	1.10
100/300	1.38	1.42
300/300	1.60	1.84
300/500	1.60	1.84
500/500	1.73	1.99
750/750	1.73	1.99
500/1000	1.96	2.25
1000/1000	1.96	2.25

UM/UIM limit factors toward were adjusted based on competitive analysis. Please see the UM/UIM Exhibit on page 17.

17. Revise Model Year Factors to include 2013 & 2014:

Model Year	Current Factors		Selected Factors	
	Comprehensive	Collision	Comprehensive	Collision
1998	0.27	0.38	0.27	0.38
1999	0.28	0.40	0.28	0.40
2000	0.29	0.42	0.29	0.42
2001	0.31	0.45	0.31	0.45
2002	0.33	0.47	0.33	0.47
2003	0.34	0.49	0.34	0.49
2004	0.36	0.52	0.36	0.52
2005	0.38	0.55	0.38	0.55
2006	0.40	0.58	0.40	0.58
2007	0.42	0.61	0.42	0.61
2008	0.45	0.64	0.45	0.64
2009	0.47	0.67	0.47	0.67
2010	0.49	0.71	0.49	0.71
2011	1.00	1.00	1.00	1.00
2012	1.05	1.05	1.05	1.05
2013	-	-	1.10	1.10
2014	-	-	1.15	1.15

In order to accommodate new model years being written, model years 2013 & 2014 were added with factors selected for them. Pending further analysis, the traditional selection of adding .05 for new model years was continued.

18. Starting with new business written on 11/14/2012 and renewals on 12/10/2012, this renewal and all future renewals will be subject to a premium increase cap of +15%. This follows the procedure in the Homeowners line of business.

Please see the Policy Impact Analysis on page 21 for response to objection 3 regarding rate capping impacts.

19. Overall Indication – Please see the 2012 Personal Auto Rate Indication on page 23. Please note that reference to “Standard” is synonymous with “Crossroads”. Further, please note that regarding “Weighted Indicated Change”, Inforce premium was unavailable at the time of calculation, so the most recent 12 months of earned premium was used. The “Weighted Impact” was calculated using inforce premium for accurate results.

This decision was the only one available at the time, and is immaterial to the selected rate change. As can be seen, the selected rate change is well below indicated. This decision was made to limit disruption to the book, agency relations, and growth.

Regarding Buhlmann vs. Loss Ratio methods, a decision was made based on book analysis to use Buhlmann credibility methods for the VIP indication. The book analysis showed very similar books throughout the Midwest states we write. This information along with having low exposures in Ohio, the Buhlmann method was a more sound choice.

Due to dissimilar books across states in Crossroads, the Loss Ratio method was used.

Medical Payments Exhibit

States Combined

3 Year Total								
Limit	Written Exposures	% of Total	Written Premium	Claim Count	Freq (%)	Incurred Losses	Sev	Loss Ratio
5,000 & under	615,923	67.1%	\$14,492,795	3,246	0.53	\$10,518,384	\$3,240	72.6%
10,000	219,603	23.9%	\$6,500,434	959	0.44	\$5,613,212	\$5,853	86.4%
25,000	82,735	9.0%	\$3,069,093	338	0.41	\$3,486,487	\$10,315	113.6%
Total	918,261	100.0%	\$24,062,322	4,543	0.49	\$19,618,083	\$4,318	81.5%

Limit	Loss Ratio	Indication	(1) Current	(2) o	(3) = (2)/(1) Selected
10,000	86.4%	1.06	1.40	1.60	1.14
25,000	113.6%	1.39	1.90	2.60	1.37
Total	81.5%	1.00			

Competitive Comparison		
Limit	Auto Owners	o
10,000	1.67	1.60
25,000	3.78	2.60

*Relativities based at \$5,000

Collision Deductibles Exhibit

5 Year Total

States Combined					
Deductible	Written Exposures	% of Total	Written Premium	Incurred Loss	Loss Ratio
350 & Below	310,455	28.1%	60,582,005	34,702,948	57.3%
500	696,044	62.9%	127,220,406	89,768,778	70.6%
1000	99,989	9.0%	14,399,755	11,938,429	82.9%
Total	1,106,488	100.0%	202,202,166	136,410,155	67.5%
Ohio					
Deductible	Written Exposures	% of Total	Written Premium	Incurred Loss	Loss Ratio
350 & Below	12,527	23.4%	2,285,351	1,361,608	59.6%
500	36,511	68.2%	6,865,005	4,896,285	71.3%
1000	4,511	8.4%	726,251	439,235	60.5%
Total	53,549	100.0%	9,876,607	6,697,128	67.8%

Competitive Comparison

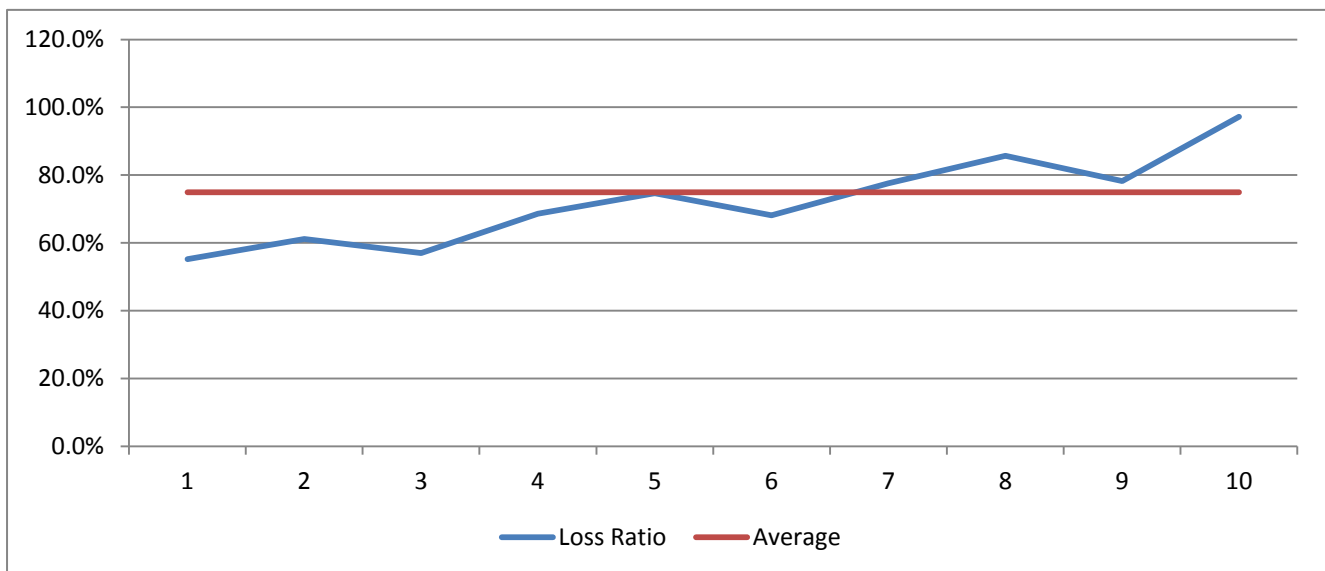
Limit	Auto Owners	Selected
500	0.88	0.88
1,000	0.67	0.67

*Relativities based at \$250

Risk Score Analysis

States Combined

Risk Level	Earned Premium	Earned Exposures- New	Earned Exposures- Renewal	Earned Exposures	Incurred Loss	Loss Ratio	Average Premium
1	6,530,845	421	16,045	16,466	3,603,684	55.2%	397
2	7,350,016	999	16,106	17,105	4,496,019	61.2%	430
3	6,396,092	1,609	12,722	14,331	3,646,197	57.0%	446
4	8,673,248	2,329	15,921	18,249	5,951,540	68.6%	475
5	9,496,309	3,177	15,864	19,041	7,085,868	74.6%	499
6	7,827,638	3,389	11,821	15,209	5,329,750	68.1%	515
7	10,973,128	5,109	14,805	19,914	8,506,552	77.5%	551
8	10,407,636	4,262	12,755	17,017	8,921,540	85.7%	612
9	12,760,575	5,645	13,322	18,967	9,985,912	78.3%	673
10	12,289,654	6,099	10,357	16,456	11,946,545	97.2%	747
Total	92,705,141	33,039	139,718	172,757	69,473,607	74.9%	537



*Premium & Loss Experience for policies written & renewed from 5/1/2011 - 06/30/2012

Classification Exhibit

	States Combined 4 Year Total			Ohio 4 Year Total		
	Exposures	% of Total	Loss Ratio	Exposures	% of Total	Loss Ratio
Unmarried Males 21-24	36,629	3.1%	57.9%	2,632	1.9%	54.1%
Unmarried Females < 21	36,511	3.1%	79.0%	2,175	3.3%	48.5%
Adults Age 70-79	133,073	11.3%	72.5%	4,192	6.3%	43.8%
Adults Age 80+	49,470	4.2%	80.2%	749	1.2%	127.8%
Total	1,204,641	100.0%	67.8%	67,025	100.0%	47.2%

Financial Stability Level Exhibit

Personal Auto - States Combined - Plans Combined

5 Year Total

FSL	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 6	LEVEL 7	LEVEL 8	LEVEL 9	OTHER	OTHER	OTHER	TOTAL
	875+	825-874	775-824	748-774	710-747	656-709	600-655	560-599	below 559	No Score	No Hit	Other	
CREDIT SCORE	875+	825-874	775-824	748-774	710-747	656-709	600-655	560-599	below 559	No Score	No Hit	Other	
% EXPOSURES	16.3%	19.4%	16.2%	7.9%	10.6%	11.3%	8.4%	4.0%	2.4%	1.1%	1.8%	0.7%	100.0%
LOSS RATIO	68%	68%	70%	69%	69%	68%	77%	73%	76%	67%	67%	68%	70%
AVE. PREMIUM	\$56.88	\$61.47	\$66.05	\$69.84	\$72.99	\$78.06	\$80.89	\$86.99	\$94.85	\$69.88	\$73.32	\$100.13	\$69.26
LOSS FREQUENCY	1.59%	1.67%	1.83%	1.86%	1.92%	2.04%	2.19%	2.41%	2.77%	1.64%	1.49%	1.76%	1.86%
AVE. CLAIM COST	\$2,425	\$2,505	\$2,534	\$2,585	\$2,618	\$2,618	\$2,832	\$2,616	\$2,622	\$2,871	\$3,305	\$3,858	\$2,598
LOSS COST	\$38.55	\$41.72	\$46.25	\$48.03	\$50.32	\$53.37	\$62.00	\$63.11	\$72.50	\$47.11	\$49.16	\$67.99	\$48.34
LOSS COST RELATIVITY	73%	79%	87%	90%	95%	101%	117%	119%	137%	89%	93%	128%	
CURRENT VIP/PREF RATING	-30%	-25%	-20%	-15%	-5%/-10%	BASE	+10%/BASE	+20%/+15%	+30%/+25%	BASE	BASE	BASE	
CURRENT PIC RATING	-25%	-20%	-20%	-15%	-10%	BASE	BASE	+5%	+15%	BASE	BASE	BASE	
INDICATED CHANGE	-3%	-3%	0%	-1%	-1%	-2%	10%	4%	9%				

Level	VIP				Crossroads			
	Factor		% Change		Factor		% Change	
	Current	Selected	Indicated	Selected	Current	Selected	Indicated	Selected
7	1.10	1.15	10%	5%	1.00	1.05	10%	5%
8	1.20	1.25	4%	4%	1.05	1.10	4%	5%
9	1.30	1.35	9%	4%	1.15	1.20	9%	4%

Liability Symbol Exhibit

BI & PD Symbol	Example Car	ISO Factor	Selected Factor	Vehicles
280 & Below	BMW Z4	0.8	0.90	12,958
285	Toyota Matrix	0.85	0.90	11,043
290	Jaguar S-Type	0.9	0.90	25,370
295	Dodge Grand Caravan	0.95	0.95	45,994
300	Hyundai Sonata	1	1	44,405
305	Jeep Wrangler	1.05	1.05	24,308
310	Ford Explorer	1.1	1.10	35,899
315	Cadillac Escalade	1.15	1.10	14,490
320	Chevrolet Avalanche	1.2	1.10	6,435
325 & Above	Hummer H2	1.25	1.10	11,799
Total	NA	NA	NA	232,701

MED Symbol	Example Car	ISO Selected Factor	Selected Factor	Vehicles
480 & Below	BMW Z4	0.8	0.90	63,153
485	Jaguar S-Type	0.85	0.90	23,600
490	Buick Lacrosse	0.9	0.90	32,164
495	Chrysler Town & Country	0.95	0.95	15,943
500	Ford Mustang	1	1	28,977
505	Saturn Ion	1.05	1.05	19,075
510	Chevrolet HHR	1.1	1.10	20,077
515	Nissan Versa	1.15	1.10	8,310
520	Scion TC	1.2	1.10	5,192
525 & Above	Mitsubishi Galant	1.25	1.10	16,210
Total	NA	NA	NA	232,701

Auto-Home Discount Exhibit

OHIO Personal Auto Crossroads

Auto-Home Discount Loss Ratio Analysis

	With	Without
2007	54%	86%
2008	0%	92%
2009	66%	69%
2010	73%	71%
2011	94%	83%
Total	91%	78%

UM/UIM Exhibit

UM					
Limit (000s)	Goal	State Farm	Travelers	Current IL	Selected IL
20/40	0.97	0.95		0.97	0.97
25/50	1.00	1.00	1.00	1.00	1.00
30/60	1.05			1.05	1.05
25/100	1.05			1.05	1.05
50/100	1.18	1.18	1.20	1.15	1.18
50/200	1.22			1.15	1.22
100/300	1.36	1.36	1.50	1.36	1.36
150/300(WI only)	1.44				
300/300	1.64	1.64	2.06	1.54	1.64
300/500	1.70	1.70	2.25	1.70	1.70
500/500	1.86	1.86	2.40	1.86	1.86
750/750	2.02	2.07		2.02	2.02
500/1000	1.96	1.96	2.68	1.96	1.96
1000/1000	2.14	2.14	3.02	2.22	2.14

UIM					
Limit (000s)	Goal	State Farm	Travelers	Current IL	Selected IL
20/40	0.66			0.00	0.00
25/50	0.68	0.13	0.68	0.68	0.68
30/60	0.77			0.77	0.77
25/100	0.77			0.92	0.78
50/100	1.00	1.00	1.00	1.00	1.00
50/200	1.09			1.09	1.10
100/300	1.42	2.52	1.42	1.42	1.42
150/300 (WI only)	1.63				
300/300	2.12	5.63	2.12	1.82	2.09
300/500	2.27	7.21	2.27	2.12	2.27
500/500	2.41	8.61	2.41	2.12	2.41
750/750	2.67	12.08		2.42	2.67
500/1000	2.56	10.85	2.56	2.42	2.56
1000/1000	2.89	13.28	2.89	2.73	2.89

Attachment 1 : Risk Score Adjustment

Tenure Point Calculation		
Tenure	Current Score	Selected Score
New Business	0	10
1 to 3 Years	15	15
4 to 8 Years	20	20
9 to 11 Years	25	25
12 to 14 Years	30	30
15 to 19 Years	35	35
20 to 24 Years	43	43
25+ Years	50	50

Risk Score Calculation	
Total Points	Risk Score
0 to 154	10
155 to 173	9
174 to 186	8
187 to 197	7
198 to 206	6
207 to 216	5
217 to 224	4
225 to 233	3
234 to 246	2
247+	1

Attachment 2 : Ohio Classification Factors

Class	VIP							
	Current				Selected			
	Good Student		Good Student		Good Student		Good Student	
	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car
36	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
37	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
42	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
43	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
47	0.70	0.50	-	-	0.74	0.54	-	-
48	0.76	0.56	-	-	0.82	0.62	-	-
56	0.92	0.72	-	-	0.97	0.77	-	-
57	1.01	0.81	-	-	1.06	0.86	-	-
58	1.23	1.03	-	-	1.29	1.09	-	-
59	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
60	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
61	2.29	2.09	1.95	1.75	2.47	2.27	2.10	1.90
62	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
63	2.86	2.66	2.43	2.23	3.09	2.89	2.63	2.43
68	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
69	1.95	1.75	1.66	1.46	2.11	1.91	1.79	1.59
74	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
75	1.47	1.27	1.25	1.05	1.40	1.20	1.19	0.99
76	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
77	1.95	1.75	1.66	1.46	1.85	1.65	1.57	1.37
78	2.43	2.23	2.07	1.87	2.62	2.42	2.23	2.03
79	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
86	0.92	0.72	-	-	0.97	0.77	-	-
87	1.09	0.89	-	-	1.18	0.98	-	-
88	1.09	0.89	-	-	1.18	0.98	-	-
89	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
96	0.83	0.63	-	-	0.87	0.67	-	-
97	0.90	0.70	-	-	0.97	0.77	-	-
98	1.29	1.09	-	-	1.39	1.19	-	-
99	1.33	1.13	-	-	1.44	1.24	-	-

Attachment 2 : Ohio Classification Factors

Class	Crossroads							
	Current				Selected			
			Good Student				Good Student	
	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car	Single Car	Multi Car
36	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
37	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
42	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
43	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
47	0.70	0.50	-	-	0.74	0.54	-	-
48	0.76	0.56	-	-	0.82	0.62	-	-
56	0.92	0.72	-	-	0.97	0.77	-	-
57	1.01	0.81	-	-	1.06	0.86	-	-
58	1.23	1.03	-	-	1.29	1.09	-	-
59	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
60	2.18	1.98	1.85	1.65	2.35	2.15	2.00	1.80
61	2.29	2.09	1.95	1.75	2.47	2.27	2.10	1.90
62	2.60	2.40	2.21	2.01	2.81	2.61	2.39	2.19
63	2.86	2.66	2.43	2.23	3.09	2.89	2.63	2.43
68	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
69	1.95	1.75	1.66	1.46	2.11	1.91	1.79	1.59
74	1.40	1.20	1.19	0.99	1.33	1.13	1.13	0.93
75	1.47	1.27	1.25	1.05	1.40	1.20	1.19	0.99
76	1.85	1.65	1.57	1.37	1.76	1.56	1.50	1.30
77	1.95	1.75	1.66	1.46	1.85	1.65	1.57	1.37
78	2.43	2.23	2.07	1.87	2.62	2.42	2.23	2.03
79	1.85	1.65	1.57	1.37	2.00	1.80	1.70	1.50
86	0.92	0.72	-	-	0.97	0.77	-	-
87	1.09	0.89	-	-	1.18	0.98	-	-
88	1.09	0.89	-	-	1.18	0.98	-	-
89	2.21	2.01	1.88	1.68	2.39	2.19	2.03	1.83
96	0.83	0.63	-	-	0.87	0.67	-	-
97	0.90	0.70	-	-	0.97	0.77	-	-
98	1.29	1.09	-	-	1.39	1.19	-	-
99	1.33	1.13	-	-	1.44	1.24	-	-

2012 Personal Auto Policy Impact Analysis

Ohio VIP					
VIP Indicated Change				24.0%	4,145,993
Current Impact				9.2%	1,584,897
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
15% to 19% decrease	3	4,454	(764)	-17.2%	0.0%
10% to 14% decrease	75	77,957	(8,625)	-11.1%	0.4%
5% to 9% decrease	218	197,060	(12,440)	-6.3%	1.2%
2% to 4% decrease	465	381,534	(11,715)	-3.1%	2.6%
1% decrease	326	261,652	(2,441)	-0.9%	1.8%
No Change (Within 0.5%)	518	425,383	129	0.0%	2.9%
1% increase	708	588,760	5,890	1.0%	4.0%
2% to 4% increase	2,903	2,372,066	79,646	3.4%	16.3%
5% to 9% increase	6,419	5,651,012	365,801	6.5%	36.1%
10% to 14% increase	3,237	3,373,283	396,995	11.8%	18.2%
15% to 24% increase	2,560	3,407,165	633,121	18.6%	14.4%
25% to 42% increase	332	507,998	139,300	27.4%	1.9%
Grand Total	17,764	17,248,324	1,584,897	9.2%	100.0%

Ohio Crossroads					
Crossroads Indicated Change				25.3%	1,118,484
Current Impact				9.4%	414,657
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
16% decrease	1	1,169	(185)	-15.8%	0.0%
10% to 13% decrease	11	13,218	(1,440)	-10.9%	0.3%
5% to 9% decrease	63	52,868	(3,449)	-6.5%	1.6%
2% to 4% decrease	154	157,890	(4,288)	-2.7%	4.0%
1% decrease	78	69,740	(661)	-0.9%	2.0%
No Change (Within 0.5%)	110	103,787	36	0.0%	2.9%
1% increase	137	152,038	1,582	1.0%	3.6%
2% to 4% increase	607	643,638	20,352	3.2%	15.8%
5% to 9% increase	1,091	1,201,884	84,887	7.1%	28.3%
10% to 14% increase	782	951,587	112,325	11.8%	20.3%
15% to 24% increase	742	982,978	180,004	18.3%	19.3%
25% to 45% increase	75	91,707	25,494	27.8%	1.9%
Grand Total	3,851	4,422,504	414,657	9.4%	100.0%

2012 Personal Auto Policy Capped Impact Analysis

Ohio VIP					
VIP Indicated Change			24.0%	4,145,993	
Current Impact			8.1%	1,399,750	
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
15% to 19% decrease	3	4,454	(764)	-17.2%	0.0%
10% to 14% decrease	75	77,957	(8,625)	-11.1%	0.4%
5% to 9% decrease	218	197,060	(12,440)	-6.3%	1.2%
2% to 4% decrease	465	381,534	(11,715)	-3.1%	2.6%
1% decrease	326	261,652	(2,441)	-0.9%	1.8%
No Change (Within 0.5%)	518	425,383	129	0.0%	2.9%
1% increase	708	588,760	5,890	1.0%	4.0%
2% to 4% increase	2,903	2,372,066	79,646	3.4%	16.3%
5% to 9% increase	6,419	5,651,012	365,801	6.5%	36.1%
10% to 14% increase	3,237	3,373,283	396,995	11.8%	18.2%
15% increase (Capped)	2,892	3,915,163	587,274	15.0%	16.3%
Grand Total	17,764	17,248,324	1,399,750	8.1%	100.0%

Ohio Crossroads					
Crossroads Indicated Change			25.3%	1,118,484	
Current Impact			8.4%	370,362	
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
16% decrease	1	1,169	(185)	-15.8%	0.0%
10% to 13% decrease	11	13,218	(1,440)	-10.9%	0.3%
5% to 9% decrease	63	52,868	(3,449)	-6.5%	1.6%
2% to 4% decrease	154	157,890	(4,288)	-2.7%	4.0%
1% decrease	78	69,740	(661)	-0.9%	2.0%
No Change (Within 0.5%)	110	103,787	36	0.0%	2.9%
1% increase	137	152,038	1,582	1.0%	3.6%
2% to 4% increase	607	643,638	20,352	3.2%	15.8%
5% to 9% increase	1,091	1,201,884	84,887	7.1%	28.3%
10% to 14% increase	782	951,587	112,325	11.8%	20.3%
15% increase (Capped)	817	1,074,685	161,203	15.0%	21.2%
Grand Total	3,851	4,422,504	370,362	8.4%	100.0%

2012 Personal Auto Rate Indication

Liability Combined		
	VIP	Crossroads
Earned Premium for Indicated	5,988,647	2,352,496
Inforce Premium	8,324,890	2,244,435
Weighted Indicated Change	39.7%	42.2%
Weighted Impact	10.5%	11.8%
Bodily Injury		
	VIP	Crossroads
Earned Premium for Indicated	2,970,183	1,224,274
Inforce Premium	4,211,196	1,184,410
Credibility Indicated Change	17.9%	30.6%
Selected Impact	5.7%	7.7%
Property Damage		
	VIP	Crossroads
Earned Premium for Indicated	1,580,495	663,223
Inforce Premium	2,171,316	616,385
Credibility Indicated Change	92.8%	54.0%
Selected Impact	20.9%	7.7%
Medical Payments		
	VIP	Crossroads
Earned Premium for Indicated	361,941	140,347
Inforce Premium	500,728	130,872
Credibility Indicated Change	171.6%	47.3%
Selected Impact	35.8%	31.7%
UM/UIM		
	VIP	Crossroads
Earned Premium for Indicated	1,076,027	324,653
Inforce Premium	1,441,650	312,768
Credibility Indicated Change	-22.1%	59.4%
Selected Impact	0.2%	27.3%
Physical Damage Combined		
	VIP	Crossroads
Earned Premium for Indicated	5,855,273	2,045,771
Inforce Premium	8,161,980	2,031,307
Weighted Indicated Change	8.0%	5.9%
Weighted Impact	8.6%	7.3%
Collision		
	VIP	Crossroads
Earned Premium for Indicated	3,599,952	1,323,992
Inforce Premium	5,088,136	1,321,443
Credibility Indicated Change	19.4%	14.1%
Selected Impact	13.8%	10.8%
Comprehensive		
	VIP	Crossroads
Earned Premium for Indicated	2,054,716	670,976
Inforce Premium	2,811,425	660,834
Credibility Indicated Change	-5.3%	-6.7%
Selected Impact	0.2%	0.3%
Emergency Road Service		
	VIP	Crossroads
Earned Premium for Indicated	200,605	50,803
Inforce Premium	262,419	49,030
Credibility Indicated Change	-59.2%	-42.9%
Selected Impact	0.0%	7.9%
Total		
	VIP	Crossroads
Earned Premium for Indicated	11,843,919	4,398,267
Inforce Premium	17,248,324	4,422,504
Weighted Indicated Change	24.0%	25.3%
Weighted Impact	9.2%	9.4%

Ohio Auto Bodily Injury VIP Rate Indication 2012-1

(A) Bulhmann Pure Premium		(B) Target Loss Ratio		(Weighted G) / (B) - 1 Weighted Rate Indication	
92.83		68.84%		17.86%	
Year - Half	(C) Earned Exposure	PC(1)=(D) Earned Premium	PC(8)=(E) Trended OLEP	(A) * (C) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio
2007-2	484	52,753	63,932	44,931	70.28%
2008-1	881	96,775	115,516	81,786	70.80%
2008-2	1,356	150,443	179,185	125,882	70.25%
2009-1	1,908	207,682	245,473	177,126	72.16%
2009-2	3,011	316,798	373,816	279,521	74.77%
2010-1	4,550	471,705	559,239	422,391	75.53%
2010-2	6,658	688,888	806,648	618,084	76.62%
2011-1	8,632	932,024	1,020,368	801,336	78.53%
2011-2	11,566	1,272,384	1,339,472	1,073,709	80.16%
2012-1	14,846	1,697,799	1,682,695	1,378,202	81.90%
Total	53,892	5,887,251	6,386,343	5,002,968	
				Red / Green	
				Weighted Loss Ratio	81.13%

Ohio Auto PD VIP Rate Indication 2012-1

(A) Bulhmann Pure Premium		(B) Target Loss Ratio		(Weighted G) / (B) - 1 Weighted Rate Indication	
83.03		70.45%		92.76%	
Year - Half	(C) Earned Exposure	PC(1)=(D) Earned Premium	PC(8)=(E) Trended OLEP	(A) * (C) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio
2007-2	469	28,249	33,192	38,939	117.31%
2008-1	867	51,778	61,249	71,983	117.52%
2008-2	1,341	80,381	95,080	111,337	117.10%
2009-1	1,887	110,308	129,952	156,669	120.56%
2009-2	2,974	168,347	197,406	246,918	125.08%
2010-1	4,480	250,957	294,459	371,955	126.32%
2010-2	6,531	364,932	422,696	542,240	128.28%
2011-1	8,470	492,023	533,995	703,227	131.69%
2011-2	11,426	679,625	706,389	948,651	134.30%
2012-1	14,730	900,871	892,857	1,222,967	136.97%
Total	53,175	3,127,471	3,367,274	4,414,887	
				Red / Green	
				Weighted Loss Ratio	135.79%

Ohio Auto Medical Payments VIP Rate Indication 2012-1

	(A) Bulmann Pure Premium 23.99	(B) Target Loss Ratio 62.28%	(Weighted G) / (B) - 1 Weighted Rate Indication 171.59%		
Year - Half	(C) Earned Exposure	PC(1)=(D) Earned Premium	PC(8)=(E) Trended OLEP	(A) * (C) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio
2007-2	467	6,293	7,434	11,203	150.70%
2008-1	863	11,471	13,797	20,703	150.05%
2008-2	1,335	17,769	21,606	32,026	148.22%
2009-1	1,877	24,199	29,898	45,028	150.61%
2009-2	2,954	36,608	45,397	70,864	156.10%
2010-1	4,439	54,102	67,598	106,488	157.53%
2010-2	6,463	79,401	97,181	155,043	159.54%
2011-1	8,385	110,789	122,784	201,150	163.82%
2011-2	11,299	155,498	162,133	271,055	167.18%
2012-1	14,561	206,443	204,606	349,308	170.72%
Total	52,643	702,573	772,435	1,262,868	
				Red / Green	
				Weighted Loss Ratio	169.16%

Ohio Auto UM/UIM VIP Rate Indication 2012-1

	(A) Bulmann Pure Premium 10.19	(B) Target Loss Ratio 68.84%	(Weighted G) / (B) - 1 Weighted Rate Indication -22.09%		
Year - Half	(C) Earned Exposure	PC(1)=(D) Earned Premium	PC(8)=(E) Trended OLEP	(A) * (C) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio
2007-2	1,047	20,724	19,721	10,669	54.10%
2008-1	1,931	37,869	36,609	19,678	53.75%
2008-2	2,995	58,216	57,120	30,520	53.43%
2009-1	4,196	80,783	80,525	42,759	53.10%
2009-2	6,582	126,169	126,819	67,073	52.89%
2010-1	9,898	188,393	190,876	100,864	52.84%
2010-2	14,445	273,780	277,601	147,199	53.03%
2011-1	18,691	353,999	359,537	190,467	52.98%
2011-2	25,201	476,009	484,012	256,806	53.06%
2012-1	32,523	618,227	612,727	331,420	54.09%
Total	117,509	2,234,169	2,245,545	1,197,455	
				Red / Green	
				Weighted Loss Ratio	53.63%

Ohio Auto Comprehensive VIP Rate Indication 2012-1

	(A) Bulhmann Pure Premium 42.47	(B) Target Loss Ratio 67.88%	(Weighted G) / (B) - 1 Weighted Rate Indication -5.34%		
Year - Half	(C) Earned Exposure	PC(1)=(D) Earned Premium	PC(8)=(E) Trended OLEP	(A) * (C) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio
2007-2	635	41,654	41,117	26,966	65.58%
2008-1	1,150	76,330	75,261	48,837	64.89%
2008-2	1,734	117,717	115,356	73,638	63.84%
2009-1	2,492	169,164	164,496	105,827	64.33%
2009-2	4,086	271,370	264,783	173,520	65.53%
2010-1	6,559	424,645	415,080	278,540	67.11%
2010-2	9,806	625,456	611,576	416,430	68.09%
2011-1	12,990	811,740	809,805	551,644	68.12%
2011-2	17,823	1,113,163	1,124,107	756,887	67.33%
2012-1	19,636	1,474,792	1,461,672	833,879	57.05%
Total	76,911	5,126,031	5,083,252	3,266,168	
				(F Total) / (E Total)	
				Weighted Loss Ratio	64.25%

Ohio Auto Collision VIP Rate Indication 2012-1

	(A) Bulhmann Pure Premium 136.77	(B) Target Loss Ratio 68.02%	(Weighted G) / (B) - 1 Weighted Rate Indication 19.38%		
Year - Half	(C) Earned Exposure	PC(1)=(D) Earned Premium	PC(8)=(E) Trended OLEP	(A) * (C) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio
2007-2	378	59,364	60,979	51,700	84.78%
2008-1	695	109,125	111,315	95,057	85.39%
2008-2	1,051	168,558	170,030	143,748	84.54%
2009-1	1,487	239,099	238,491	203,381	85.28%
2009-2	2,360	381,070	379,185	322,784	85.13%
2010-1	3,589	585,582	583,321	490,878	84.15%
2010-2	5,225	857,531	878,332	714,639	81.36%
2011-1	6,828	1,115,248	1,149,724	933,886	81.23%
2011-2	9,220	1,528,943	1,563,051	1,261,046	80.68%
2012-1	11,836	2,071,009	2,052,585	1,618,844	78.87%
Total	42,669	7,115,529	7,187,012	5,835,964	
				(F Total)/(E Total)	
				Weighted Loss Ratio	81.20%

Ohio Auto ERS VIP Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	361	2,349	299	12.74%	3,997	299	7.48%	4
2008-1	671	4,391	178	4.05%	6,709	178	2.65%	3
2008-2	1,032	6,776	283	4.18%	10,353	283	2.74%	3
2009-1	1,484	10,628	818	7.69%	12,499	817	6.54%	13
2009-2	2,365	21,107	4,803	22.76%	24,823	4,802	19.35%	62
2010-1	3,587	34,371	6,545	19.04%	33,970	6,541	19.26%	88
2010-2	5,229	50,092	10,001	19.96%	49,508	10,000	20.20%	140
2011-1	6,861	65,008	15,476	23.81%	64,249	15,483	24.10%	213
2011-2	9,286	87,560	19,449	22.21%	86,541	19,530	22.57%	261
2012-1	11,969	113,044	22,379	19.80%	112,038	25,797	23.03%	299
Total	42,845	395,326	80,230	20.29%	404,688	83,731	20.69%	1,086

Rate Indication assuming a profit load of 4.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indicat
22.58%	55.32%	-59.18%	93.41%	-58.88%	-59.16%

Ohio Auto Bodily Injury Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	164	26,511	57,880	218.33%	31,543	69,276	219.62%	4
2008-1	308	49,327	1,550	3.14%	57,810	1,982	3.43%	4
2008-2	438	68,475	326,044	476.15%	80,093	357,612	446.49%	11
2009-1	637	97,046	81,396	83.87%	113,013	75,435	66.75%	2
2009-2	1,146	172,093	183,540	106.65%	204,045	193,422	94.79%	7
2010-1	1,850	278,322	160,034	57.50%	330,611	169,758	51.35%	11
2010-2	2,642	402,220	556,306	138.31%	467,385	576,035	123.25%	25
2011-1	3,093	499,915	255,069	51.02%	536,576	259,027	48.27%	26
2011-2	3,653	602,880	876,412	145.37%	612,017	864,787	141.30%	40
2012-1	3,615	587,551	813,216	138.41%	585,870	813,408	138.84%	30
Total	17,546	2,784,340	3,311,447	118.93%	3,018,963	3,380,742	111.98%	160

Rate Indication assuming a profit load of 2.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
118.19%	69.72%	69.51%	17.98%	22.13%	30.64%

Ohio Auto Property Damage Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	160	15,232	33,668	221.04%	17,392	35,442	203.78%	11
2008-1	303	28,317	31,919	112.72%	32,667	33,443	102.38%	13
2008-2	433	39,029	105,120	269.34%	45,379	109,621	241.57%	26
2009-1	630	54,901	55,857	101.74%	63,747	57,912	90.85%	29
2009-2	1,126	98,205	143,011	145.62%	112,897	147,613	130.75%	52
2010-1	1,823	157,884	188,530	119.41%	181,818	193,483	106.42%	69
2010-2	2,605	225,266	356,309	158.17%	255,672	363,993	142.37%	130
2011-1	3,052	275,982	335,590	121.60%	291,919	340,482	116.64%	116
2011-2	3,593	329,651	510,744	154.93%	331,739	514,652	155.14%	165
2012-1	3,567	316,893	384,079	121.20%	315,986	387,803	122.73%	139
Total	17,292	1,541,360	2,144,827	139.15%	1,649,218	2,184,444	132.45%	750

Rate Indication assuming a profit load of 2.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
134.18%	70.25%	91.00%	49.11%	18.36%	54.03%

Ohio Auto Medical Payments Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	158	3,453	5,000	144.80%	3,534	5,135	145.31%	4
2008-1	301	6,444	5,000	77.59%	6,739	5,085	75.46%	4
2008-2	428	8,778	18,011	205.18%	9,483	18,072	190.57%	8
2009-1	620	12,083	5,792	47.93%	13,319	5,688	42.71%	4
2009-2	1,116	21,221	48,054	226.44%	23,647	46,003	194.54%	6
2010-1	1,804	33,764	51,604	152.84%	38,212	48,443	126.78%	25
2010-2	2,565	48,041	66,268	137.94%	53,921	60,393	112.00%	28
2011-1	3,003	58,471	46,317	79.21%	61,535	39,154	63.63%	29
2011-2	3,540	69,633	175,808	252.48%	70,027	141,137	201.55%	41
2012-1	3,515	66,928	239,238	357.46%	66,737	184,151	275.94%	40
Total	17,050	328,816	661,091	201.05%	347,152	553,262	159.37%	189

Rate Indication assuming a profit load of 2.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
174.96%	60.73%	188.11%	22.30%	6.88%	47.30%

Ohio Auto UM/UIM Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	370	7,133	0	0.00%	7,098	0	0.00%	1
2008-1	707	13,080	-1	0.00%	13,048	-77	-0.59%	3
2008-2	1,004	18,149	0	0.00%	18,479	2	0.01%	0
2009-1	1,463	26,034	255,000	979.49%	27,002	285,506	1057.33%	2
2009-2	2,607	46,507	1,142	2.46%	49,139	5,513	11.22%	4
2010-1	4,205	75,004	90,305	120.40%	80,656	111,369	138.08%	8
2010-2	5,998	108,806	44,073	40.51%	116,499	6,997	6.01%	5
2011-1	7,015	132,357	11,841	8.95%	136,208	12,399	9.10%	4
2011-2	8,217	159,775	138,030	86.39%	159,745	298,813	187.06%	12
2012-1	8,115	159,267	72,501	45.52%	158,811	161,414	101.64%	5
Total	39,701	746,112	612,892	82.14%	766,685	881,937	115.03%	44

Rate Indication assuming a profit load of 2.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
124.70%	71.58%	74.20%	7.57%	58.16%	59.38%

Ohio Auto Comprehensive Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Non Storm Claims
2007-2	197	15,224	8,637	56.73%	14,964	10,195	68.13%	8
2008-1	354	29,641	14,257	48.10%	27,946	17,160	61.40%	17
2008-2	497	43,581	24,191	55.51%	40,685	27,735	68.17%	22
2009-1	705	61,456	25,291	41.15%	58,405	31,357	53.69%	21
2009-2	1,333	112,708	82,066	72.81%	106,183	93,085	87.66%	58
2010-1	2,294	188,307	60,184	31.96%	176,953	76,304	43.12%	76
2010-2	3,383	275,030	203,099	73.85%	261,650	230,321	88.03%	139
2011-1	4,061	322,389	387,062	120.06%	313,418	182,615	58.27%	141
2011-2	4,951	390,136	195,887	50.21%	386,877	235,060	60.76%	150
2012-1	4,476	397,302	151,264	38.07%	396,165	163,150	41.18%	105
Total	22,251	1,835,774	1,151,938	62.75%	1,783,246	1,066,981	59.83%	737

Rate Indication assuming a profit load of 4.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
60.73%	66.36%	-8.47%	43.85%	-5.23%	-6.65%

Ohio Auto Collision Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	113	23,127	45,385	196.24%	25,340	48,301	190.61%	11
2008-1	209	47,218	47,874	101.39%	49,019	50,648	103.32%	14
2008-2	295	70,221	108,530	154.55%	71,549	114,077	159.44%	25
2009-1	423	98,853	57,945	58.62%	102,139	60,421	59.16%	23
2009-2	757	179,648	131,524	73.21%	182,954	136,231	74.46%	44
2010-1	1,225	286,436	207,078	72.29%	294,301	213,082	72.40%	73
2010-2	1,767	419,993	349,863	83.30%	451,387	356,650	79.01%	122
2011-1	2,092	513,728	382,093	74.38%	536,719	385,937	71.91%	116
2011-2	2,515	638,656	623,504	97.63%	637,606	612,862	96.12%	164
2012-1	2,551	651,161	454,353	69.78%	649,298	409,147	63.01%	139
Total	11,947	2,929,041	2,408,148	82.22%	3,000,312	2,387,356	79.57%	731

Rate Indication assuming a profit load of 4.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
78.63%	67.91%	15.78%	50.30%	12.31%	14.06%

Ohio Auto ERS Standard Rate Indication 2012-1

Loss and Premium History

Year - Half	(A) Earned Exposure	PC(1)=(B) Earned Premium	LC(1)=(C) Incurred Loss	(B)/(C)=(D) Raw Loss Ratio	PC(8)=(E) Trended OLEP	LC(24) = (F) Trended Ult Loss	(F)/(E)=(G) Loss Ratio	(H) Claim Counts
2007-2	109	706	55	7.79%	1,304	55	4.22%	1
2008-1	207	1,351	80	5.92%	2,240	80	3.57%	1
2008-2	292	1,919	110	5.73%	3,182	110	3.46%	2
2009-1	422	3,033	359	11.84%	3,737	359	9.61%	6
2009-2	771	7,042	2,756	39.13%	8,676	2,757	31.77%	37
2010-1	1,263	12,201	6,180	50.65%	12,404	6,182	49.84%	82
2010-2	1,817	17,632	6,048	34.30%	17,926	6,050	33.75%	82
2011-1	2,152	20,724	7,738	37.34%	21,069	7,742	36.75%	107
2011-2	2,576	24,739	6,950	28.09%	25,152	6,977	27.74%	94
2012-1	2,613	24,896	6,453	25.92%	24,825	7,393	29.78%	85
Total	12,222	114,243	36,730	32.15%	120,515	37,705	31.29%	497

Rate Indication assuming a profit load of 4.00%

Count Weighted Loss Ratio = (I) Selected Loss Ratio	(J) Target Loss Ratio	(I)/(J) - 1 = (K) Raw Indication	(L) Credibility	Net Trend = (M) Compliment Cred	(L) * (K) + {1 - (L)} * (M) Credibility Weighted Rate Indication
31.29%	53.20%	-41.19%	63.19%	-45.86%	-42.91%

Ohio Auto Liability VIP Premium Calculation

BI Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	{ 1+(5)}^(6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	52,753	1.212	1.000	63,932	0.0%	5.12	1.000	63,932
20081	96,775	1.194	1.000	115,516	0.0%	4.62	1.000	115,516
20082	150,443	1.191	1.000	179,185	0.0%	4.12	1.000	179,185
20091	207,682	1.182	1.000	245,473	0.0%	3.62	1.000	245,473
20092	316,798	1.180	1.000	373,816	0.0%	3.12	1.000	373,816
20101	471,705	1.186	1.000	559,239	0.0%	2.62	1.000	559,239
20102	688,888	1.171	1.000	806,648	0.0%	2.12	1.000	806,648
20111	932,024	1.095	1.000	1,020,368	0.0%	1.62	1.000	1,020,368
20112	1,272,384	1.053	1.000	1,339,472	0.0%	1.12	1.000	1,339,472
20121	1,697,799	0.991	1.000	1,682,695	0.0%	0.62	1.000	1,682,695
Total	5,887,251			6,386,343				6,386,343

Med Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	6,293	1.181	1.000	7,434	0.0%	5.12	1.000	7,434
20081	11,471	1.203	1.000	13,797	0.0%	4.62	1.000	13,797
20082	17,769	1.216	1.000	21,606	0.0%	4.12	1.000	21,606
20091	24,199	1.236	1.000	29,898	0.0%	3.62	1.000	29,898
20092	36,608	1.240	1.000	45,397	0.0%	3.12	1.000	45,397
20101	54,102	1.249	1.000	67,598	0.0%	2.62	1.000	67,598
20102	79,401	1.224	1.000	97,181	0.0%	2.12	1.000	97,181
20111	110,789	1.108	1.000	122,784	0.0%	1.62	1.000	122,784
20112	155,498	1.043	1.000	162,133	0.0%	1.12	1.000	162,133
20121	206,443	0.991	1.000	204,606	0.0%	0.62	1.000	204,606
Total	702,573			772,435				772,435

Ohio Auto Liability VIP Premium Calculation

PD Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	28,249	1.175	1.000	33,192	0.0%	5.12	1.000	33,192
20081	51,778	1.183	1.000	61,249	0.0%	4.62	1.000	61,249
20082	80,381	1.183	1.000	95,080	0.0%	4.12	1.000	95,080
20091	110,308	1.178	1.000	129,952	0.0%	3.62	1.000	129,952
20092	168,347	1.173	1.000	197,406	0.0%	3.12	1.000	197,406
20101	250,957	1.173	1.000	294,459	0.0%	2.62	1.000	294,459
20102	364,932	1.158	1.000	422,696	0.0%	2.12	1.000	422,696
20111	492,023	1.085	1.000	533,995	0.0%	1.62	1.000	533,995
20112	679,625	1.039	1.000	706,389	0.0%	1.12	1.000	706,389
20121	900,871	0.991	1.000	892,857	0.0%	0.62	1.000	892,857
Total	3,127,471			3,367,274				3,367,274

UM/UIM Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	20,724	0.952	1.000	19,721	0.0%	5.12	1.000	19,721
20081	37,869	0.967	1.000	36,609	0.0%	4.62	1.000	36,609
20082	58,216	0.981	1.000	57,120	0.0%	4.12	1.000	57,120
20091	80,783	0.997	1.000	80,525	0.0%	3.62	1.000	80,525
20092	126,169	1.005	1.000	126,819	0.0%	3.12	1.000	126,819
20101	188,393	1.013	1.000	190,876	0.0%	2.62	1.000	190,876
20102	273,780	1.014	1.000	277,601	0.0%	2.12	1.000	277,601
20111	353,999	1.016	1.000	359,537	0.0%	1.62	1.000	359,537
20112	476,009	1.017	1.000	484,012	0.0%	1.12	1.000	484,012
20121	618,227	0.991	1.000	612,727	0.0%	0.62	1.000	612,727
Total	2,234,169			2,245,545				2,245,545

Ohio Auto Physical Damage VIP Premium Calculation

COLL Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	{ 1+(5)}^(6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	59,364	1.027	1.000	60,979	0.0%	5.12	1.000	60,979
20081	109,125	1.020	1.000	111,315	0.0%	4.62	1.000	111,315
20082	168,558	1.009	1.000	170,030	0.0%	4.12	1.000	170,030
20091	239,099	0.997	1.000	238,491	0.0%	3.62	1.000	238,491
20092	381,070	0.995	1.000	379,185	0.0%	3.12	1.000	379,185
20101	585,582	0.996	1.000	583,321	0.0%	2.62	1.000	583,321
20102	857,531	1.024	1.000	878,332	0.0%	2.12	1.000	878,332
20111	1,115,248	1.031	1.000	1,149,724	0.0%	1.62	1.000	1,149,724
20112	1,528,943	1.022	1.000	1,563,051	0.0%	1.12	1.000	1,563,051
20121	2,071,009	0.991	1.000	2,052,585	0.0%	0.62	1.000	2,052,585
Total	7,115,529			7,187,012				7,187,012

COMP Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	41,654	0.987	1.000	41,117	0.0%	5.12	1.000	41,117
20081	76,330	0.986	1.000	75,261	0.0%	4.62	1.000	75,261
20082	117,717	0.980	1.000	115,356	0.0%	4.12	1.000	115,356
20091	169,164	0.972	1.000	164,496	0.0%	3.62	1.000	164,496
20092	271,370	0.976	1.000	264,783	0.0%	3.12	1.000	264,783
20101	424,645	0.977	1.000	415,080	0.0%	2.62	1.000	415,080
20102	625,456	0.978	1.000	611,576	0.0%	2.12	1.000	611,576
20111	811,740	0.998	1.000	809,805	0.0%	1.62	1.000	809,805
20112	1,113,163	1.010	1.000	1,124,107	0.0%	1.12	1.000	1,124,107
20121	1,474,792	0.991	1.000	1,461,672	0.0%	0.62	1.000	1,461,672
Total	5,126,031			5,083,252				5,083,252

ERS Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	2,349	1.702	1.000	3,997	0.0%	5.12	1.000	3,997
20081	4,391	1.528	1.000	6,709	0.0%	4.62	1.000	6,709
20082	6,776	1.528	1.000	10,353	0.0%	4.12	1.000	10,353
20091	10,628	1.176	1.000	12,499	0.0%	3.62	1.000	12,499
20092	21,107	1.176	1.000	24,823	0.0%	3.12	1.000	24,823
20101	34,371	0.988	1.000	33,970	0.0%	2.62	1.000	33,970
20102	50,092	0.988	1.000	49,508	0.0%	2.12	1.000	49,508
20111	65,008	0.988	1.000	64,249	0.0%	1.62	1.000	64,249
20112	87,560	0.988	1.000	86,541	0.0%	1.12	1.000	86,541
20121	113,044	0.991	1.000	112,038	0.0%	0.62	1.000	112,038
Total	395,326			404,688				404,688

Ohio Auto Liability Standard Premium Calculation

BI Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	{ 1+(5) } ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	26,511	1.190	1.000	31,543	0.0%	5.12	1.000	31,543
20081	49,327	1.172	1.000	57,810	0.0%	4.62	1.000	57,810
20082	68,475	1.170	1.000	80,093	0.0%	4.12	1.000	80,093
20091	97,046	1.165	1.000	113,013	0.0%	3.62	1.000	113,013
20092	172,093	1.186	1.000	204,045	0.0%	3.12	1.000	204,045
20101	278,322	1.188	1.000	330,611	0.0%	2.62	1.000	330,611
20102	402,220	1.162	1.000	467,385	0.0%	2.12	1.000	467,385
20111	499,915	1.073	1.000	536,576	0.0%	1.62	1.000	536,576
20112	602,880	1.015	1.000	612,017	0.0%	1.12	1.000	612,017
20121	587,551	0.997	1.000	585,870	0.0%	0.62	1.000	585,870
Total	2,784,340			3,018,963				3,018,963

Med Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	3,453	1.023	1.000	3,534	0.0%	5.12	1.000	3,534
20081	6,444	1.046	1.000	6,739	0.0%	4.62	1.000	6,739
20082	8,778	1.080	1.000	9,483	0.0%	4.12	1.000	9,483
20091	12,083	1.102	1.000	13,319	0.0%	3.62	1.000	13,319
20092	21,221	1.114	1.000	23,647	0.0%	3.12	1.000	23,647
20101	33,764	1.132	1.000	38,212	0.0%	2.62	1.000	38,212
20102	48,041	1.122	1.000	53,921	0.0%	2.12	1.000	53,921
20111	58,471	1.052	1.000	61,535	0.0%	1.62	1.000	61,535
20112	69,633	1.006	1.000	70,027	0.0%	1.12	1.000	70,027
20121	66,928	0.997	1.000	66,737	0.0%	0.62	1.000	66,737
Total	328,816			347,152				347,152

Ohio Auto Liability Standard Premium Calculation

PD Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	15,232	1.142	1.000	17,392	0.0%	5.12	1.000	17,392
20081	28,317	1.154	1.000	32,667	0.0%	4.62	1.000	32,667
20082	39,029	1.163	1.000	45,379	0.0%	4.12	1.000	45,379
20091	54,901	1.161	1.000	63,747	0.0%	3.62	1.000	63,747
20092	98,205	1.150	1.000	112,897	0.0%	3.12	1.000	112,897
20101	157,884	1.152	1.000	181,818	0.0%	2.62	1.000	181,818
20102	225,266	1.135	1.000	255,672	0.0%	2.12	1.000	255,672
20111	275,982	1.058	1.000	291,919	0.0%	1.62	1.000	291,919
20112	329,651	1.006	1.000	331,739	0.0%	1.12	1.000	331,739
20121	316,893	0.997	1.000	315,986	0.0%	0.62	1.000	315,986
Total	1,541,360			1,649,218				1,649,218

UM/UIM Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	7,133	0.995	1.000	7,098	0.0%	5.12	1.000	7,098
20081	13,080	0.998	1.000	13,048	0.0%	4.62	1.000	13,048
20082	18,149	1.018	1.000	18,479	0.0%	4.12	1.000	18,479
20091	26,034	1.037	1.000	27,002	0.0%	3.62	1.000	27,002
20092	46,507	1.057	1.000	49,139	0.0%	3.12	1.000	49,139
20101	75,004	1.075	1.000	80,656	0.0%	2.62	1.000	80,656
20102	108,806	1.071	1.000	116,499	0.0%	2.12	1.000	116,499
20111	132,357	1.029	1.000	136,208	0.0%	1.62	1.000	136,208
20112	159,775	1.000	1.000	159,745	0.0%	1.12	1.000	159,745
20121	159,267	0.997	1.000	158,811	0.0%	0.62	1.000	158,811
Total	746,112			766,685				766,685

Ohio Auto Physical Damage Standard Premium Calculation

COLL Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	{ 1+(5) }^(6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	23,127	1.096	1.000	25,340	0.0%	5.12	1.000	25,340
20081	47,218	1.038	1.000	49,019	0.0%	4.62	1.000	49,019
20082	70,221	1.019	1.000	71,549	0.0%	4.12	1.000	71,549
20091	98,853	1.033	1.000	102,139	0.0%	3.62	1.000	102,139
20092	179,648	1.018	1.000	182,954	0.0%	3.12	1.000	182,954
20101	286,436	1.027	1.000	294,301	0.0%	2.62	1.000	294,301
20102	419,993	1.075	1.000	451,387	0.0%	2.12	1.000	451,387
20111	513,728	1.045	1.000	536,719	0.0%	1.62	1.000	536,719
20112	638,656	0.998	1.000	637,606	0.0%	1.12	1.000	637,606
20121	651,161	0.997	1.000	649,298	0.0%	0.62	1.000	649,298
Total	2,929,041			3,000,312				3,000,312

COMP Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	15,224	0.983	1.000	14,964	0.0%	5.12	1.000	14,964
20081	29,641	0.943	1.000	27,946	0.0%	4.62	1.000	27,946
20082	43,581	0.934	1.000	40,685	0.0%	4.12	1.000	40,685
20091	61,456	0.950	1.000	58,405	0.0%	3.62	1.000	58,405
20092	112,708	0.942	1.000	106,183	0.0%	3.12	1.000	106,183
20101	188,307	0.940	1.000	176,953	0.0%	2.62	1.000	176,953
20102	275,030	0.951	1.000	261,650	0.0%	2.12	1.000	261,650
20111	322,389	0.972	1.000	313,418	0.0%	1.62	1.000	313,418
20112	390,136	0.992	1.000	386,877	0.0%	1.12	1.000	386,877
20121	397,302	0.997	1.000	396,165	0.0%	0.62	1.000	396,165
Total	1,835,774			1,783,246				1,783,246

ERS Premium

Year	(1) Earned Premium	(2) On Level Factor	(3) Adj. to Manual	(1)*(2)*(3) = (4) On Level EP	(5) Exposure Trend	(6) Trend Period	(1+(5)) ^ (6) = (7) Trend Factor	(4)*(7) = (8) Trended OLEP
20072	706	1.847	1.000	1,304	0.0%	5.12	1.000	1,304
20081	1,351	1.658	1.000	2,240	0.0%	4.62	1.000	2,240
20082	1,919	1.658	1.000	3,182	0.0%	4.12	1.000	3,182
20091	3,033	1.232	1.000	3,737	0.0%	3.62	1.000	3,737
20092	7,042	1.232	1.000	8,676	0.0%	3.12	1.000	8,676
20101	12,201	1.017	1.000	12,404	0.0%	2.62	1.000	12,404
20102	17,632	1.017	1.000	17,926	0.0%	2.12	1.000	17,926
20111	20,724	1.017	1.000	21,069	0.0%	1.62	1.000	21,069
20112	24,739	1.017	1.000	25,152	0.0%	1.12	1.000	25,152
20121	24,896	0.997	1.000	24,825	0.0%	0.62	1.000	24,825
Total	114,243			120,515				120,515

Ohio Auto ERS VIP Loss Calculation

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	299	0	299	0	299	1.000	1.000	299	0
20081	178	0	178	0	178	1.000	1.000	178	0
20082	283	0	283	0	283	1.000	1.000	283	0
20091	818	0	818	0	818	1.000	1.000	817	0
20092	4,803	0	4,803	0	4,803	1.000	1.000	4,802	0
20101	6,545	0	6,545	0	6,545	1.000	0.999	6,541	0
20102	10,001	0	10,001	0	10,001	1.000	1.000	10,000	0
20111	15,476	0	15,476	0	15,476	1.000	1.000	15,483	0
20112	19,449	0	19,449	0	19,449	1.000	1.004	19,530	0
20121	22,379	0	22,379	0	22,379	1.000	1.153	25,797	0
Total	80,230	0	80,230	0	80,230	1.000		83,731	0

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	3,997	0.00%	0	0	299	0.00%	0	0	4	75
20081	6,709	0.00%	0	0	178	0.00%	0	0	3	59
20082	10,353	0.00%	0	0	283	0.00%	0	0	3	94
20091	12,499	0.00%	0	0	817	0.00%	0	0	13	63
20092	24,823	0.00%	0	0	4,802	0.00%	0	0	62	77
20101	33,970	0.00%	0	0	6,541	0.00%	0	0	88	74
20102	49,508	0.00%	0	0	10,000	0.00%	0	0	140	71
20111	64,249	0.00%	0	0	15,483	0.00%	0	0	213	73
20112	86,541	0.00%	0	0	19,530	0.00%	0	0	261	75
20121	112,038	0.00%	0	0	25,797	0.00%	0	0	299	86
Total	404,688		0	0	83,731		0	0	1,086	77

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	299	0	0	299	0	299	0.0%	5.1	1.000	299
20081	178	0	0	178	0	178	0.0%	4.6	1.000	178
20082	283	0	0	283	0	283	0.0%	4.1	1.000	283
20091	817	0	0	817	0	817	0.0%	3.6	1.000	817
20092	4,802	0	0	4,802	0	4,802	0.0%	3.1	1.000	4,802
20101	6,541	0	0	6,541	0	6,541	0.0%	2.6	1.000	6,541
20102	10,000	0	0	10,000	0	10,000	0.0%	2.1	1.000	10,000
20111	15,483	0	0	15,483	0	15,483	0.0%	1.6	1.000	15,483
20112	19,530	0	0	19,530	0	19,530	0.0%	1.1	1.000	19,530
20121	25,797	0	0	25,797	0	25,797	0.0%	0.6	1.000	25,797
Total	83,731	0	0	83,731	0	83,731				83,731

Ohio Auto Standard BI Loss Calculation

BI Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	57,880	0	57,880	0	57,880	1.000	1.021	59,070	1,853
20081	1,550	0	1,550	0	1,550	1.000	1.096	1,699	11,183
20082	326,044	0	326,044	46,800	279,244	1.000	1.093	305,347	11,183
20091	81,396	0	81,396	0	81,396	1.000	0.804	65,470	2,900
20092	183,540	0	183,540	0	183,540	1.000	0.916	168,054	2,900
20101	160,034	0	160,034	0	160,034	1.000	0.933	149,242	9,021
20102	556,306	0	556,306	0	556,306	1.000	0.910	505,964	9,021
20111	255,069	0	255,069	0	255,069	1.000	0.896	228,585	4
20112	876,412	0	876,412	0	876,412	1.000	0.874	766,310	4
20121	813,216	0	813,216	0	813,216	0.000	0.888	722,486	0
Total	3,311,447	0	3,311,447	46,800	3,264,647			2,972,227	48,071

BI Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	31,543	0.00%	0	0	59,070	5.61%	3,317	0	4	14,470
20081	57,810	0.00%	0	0	1,699	5.61%	95	0	4	388
20082	80,093	0.00%	0	0	305,347	5.61%	17,145	46,800	11	29,640
20091	113,013	0.00%	0	0	65,470	5.61%	3,676	0	2	40,698
20092	204,045	0.00%	0	0	168,054	5.61%	9,436	0	7	26,220
20101	330,611	0.00%	0	0	149,242	5.61%	8,380	0	11	14,549
20102	467,385	0.00%	0	0	505,964	5.61%	28,409	0	25	22,252
20111	536,576	0.00%	0	0	228,585	5.61%	12,835	0	26	9,810
20112	612,017	0.00%	0	0	766,310	5.61%	43,028	0	40	21,910
20121	585,870	0.00%	0	0	722,486	5.61%	40,567	0	30	27,107
Total	3,018,963		0	0	2,972,227		166,888	46,800	160	20,697

BI Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	59,070	3,317	0	62,387	3,446	65,833	1.0%	5.1	1.052	69,276
20081	1,699	95	0	1,794	99	1,893	1.0%	4.6	1.047	1,982
20082	305,347	17,145	0	322,492	20,749	343,240	1.0%	4.1	1.042	357,612
20091	65,470	3,676	0	69,146	3,619	72,764	1.0%	3.6	1.037	75,435
20092	168,054	9,436	0	177,490	10,016	187,506	1.0%	3.1	1.032	193,422
20101	149,242	8,380	0	157,622	7,764	165,386	1.0%	2.6	1.026	169,758
20102	505,964	28,409	0	534,373	29,626	563,999	1.0%	2.1	1.021	576,035
20111	228,585	12,835	0	241,420	13,459	254,879	1.0%	1.6	1.016	259,027
20112	766,310	43,028	0	809,338	45,846	855,184	1.0%	1.1	1.011	864,787
20121	722,486	40,567	0	763,053	45,335	808,388	1.0%	0.6	1.006	813,408
Total	2,972,227	166,888	0	3,139,114	179,958	3,319,072				3,380,742

Ohio Auto Standard Med Loss Calculation

Med Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	5,000	0	5,000	0	5,000	1.000	0.989	4,945	0
20081	5,000	0	5,000	0	5,000	1.000	0.979	4,896	9,351
20082	18,011	0	18,011	0	18,011	1.000	0.966	17,398	9,351
20091	5,792	0	5,792	0	5,792	1.000	0.945	5,476	0
20092	48,054	0	48,054	0	48,054	1.000	0.921	44,279	0
20101	51,604	0	51,604	0	51,604	1.000	0.903	46,622	239
20102	66,268	0	66,268	0	66,268	1.000	0.877	58,117	239
20111	46,317	0	46,317	0	46,317	1.000	0.813	37,675	125
20112	175,808	0	175,808	0	175,808	1.000	0.772	135,791	125
20121	239,238	0	239,238	0	239,238	1.000	0.741	177,158	54
Total	661,091	0	661,091	0	661,091			532,357	19,482

Med Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	3,534	0.00%	0	0	4,945	0.00%	0	0	4	1,250
20081	6,739	0.00%	0	0	4,896	0.00%	0	0	4	1,250
20082	9,483	0.00%	0	0	17,398	0.00%	0	0	8	2,251
20091	13,319	0.00%	0	0	5,476	0.00%	0	0	4	1,448
20092	23,647	0.00%	0	0	44,279	0.00%	0	0	6	8,009
20101	38,212	0.00%	0	0	46,622	0.00%	0	0	25	2,064
20102	53,921	0.00%	0	0	58,117	0.00%	0	0	28	2,367
20111	61,535	0.00%	0	0	37,675	0.00%	0	0	29	1,597
20112	70,027	0.00%	0	0	135,791	0.00%	0	0	41	4,288
20121	66,737	0.00%	0	0	177,158	0.00%	0	0	40	5,981
Total	347,152		0	0	532,357		0	0	189	3,498

Med Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	4,945	0	0	4,945	196	5,140	0.0%	5.1	0.999	5,135
20081	4,896	0	0	4,896	194	5,090	0.0%	4.6	0.999	5,085
20082	17,398	0	0	17,398	689	18,087	0.0%	4.1	0.999	18,072
20091	5,476	0	0	5,476	217	5,693	0.0%	3.6	0.999	5,688
20092	44,279	0	0	44,279	1,753	46,032	0.0%	3.1	0.999	46,003
20101	46,622	0	0	46,622	1,846	48,469	0.0%	2.6	0.999	48,443
20102	58,117	0	0	58,117	2,301	60,419	0.0%	2.1	1.000	60,393
20111	37,675	0	0	37,675	1,492	39,167	0.0%	1.6	1.000	39,154
20112	135,791	0	0	135,791	5,377	141,168	0.0%	1.1	1.000	141,137
20121	177,158	0	0	177,158	7,015	184,174	0.0%	0.6	1.000	184,151
Total	532,357	0	0	532,357	21,081	553,438				553,262

Ohio Auto Standard PD Loss Calculation

PD Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	33,668	0	33,668	0	33,668	1.000	0.999	33,648	0
20081	31,919	0	31,919	0	31,919	1.000	1.000	31,909	0
20082	105,120	0	105,120	0	105,120	1.000	1.000	105,114	0
20091	55,857	0	55,857	0	55,857	1.000	0.999	55,808	0
20092	143,011	0	143,011	0	143,011	1.000	1.000	142,959	0
20101	188,530	0	188,530	0	188,530	1.000	0.999	188,317	0
20102	356,309	0	356,309	0	356,309	1.000	0.999	356,042	0
20111	335,590	0	335,590	0	335,590	1.000	0.997	334,706	0
20112	510,744	0	510,744	0	510,744	1.000	0.995	508,444	0
20121	384,079	0	384,079	0	384,079	1.000	1.002	385,036	0
Total	2,144,827	0	2,144,827	0	2,144,827			2,141,983	0

PD Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	17,392	0.00%	0	0	33,648	0.00%	0	0	11	3,061
20081	32,667	0.00%	0	0	31,909	0.00%	0	0	13	2,455
20082	45,379	0.00%	0	0	105,114	0.00%	0	0	26	4,043
20091	63,747	0.00%	0	0	55,808	0.00%	0	0	29	1,926
20092	112,897	0.00%	0	0	142,959	0.00%	0	0	52	2,750
20101	181,818	0.00%	0	0	188,317	0.00%	0	0	69	2,732
20102	255,672	0.00%	0	0	356,042	0.00%	0	0	130	2,741
20111	291,919	0.00%	0	0	334,706	0.00%	0	0	116	2,893
20112	331,739	0.00%	0	0	508,444	0.00%	0	0	165	3,095
20121	315,986	0.00%	0	0	385,036	0.00%	0	0	139	2,763
Total	1,649,218		0	0	2,141,983		0	0	750	2,860

PD Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	33,648	0	0	33,648	33	33,681	1.0%	5.1	1.052	35,442
20081	31,909	0	0	31,909	31	31,940	1.0%	4.6	1.047	33,443
20082	105,114	0	0	105,114	102	105,216	1.0%	4.1	1.042	109,621
20091	55,808	0	0	55,808	54	55,862	1.0%	3.6	1.037	57,912
20092	142,959	0	0	142,959	139	143,098	1.0%	3.1	1.032	147,613
20101	188,317	0	0	188,317	183	188,500	1.0%	2.6	1.026	193,483
20102	356,042	0	0	356,042	345	356,387	1.0%	2.1	1.021	363,993
20111	334,706	0	0	334,706	324	335,030	1.0%	1.6	1.016	340,482
20112	508,444	0	0	508,444	493	508,937	1.0%	1.1	1.011	514,652
20121	385,036	0	0	385,036	373	385,409	1.0%	0.6	1.006	387,803
Total	2,141,983	0	0	2,141,983	2,077	2,144,059				2,184,444

Ohio Auto Standard UM/UIM Loss Calculation

UM/UIM Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	0	0	0	0	0	1.000	#DIV/0!	0	0
20081	-1	0	-1	0	-1	1.000	129.439	-78	289
20082	0	0	0	0	0	1.000	#DIV/0!	3	289
20091	255,000	0	255,000	5,000	250,000	1.000	1.077	269,325	2,780
20092	1,142	0	1,142	0	1,142	1.000	5.177	5,913	2,780
20101	90,305	0	90,305	0	90,305	1.000	1.183	106,860	948
20102	44,073	0	44,073	0	44,073	1.000	0.069	3,052	948
20111	11,841	0	11,841	0	11,841	1.000	0.999	11,828	35
20112	138,030	0	138,030	0	138,030	1.000	2.168	299,190	35
20121	72,501	0	72,501	0	72,501	1.000	2.211	160,310	0
Total	612,892	0	612,892	5,000	607,892			856,403	8,104

UM/UIM Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	7,098	0.00%	0	0	0	-6.03%	0	0	1	0
20081	13,048	0.00%	0	0	-78	-6.03%	5	0	3	0
20082	18,479	0.00%	0	0	3	-6.03%	0	0	0	#DIV/0!
20091	27,002	0.00%	0	0	269,325	-6.03%	-16,240	5,000	2	127,500
20092	49,139	0.00%	0	0	5,913	-6.03%	-357	0	4	286
20101	80,656	0.00%	0	0	106,860	-6.03%	-6,443	0	8	11,288
20102	116,499	0.00%	0	0	3,052	-6.03%	-184	0	5	8,815
20111	136,208	0.00%	0	0	11,828	-6.03%	-713	0	4	2,960
20112	159,745	0.00%	0	0	299,190	-6.03%	-18,041	0	12	11,503
20121	158,811	0.00%	0	0	160,310	-6.03%	-9,666	0	5	14,500
Total	766,685		0	0	856,403		-51,640	5,000	44	13,929

UM/UIM Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	0	0	0	0	0	0	1.0%	5.1	1.052	0
20081	-78	5	0	-73	0	-73	1.0%	4.6	1.047	-77
20082	3	0	0	3	-1	2	1.0%	4.1	1.042	2
20091	269,325	-16,240	0	253,085	22,314	275,399	1.0%	3.6	1.037	285,506
20092	5,913	-357	0	5,557	-212	5,344	1.0%	3.1	1.032	5,513
20101	106,860	-6,443	0	100,417	8,084	108,501	1.0%	2.6	1.026	111,369
20102	3,052	-184	0	2,868	3,983	6,850	1.0%	2.1	1.021	6,997
20111	11,828	-713	0	11,115	1,085	12,200	1.0%	1.6	1.016	12,399
20112	299,190	-18,041	0	281,150	14,346	295,495	1.0%	1.1	1.011	298,813
20121	160,310	-9,666	0	150,643	9,775	160,418	1.0%	0.6	1.006	161,414
Total	856,403	-51,640	0	804,764	59,374	864,137				881,937

Ohio Auto Standard COLL Loss Calculation

COLL Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	45,385	0	45,385	0	45,385	1.000	0.997	45,259	109
20081	47,874	0	47,874	0	47,874	1.000	0.997	47,737	0
20082	108,530	0	108,530	0	108,530	1.000	0.997	108,153	0
20091	57,945	0	57,945	0	57,945	1.000	0.994	57,621	144
20092	131,524	0	131,524	0	131,524	1.000	0.994	130,681	144
20101	207,078	0	207,078	0	207,078	1.000	0.993	205,602	259
20102	349,863	0	349,863	0	349,863	1.000	0.989	346,156	259
20111	382,093	0	382,093	0	382,093	1.000	0.986	376,785	203
20112	623,504	0	623,504	0	623,504	1.000	0.965	601,848	203
20121	454,353	0	454,353	0	454,353	0.000	0.890	404,158	0
Total	2,408,148	0	2,408,148	0	2,408,148			2,324,000	1,320

COLL Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	25,340	0.00%	0	0	45,259	0.00%	0	0	11	4,126
20081	49,019	0.00%	0	0	47,737	0.00%	0	0	14	3,420
20082	71,549	0.00%	0	0	108,153	0.00%	0	0	25	4,341
20091	102,139	0.00%	0	0	57,621	0.00%	0	0	23	2,519
20092	182,954	0.00%	0	0	130,681	0.00%	0	0	44	2,989
20101	294,301	0.00%	0	0	205,602	0.00%	0	0	73	2,837
20102	451,387	0.00%	0	0	346,156	0.00%	0	0	122	2,868
20111	536,719	0.00%	0	0	376,785	0.00%	0	0	116	3,294
20112	637,606	0.00%	0	0	601,848	0.00%	0	0	164	3,802
20121	649,298	0.00%	0	0	404,158	0.00%	0	0	139	3,269
Total	3,000,312		0	0	2,324,000		0	0	731	3,294

COLL Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	45,259	0	0	45,259	225	45,484	1.2%	5.1	1.062	48,301
20081	47,737	0	0	47,737	238	47,974	1.2%	4.6	1.056	50,648
20082	108,153	0	0	108,153	539	108,692	1.2%	4.1	1.050	114,077
20091	57,621	0	0	57,621	287	57,908	1.2%	3.6	1.043	60,421
20092	130,681	0	0	130,681	651	131,332	1.2%	3.1	1.037	136,231
20101	205,602	0	0	205,602	1,024	206,627	1.2%	2.6	1.031	213,082
20102	346,156	0	0	346,156	1,724	347,881	1.2%	2.1	1.025	356,650
20111	376,785	0	0	376,785	1,877	378,662	1.2%	1.6	1.019	385,937
20112	601,848	0	0	601,848	2,998	604,847	1.2%	1.1	1.013	612,862
20121	404,158	0	0	404,158	2,013	406,171	1.2%	0.6	1.007	409,147
Total	2,324,000	0	0	2,324,000	11,578	2,335,577				2,387,356

Ohio Auto Standard COMP Loss Calculation

COMP Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	8,637	0	8,637	0	8,637	1.000	1.000	8,636	0
20081	14,257	0	14,257	0	14,257	1.000	0.999	14,249	28
20082	24,191	681	23,510	0	23,510	1.000	0.999	23,497	28
20091	25,291	0	25,291	0	25,291	1.000	0.999	25,275	0
20092	82,066	0	82,066	0	82,066	1.000	0.999	82,016	0
20101	60,184	2,249	57,936	0	57,936	1.000	0.999	57,886	188
20102	203,099	0	203,099	0	203,099	1.000	1.000	203,046	188
20111	387,062	237,178	149,884	0	149,884	1.000	1.001	149,976	0
20112	195,887	1,665	194,222	0	194,222	1.000	1.003	194,768	0
20121	151,264	32,935	118,329	0	118,329	1.000	1.030	121,917	0
Total	1,151,938	274,707	877,232	0	877,232			881,266	430

COMP Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	14,964	10.40%	1,556	0	8,636	0.00%	0	0	8	1,080
20081	27,946	10.40%	2,906	0	14,249	0.00%	0	0	17	839
20082	40,685	10.40%	4,230	681	23,497	0.00%	0	0	22	1,069
20091	58,405	10.40%	6,073	0	25,275	0.00%	0	0	21	1,204
20092	106,183	10.40%	11,040	0	82,016	0.00%	0	0	58	1,415
20101	176,953	10.40%	18,398	2,249	57,886	0.00%	0	0	76	762
20102	261,650	10.40%	27,205	0	203,046	0.00%	0	0	139	1,461
20111	313,418	10.40%	32,587	237,178	149,976	0.00%	0	0	141	1,063
20112	386,877	10.40%	40,225	1,665	194,768	0.00%	0	0	150	1,295
20121	396,165	10.40%	41,191	32,935	121,917	0.00%	0	0	105	1,127
Total	1,783,246		185,410	274,707	881,266		0	0	737	1,190

COMP Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	8,636	0	1,556	10,192	3	10,195	0.0%	5.1	1.000	10,195
20081	14,249	0	2,906	17,155	5	17,160	0.0%	4.6	1.000	17,160
20082	23,497	0	4,230	27,727	8	27,735	0.0%	4.1	1.000	27,735
20091	25,275	0	6,073	31,348	9	31,357	0.0%	3.6	1.000	31,357
20092	82,016	0	11,040	93,057	28	93,085	0.0%	3.1	1.000	93,085
20101	57,886	0	18,398	76,284	20	76,304	0.0%	2.6	1.000	76,304
20102	203,046	0	27,205	230,251	70	230,321	0.0%	2.1	1.000	230,321
20111	149,976	0	32,587	182,563	52	182,615	0.0%	1.6	1.000	182,615
20112	194,768	0	40,225	234,993	67	235,060	0.0%	1.1	1.000	235,060
20121	121,917	0	41,191	163,108	42	163,150	0.0%	0.6	1.000	163,150
Total	881,266	0	185,410	1,066,676	305	1,066,981				1,066,981

Ohio Auto Standard ERS Loss Calculation

ERS Loss

Year	(1) Incurred Loss	(2) Actual Storm Loss	(1)-(2) = (3) Non Storm Loss	(4) Non Storm XS Loss	(3)-(4) = (5) Capped Loss	(6) One time adj	(7) Loss Dev Factor	(5)*(6)*(7) = (8) Developed Loss	(9) Paid ALAE
20072	55	0	55	0	55	1.000	1.000	55	0
20081	80	0	80	0	80	1.000	1.000	80	0
20082	110	0	110	0	110	1.000	1.000	110	0
20091	359	0	359	0	359	1.000	1.000	359	0
20092	2,756	0	2,756	0	2,756	1.000	1.000	2,757	0
20101	6,180	0	6,180	0	6,180	1.000	1.000	6,182	0
20102	6,048	0	6,048	0	6,048	1.000	1.000	6,050	0
20111	7,738	0	7,738	0	7,738	1.000	1.000	7,742	0
20112	6,950	0	6,950	0	6,950	1.000	1.004	6,977	0
20121	6,453	0	6,453	0	6,453	1.000	1.146	7,393	0
Total	36,730	0	36,730	0	36,730			37,705	0

ERS Loss

Year	(10) OLEP	(11) Storm Load	(11)*(10) = (12) Predicted Storm	(2)=(13) Actual Storm Loss	(8)=(14) Developed Loss	(15) XS Load	(15)*(14)=(16) Predicted XS Loss	(4)=(17) Non Storm XS Loss	(18) Ex Storm Claims	(17)/(18)=(19) Ex Storm Severity
20072	1,304	0.00%	0	0	55	0.00%	0	0	1	55
20081	2,240	0.00%	0	0	80	0.00%	0	0	1	80
20082	3,182	0.00%	0	0	110	0.00%	0	0	2	55
20091	3,737	0.00%	0	0	359	0.00%	0	0	6	60
20092	8,676	0.00%	0	0	2,757	0.00%	0	0	37	74
20101	12,404	0.00%	0	0	6,182	0.00%	0	0	82	75
20102	17,926	0.00%	0	0	6,050	0.00%	0	0	82	74
20111	21,069	0.00%	0	0	7,742	0.00%	0	0	107	72
20112	25,152	0.00%	0	0	6,977	0.00%	0	0	94	74
20121	24,825	0.00%	0	0	7,393	0.00%	0	0	85	76
Total	120,515		0	0	37,705		0	0	497	74

ERS Loss

Year	(8)=(20) Developed Loss	(15)=(21) Predicted XS Loss	(11)=(22) Predicted Storm	(20)+(21)+(22)=(23) Ultimate Loss	(24) Projected ALAE	(23)+(24)=(25) Ult Loss + ALAE	(26) Loss Trend	(27) Trend Period	{1+(26)}^(27) = (28) Trend Factor	(25)*(28) = (29) Trend Ult Loss + ALAE
20072	55	0	0	55	0	55	0.0%	5.1	1.000	55
20081	80	0	0	80	0	80	0.0%	4.6	1.000	80
20082	110	0	0	110	0	110	0.0%	4.1	1.000	110
20091	359	0	0	359	0	359	0.0%	3.6	1.000	359
20092	2,757	0	0	2,757	0	2,757	0.0%	3.1	1.000	2,757
20101	6,182	0	0	6,182	0	6,182	0.0%	2.6	1.000	6,182
20102	6,050	0	0	6,050	0	6,050	0.0%	2.1	1.000	6,050
20111	7,742	0	0	7,742	0	7,742	0.0%	1.6	1.000	7,742
20112	6,977	0	0	6,977	0	6,977	0.0%	1.1	1.000	6,977
20121	7,393	0	0	7,393	0	7,393	0.0%	0.6	1.000	7,393
Total	37,705	0	0	37,705	0	37,705				37,705

Ohio VIP					
VIP Indicated Change			24.0%	4,145,993	
Current Impact			9.2%	1,584,897	
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
15% to 19% decrease	3	4,454	(764)	-17.2%	0.0%
10% to 14% decrease	75	77,957	(8,625)	-11.1%	0.4%
5% to 9% decrease	218	197,060	(12,440)	-6.3%	1.2%
2% to 4% decrease	465	381,534	(11,715)	-3.1%	2.6%
1% decrease	326	261,652	(2,441)	-0.9%	1.8%
No Change (Within 0.5%)	518	425,383	129	0.0%	2.9%
1% increase	708	588,760	5,890	1.0%	4.0%
2% to 4% increase	2,903	2,372,066	79,646	3.4%	16.3%
5% to 9% increase	6,419	5,651,012	365,801	6.5%	36.1%
10% to 14% increase	3,237	3,373,283	396,995	11.8%	18.2%
15% to 24% increase	2,560	3,407,165	633,121	18.6%	14.4%
25% to 42% increase	332	507,998	139,300	27.4%	1.9%
Grand Total	17,764	17,248,324	1,584,897	9.2%	100.0%

Ohio Crossroads					
Crossroads Indicated Change			25.3%	1,118,484	
Current Impact			9.4%	414,657	
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
16% decrease	1	1,169	(185)	-15.8%	0.0%
10% to 13% decrease	11	13,218	(1,440)	-10.9%	0.3%
5% to 9% decrease	63	52,868	(3,449)	-6.5%	1.6%
2% to 4% decrease	154	157,890	(4,288)	-2.7%	4.0%
1% decrease	78	69,740	(661)	-0.9%	2.0%
No Change (Within 0.5%)	110	103,787	36	0.0%	2.9%
1% increase	137	152,038	1,582	1.0%	3.6%
2% to 4% increase	607	643,638	20,352	3.2%	15.8%
5% to 9% increase	1,091	1,201,884	84,887	7.1%	28.3%
10% to 14% increase	782	951,587	112,325	11.8%	20.3%
15% to 24% increase	742	982,978	180,004	18.3%	19.3%
25% to 45% increase	75	91,707	25,494	27.8%	1.9%
Grand Total	3,851	4,422,504	414,657	9.4%	100.0%

2012 Personal Auto Policy Capped Impact Analysis

Ohio VIP					
VIP Indicated Change			24.0%	4,145,993	
Current Impact			8.1%	1,399,750	
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
15% to 19% decrease	3	4,454	(764)	-17.2%	0.0%
10% to 14% decrease	75	77,957	(8,625)	-11.1%	0.4%
5% to 9% decrease	218	197,060	(12,440)	-6.3%	1.2%
2% to 4% decrease	465	381,534	(11,715)	-3.1%	2.6%
1% decrease	326	261,652	(2,441)	-0.9%	1.8%
No Change (Within 0.5%)	518	425,383	129	0.0%	2.9%
1% increase	708	588,760	5,890	1.0%	4.0%
2% to 4% increase	2,903	2,372,066	79,646	3.4%	16.3%
5% to 9% increase	6,419	5,651,012	365,801	6.5%	36.1%
10% to 14% increase	3,237	3,373,283	396,995	11.8%	18.2%
15% increase (Capped)	2,892	3,915,163	587,274	15.0%	16.3%
Grand Total	17,764	17,248,324	1,399,750	8.1%	100.0%

Ohio Crossroads					
Crossroads Indicated Change			25.3%	1,118,484	
Current Impact			8.4%	370,362	
Buckets	Policy Count	Base Premium	\$ Change	Avg Change within Bucket	% of Policies
16% decrease	1	1,169	(185)	-15.8%	0.0%
10% to 13% decrease	11	13,218	(1,440)	-10.9%	0.3%
5% to 9% decrease	63	52,868	(3,449)	-6.5%	1.6%
2% to 4% decrease	154	157,890	(4,288)	-2.7%	4.0%
1% decrease	78	69,740	(661)	-0.9%	2.0%
No Change (Within 0.5%)	110	103,787	36	0.0%	2.9%
1% increase	137	152,038	1,582	1.0%	3.6%
2% to 4% increase	607	643,638	20,352	3.2%	15.8%
5% to 9% increase	1,091	1,201,884	84,887	7.1%	28.3%
10% to 14% increase	782	951,587	112,325	11.8%	20.3%
15% increase (Capped)	817	1,074,685	161,203	15.0%	21.2%
Grand Total	3,851	4,422,504	370,362	8.4%	100.0%

SERFF Tracking #:

PKNS-128713743

State Tracking #:

PKNS-128713743

Company Tracking #:

P-12-232 OH

State:

Ohio

Filing Company:

Pekin Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

PPA

Project Name/Number:

PPA Revision/P-12-232 OH

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/11/2012	Superseded/With drawn 01/15/2013	Supporting Document	Manual Page Revisions	12/17/2012	OHIO AUTO MANUAL CHGS 11-14-12.pdf (Superseded)
10/11/2012	Superseded/With drawn 01/15/2013	Rate	Manual Pages	12/17/2012	OH-Auto(11-12)FILE.pdf (Superseded)
10/11/2012	Superseded/With drawn 01/15/2013	Form	COMPREHENSIVE INCREASED TRANSPORTATION EXPENSES	01/09/2013	4022.pdf (Superseded)

PERSONAL AUTO MANUAL CHANGES

OHIO

NEW 11-14-12 / RENEWAL 12-29-12

GENERAL RULES

PAGE A

PAGE # CHANGES

PAGE 1

REMOVED G – UMPD AND MOVED TO THE ENDORSEMENT SECTION

PAGE 3

ADDED F – NEW ENDORSEMENT COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE, 4022

PAGE 4

CHANGED DUE TO ADDED/DELETED TEXT ON PRIOR PAGES

PAGE 5

ADDED P – NEW ENDORSEMENT REPLACEMENT COST FOR MECHANICAL PARTS – HYBRID TYPE VEHICLES, 4021

ADDED Q - UMPD

ADDED R – NEW ENDORSEMENT YOUNG ADULT PROTECTION PLUS, 4023

PAGE 6

PAGE CHANGED DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 7

ADDED 10 RENEWAL PREMIUM CAPPING

VIP

PAGE A

PAGE # CHANGES

PAGE 3

J.2. – REMOVED THE GUIDELINE THAT THE STUDENT MUST BE OVER 100 MILES AWAY FROM HOME TO BE CONSIDERED A DISTANT STUDENT.

PAGE 4

ADDED GUIDELINES TO AUTO HOME DISCOUNT – DISCOUNT IS ALLOWED FOR FAMILY MEMBERS, OR 2 UNRELATED INDIVIDUALS LIVING IN THE HOUSEHOLD. ALSO ADDED THAT A 5% DISCOUNT IS ALLOWED IF THE INSURED IS A HOMEOWNER INSURED ELSEWHERE.

PAGES 5-6

PAGE CHANGED DUE TO ADDED TEXT ON PRIOR PAGES

10-8-12

CROSSROADS

PAGE B

ADDED RULE #9

PAGE C

CHANGED DUE TO ADDED TEXT ON PRIOR PAGE

PAGE 1

C. – PERCENTAGE CHANGES FOR SURCHARGE POINTS

E. - PERCENTAGE CHANGES FOR SURCHARGE POINTS

PAGE 4

J.2. – REMOVED THE GUIDELINE THAT THE STUDENT MUST BE OVER 100 MILES AWAY FROM HOME TO BE CONSIDERED A DISTANT STUDENT.

PAGE 5

ADDED GUIDELINES TO AUTO HOME DISCOUNT – DISCOUNT IS ALLOWED FOR FAMILY MEMBERS, OR 2 UNRELATED INDIVIDUALS LIVING IN THE HOUSEHOLD. ALSO ADDED THAT A 5% DISCOUNT IS ALLOWED IF THE INSURED IS A HOMEOWNER INSURED ELSEWHERE.

PAGE 6

PAGE CHANGED DUE TO ADDED TEXT ON PRIOR PAGES

RATING SECTION

PAGE A

PAGE # CHANGES

PAGE 1

CHANGED STEPS 1 & 2 ADDING TERRITORY RELATIVITY AND INCREASED LIMITS FACTOR TO THE RATING SEQUENCE FOR UM/UIM

ADDED UMPD TO THE LAST SECTION WITH ERS

PAGES 3 & 4

CLASS FACTOR CHANGES

PAGE 5

BASE RATE CHANGES

MEDICAL PAYMENTS FACTOR CHANGES

PAGE 6

UM AND UIM HAS CHANGED FROM FLAT RATES TO A BASE RATE AND INCREASED LIMITS FACTORS

COLLISION DEDUCTIBLE FACTOR CHANGES

FSL FACTOR CHANGES

PAGE 7

RISK SCORE FACTOR CHANGES

PAGE 8

CHANGED STEPS 1 & 2 ADDING TERRITORY RELATIVITY AND INCREASED LIMITS FACTOR TO THE RATING SEQUENCE FOR UM/UIM

PAGES 9-10

PAGE # CHANGES DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 11

FACTOR CHANGES TO TERRITORY RELATIVITIES
ADDED UM/UIM RELATIVITY FACTORS

PAGE 12

ADDED MODEL YEARS 2013 AND 2014

PAGE 13

FACTOR CHANGES TO SOME SYMBOL RELATIVITES

PAGES 14-15

PAGE # CHANGES DUE TO ADDED TEXT ON PRIOR PAGES

PAGE 16

CHANGED STEPS 1 & 2 ADDING TERRITORY RELATIVITY AND INCREASED LIMITS FACTOR TO THE RATING SEQUENCE FOR UM/UIM

PAGES 17

PAGE # CHANGES DUE TO ADDED TEXT ON PRIOR PAGES

PAGES 18-21

CHANGED THE HEADING TO READ "MOTORHOME/CAMPING & SERVICE TRAILER" FOR COMPREHENSIVE AND COLLISION

ENDORSEMENT SECTION

PAGE 1

IN THE FIRST SECTION REMOVED OPTIONAL LIMITS TRANSPORTATION ENDORSEMENT AND REPLACED IT WITH COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE (4022)

PAGE 2

ADDED NEW ENDORSEMENT COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE (4022)

PAGE 3

REMOVED OPTIONAL LIMITS TRANSPORTATION ENDORSEMENT
ADDED NEW ENDORSEMENT REPLACEMENT COST FOR MECHANICAL PARTS (4021)
ADDED NEW ENDORSEMENT YOUNG ADULT PROTECTION PLUS (4023)

OHIO TERRITORIES

PAGE T8

CHANGED TERRITORY FOR BEXLEY CITY

PAGE T9

CHANGED TERRITORIES FOR GHANNA CITY & MIFFLIN

**PRIVATE PASSENGER AUTOMOBILE
GENERAL RULES
INDEX**

SUBJECT	PAGE
Personal Auto Policy	1
Types of Autos	1
Types of Coverage	1
Endorsements	1-5
Antique Autos – Liability and Physical Damage	6
Classic Autos – Physical Damage	6
Rate Determination	6-7
Waived Premiums	7
Cancellation	7
Renewal Premium Capping	7

GENERAL RULES

1. PERSONAL AUTO POLICY

The Personal Auto Policy is designed to provide protection for resident individuals and families arising out of the ownership, maintenance or use of private passenger, farm or utility vehicles, trailers designed for use with private passenger autos and miscellaneous type vehicles.

2. TYPES OF AUTOS

A Private Passenger Automobile means a four wheel private passenger auto, pickup truck or van. It also includes motorhomes, travel trailers and utility trailers.

Note: This does not include box vans, flat beds, stake beds or vehicles over 1 ton.

3. TYPES OF COVERAGE

A. BODILY INJURY LIABILITY

Covers the liability imposed upon the insured by law for damages including damages for care and loss of services, because of bodily harm, sickness or disease, including death that results, sustained by any person or persons, caused by an occurrence and arising out of the ownership, maintenance, or use of the insured automobile or certain non-owned automobiles.

B. PROPERTY DAMAGE LIABILITY

Covers the liability imposed upon the insured by law for damages because of injury to, destruction of, or loss of use of tangible property, caused by an occurrence and arising out of the ownership, maintenance or use of the insured automobile or certain non-owned automobiles.

C. MEDICAL PAYMENTS

This coverage will pay all reasonable necessary expenses incurred within three years from the date of the accident.

The persons covered include the named insured, any family member, or other persons occupying your covered automobile.

D. COMPREHENSIVE & EMERGENCY ROAD SERVICE (TOWING & LABOR)

Pays for loss or damage to the automobile caused by Other Than Collision. Comprehensive can be written for full coverage or with a deductible. The Crossroads Program requires a minimum \$250 deductible.

This coverage includes emergency road service coverage of \$100, with the deductible not being applied to the emergency road service.

In addition, Roadside Rescue, a program for handling emergency roadside service claims, is available 24 hours a day, seven days a week by contacting the Claim Call Center. There is no additional charge for this service.

E. COLLISION

Covers direct and accidental loss of or damage to the automobile caused by collision of the automobile with another object or by upset of the automobile. Collision is written on a deductible basis, the insured paying all losses up to a specified amount called the deductible. The Crossroads Program requires a minimum \$500 deductible.

If the loss is caused by Collision with another vehicle insured by Farmers Automobile Insurance Association or Pekin Insurance Company, the lowest Collision deductible of the vehicles involved will apply.

F. UNINSURED/UNDERINSURED MOTORIST COVERAGE

Protects the policyholder from financial loss caused by an accident with an uninsured or underinsured negligent motorist for damage because of bodily injury, sickness or disease.

4. ENDORSEMENTS

A. \$0 DEDUCTIBLE ON GLASS CLAIMS ENDORSEMENT 1609

This endorsement can be added to any vehicle with Comprehensive coverage and will waive any deductible that would otherwise apply to glass claims.

This endorsement does not apply to motorhomes, all trailers, and all classic autos and antique vehicles.

This endorsement is not available in the Crossroads Program.

See Base Rates and Limits Factors in the Rating Section.

B. ACCIDENTAL DEATH BENEFIT ENDORSEMENT 1614

This endorsement provides coverage if an "insured" dies within three years of an accident because of injury sustained in the accident.

Coverage is only available on units with Medical Payments coverage.

See Endorsement Section for Rate.

This endorsement can be included on a new auto policy if the coverage has been provided on the insured's prior policy.

See Endorsement Section for Rate.

F. COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE ENDORSEMENT 4022

This coverage reimburses the insured for rental of a substitute vehicle because of the disablement of an owned private passenger automobile caused by a Collision or Comprehensive loss. The policy provides \$20 for any one day up to a maximum of \$600 for any one period. This limit may be increased. Our payment is limited to the lesser of the following amounts:

1. The necessary and actual expenses incurred; or
2. A maximum payment of \$50 for any one day or \$1,500 for any one period.

This endorsement also provides enhanced coverage for the use of rental cars as follows:

1. Coverage for diminution in value of a rental vehicle.
2. Coverage for loss of use of a rental vehicle.
3. Coverage for damage resulting from valet parking of a rental vehicle.

Coverage is only available on units with Comprehensive and/or Collision coverage.

See Endorsement Section for Rate.

G. EXCESS CUSTOM EQUIPMENT COVERAGE ENDORSEMENT PP 03 18

Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision coverage is afforded.

Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased.

See Endorsement Section for Rate.

H. EXCESS ELECTRONIC EQUIPMENT ENDORSEMENT PP 03 13

The physical damage section of the policy provides \$1,000 for certain electronic equipment which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment. This limit may be increased.

If this endorsement is purchased, additional coverage of \$200 for tapes, records, discs and other media applies at no additional charge.

Coverage is only available on units with Comprehensive and/or Collision coverage.

See Endorsement Section for Rate.

I. EXTENDED NON-OWNER COVERAGE – VEHICLE FURNISHED OR AVAILABLE FOR REGULAR USE ENDORSEMENT PP 03 06

This endorsement will provide coverage for Bodily Injury, Property Damage, and Medical Payments, at the same limits on the policy, for an automobile furnished for the regular use of the named insured.

See Endorsement Section for Rate.

J. MISCELLANEOUS TYPE VEHICLE (MOTORHOMES) ENDORSEMENT 1530

This endorsement attaches to all motorhomes and excludes liability, medical payments, and physical damage coverage on the motorhome when rented or leased to others. It also excludes physical damage coverage in the event the motorhome is fraudulently acquired by any person or organization while it is in their care.

K. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT 1531

Coverage for miscellaneous type vehicles may be provided by the addition of this endorsement.

**L. NAMED DRIVER EXCLUSION
ENDORSEMENT 1506 OH**

This endorsement is used in unusual cases where a person has an undesirable driving record and might have access to the insured's automobile. It may not be used to exclude a named insured or spouse. A youthful driver may not be excluded for rating advantage only.

The endorsement is available on new and existing business in the Crossroads Program. The name, date of birth and driver's license number of the individual being excluded must be included on the application.

In the V.I.P. program, the endorsement can be used on existing business only.

The exclusion form will be completed in the Home Office and sent to the agency for the signatures of all named insureds.

**M. NAMED INSURED'S EXTENSION OF
COVERAGE
ENDORSEMENT 1572**

Many insureds want higher Bodily Injury and Property Damage liability limits than those that are provided on a policy insuring a car owned by or principally operated by a son or daughter of the insured or some other relative resident in the insured's household.

This endorsement will provide the insured with full limits under his Personal Auto Policy covering his personal car:

1. While driving the car owned or principally operated by a son or daughter or other relative resident of the insured's household; or
2. For liability which may accrue to them personally for the use of such car by the son or daughter or other relative member of the insured's household.

One requirement of the endorsement is that the automobile owned or principally operated by a son or daughter or relative be covered by a policy of insurance affording Bodily Injury and Property Damage liability. The automobile with lower limits than those desired by the insured can be owned by the insured, but furnished for the regular use of a son or daughter or other relative members of the insured's household.

See Endorsement Section for Rate.

**N. NAMED NON-OWNER
ENDORSEMENT 1573**

This coverage may be written for the named operator and spouse, if a resident of the same household, for accidents occurring while the named operator or spouse is driving or riding in any private passenger automobile except:

1. A private passenger automobile registered in the name of, or owned by, the named operator or spouse; or
2. A private passenger automobile used as a public livery conveyance.

This coverage provides Bodily Injury, Property Damage, Medical Payments, and Uninsured/Underinsured Motorists coverage when there is no policy on an owned automobile that could be endorsed for this exposure with the Use of Other Autos endorsement.

This coverage must be written on an annual term in the VIP Program.

See Endorsement Section for Rate.

**O. REPLACEMENT COST COVERAGE ON
NEW AUTOS
ENDORSEMENT 1607**

This endorsement provides replacement cost coverage for a covered auto which has been declared a total loss.

This endorsement is allowed on a newly purchased auto insured for Comprehensive and Collision coverage. A newly purchased auto is defined as a private passenger auto, pickup or van of the current or immediately prior model year. When the vehicle is purchased by the named insured or spouse it must have fewer than 5,000 miles on the odometer.

Comprehensive and Collision coverage must be maintained continuously on the vehicle. If this endorsement is removed from the vehicle, it will not be available at a later date.

The coverage will apply for 36 months following the addition of the vehicle to the policy. The endorsement will be removed on the first renewal immediately following this 36-month period.

Coverage cannot be bound on any auto with a purchase price of \$75,000 or more.

See Endorsement Section for Rate.

P. REPLACEMENT COST FOR MECHANICAL PARTS – HYBRID TYPE VEHICLES ENDORSEMENT 4021

This endorsement applies to hybrid type vehicles.

The endorsement provides replacement coverage for mechanical parts on a covered auto.

Mechanical parts are operational parts that wear out over time or have a finite life or duration typically shorter than the life of the vehicles as a whole. Mechanical parts do not include external body parts, tires, wheels, paint or windshields or other glass.

Comprehensive and Collision must be maintained on the vehicle.

See Endorsement Section for Rate.

Q. UNINSURED MOTORIST PROPERTY DAMAGE ENDORSEMENT PP 14 04

Protects the policyholder from financial loss caused by an accident with an uninsured motorist for damage to property.

See Rate in the Rating Section

R. YOUNG ADULT PROTECTION PLUS ENDORSEMENT 4023

This endorsement provides the following coverages:

1. Personal Property Coverage \$5,000.
2. Accidental Death Benefit \$10,000.
3. Accidental Airbag Deployment \$1,000.
4. Additional Towing & Labor Expense Coverage \$250.
5. Trip Interruption \$200 per day, \$600 per occurrence.
6. Fire Department Service Charge \$250.
7. Enhanced Coverage for the use of rental vehicles:
 - a. Coverage for diminution in value of a rental vehicle.
 - b. Coverage for loss of use of a rental vehicle.
 - c. Coverage for damage resulting from valet parking of a rental vehicle.

8. Key Replacement Coverage \$500.

9. Pet Coverage \$1,000

a. Coverage is provided for reasonable medical expenses incurred for the care, recovery, and necessary or veterinary recommended euthanasia of a cat or dog owned by you or a family member as a result of the collision of your covered auto.

b. A pet's injury must be discovered, treated, and reported to us within 30 days of the collision.

c. Coverage is provided for the pet's replacement if a pet dies or requires necessary or veterinary recommended euthanasia if caused as a result of the collision of your auto.

However, this does not include any cost for veterinary care or services, training, or any other expenses incurred after the initial purchase of the new pet.

10. Tire Protection Coverage \$50 Repair/\$500 Replacement

Coverage is provided for the repair or replacement of a tire due to failure as a result of a puncture, bruise or impact during the course of normal driving on a maintained road or paved surface.

11. Deductible Waiver

The Collision or Uninsured Motorists Property Damage deductible is waived if:

- a. the loss involves an identifiable uninsured motorist who is at least 50% at fault; or
- b. your vehicle is legally parked and struck by a hit-and-run driver.

12. Identity Fraud Expense Coverage \$15,000.

This endorsement must be applied to all units except motorhomes and all trailers on the policy. At least one vehicle must have physical damage coverage.

See Endorsement Section for Rate.

**5. ANTIQUE AUTOS –
LIABILITY & PHYSICAL DAMAGE**

Any automobile over 25 years old which is classified and rated as a private passenger automobile maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally for other purposes may be insured at a reduced rate as an Antique auto.

For Antique vehicles with a value of \$10,000 or less, a photo and an appraisal or a statement from a car dealer or documentation from an Antique Vehicle value guide are required. For Antique vehicles with a value over \$10,000, a picture and appraisal are required. An appraisal must be done by a qualified appraiser, auto repair shop or body shop.

6. CLASSIC AUTO – PHYSICAL DAMAGE

Comprehensive and Collision coverage may be written on private passenger vehicles that are over 15 years old and have increased in value because of limited availability, proper maintenance and/or alteration.

The maximum amount recoverable shall not exceed the least of:

1. The stated amount;
2. The actual cash value; or
3. The cost to repair or replace.

For Classic vehicles with a value of \$10,000 or less, a photo and an appraisal or a statement from a car dealer or documentation from a Classic Vehicle value guide are required. For Classic vehicles with a value over \$10,000, a picture and appraisal are required. An appraisal must be done by a qualified appraiser, auto repair shop or body shop.

7. RATE DETERMINATION

Rate is determined in accordance with the private passenger rating factor, the territory in which the auto will be principally garaged, any applicable surcharges, auto symbol, and any applicable discounts.

A. RATING TERRITORY

In the Territory section of the manual, refer to county in which the auto is principally garaged to determine rating territory. Review entire county description for accurate territory assignment. If an incorporated municipality, not specifically referred to in the territory definition, extends into more than one territory, the entire municipality shall be included in the territory that contains the greater portion of the municipality land area.

B. TERMS AVAILABLE

All policies will be written for an annual term.

C. SYMBOLS

The symbols will be assigned from the Symbol Manual. The year of the chassis shall determine the model year.

1. Liability and Medical Payments Symbols

If the symbol for the vehicle is not available, use a rating factor of 1.00.

2. Physical Damage Symbols

Symbols for new model year vehicles which are a continuation of a previous year model, for which a symbol is not yet available, will be based upon that vehicle's symbol from the previous model year.

Symbols for vehicles being manufactured or imported for the first time will be based upon the price/symbol chart in the Symbol Manual. Symbols for any other vehicles not shown will also be based upon the price/symbol chart.

Any vehicle that has a value in excess of \$75,000 or any specially equipped or furnished van should be referred to the company prior to binding.

D. ROUNDING RULE

The rate for each coverage is rounded to the nearest \$.10 throughout each rating sequence until the final step.

Example – \$.55 rounds to \$.60
\$.54 rounds to \$.50

The rate for each coverage is rounded to the nearest \$1.00 as the final step of each rating sequence.

Example – \$10.49 rounds to \$10.00
\$10.50 rounds to \$11.00

8. WAIVED PREMIUMS

Additional or return premium, due to a change on a policy, shall not be charged or refunded when such premium does not exceed \$5.00, except that actual return premium of \$5.00 or less shall be allowed at the request of the insured.

9. CANCELLATION

All cancellation of policies or a form of coverage whether or not at the request of the insured or by the Company shall be pro rata.

10. RENEWAL PREMIUM CAPPING

Renewal Premium Capping is designed to limit total policy premium increase at each renewal.

Premium will be calculated by rating the policy using all information as of the renewal date at both the expiring and renewing rates. The final premium charged will be capped such that the change from the expiring rate calculation to the renewing rate calculation will not exceed +15%.

Included in the calculation will be any credits, debits, discounts, and surcharges applicable at renewal.

PEKIN INSURANCE COMPANY V.I.P. AUTO RULES INDEX

SUBJECT	PAGE
I Underwriting Guidelines	B-C
Rating Plan	1
Definitions	1-2
Classification Rules and Definitions	2-3
Financial Stability	3
Risk Score	3
Discounts	3-6
Non-metal Body Surcharge	6

**PEKIN INSURANCE COMPANY
V.I.P. AUTO**

1. RATING PLAN

A. Determination of chargeable accident – new policy.

One accident surcharge point will be assigned for each accident involving the insured's automobile that occurred within 3 years preceding the application for insurance and when a total of \$1,000 or more of bodily injury or damage to property (including the insured's property) resulted.

B. Determination of chargeable accident – renewal policy.

1. For accidents occurring on or after December 19, 2011:

One accident surcharge point will be assigned when a total of \$1,000 or more is paid under Bodily Injury, Property Damage, or Collision coverages as the result of one occurrence. However, an occurrence involving a Collision payment only will not be surcharged unless the damage resulted from a one car accident. Accident surcharges apply for three years.

2. For accidents which occurred prior to December 19, 2011:

One accident surcharge point will be assigned when a total of \$750 or more is paid under Bodily Injury, Property Damage, or Collision coverages as the result of one occurrence. However, an occurrence involving a Collision payment only will not be surcharged unless the damage resulted from a one car accident. Accident surcharges apply for three years.

Accident and paid claim points follow the automobile involved or the automobile which replaced the involved automobile.

When that automobile is removed from the policy, the points shall be applied to the highest rated automobile on the policy.

C. Accumulation of accident surcharge points.

The points will accumulate and surcharge the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums as follows:

- 1 point – Base Rate plus 25%
- 2 points – Base Rate plus 50%
- 3 points – Base Rate plus 75%
- 4 points – Base Rate plus 100%
- 5 points – Base Rate plus 150%
- 6 points – Base Rate plus 200%

If a car accumulates more than 6 points, the points in excess of 6 will be assigned to another car on the policy.

D. Determination of violation surcharges.

Three violation surcharge points will be assigned for each serious motor vehicle violation in the past three years.

One violation surcharge point will be assigned for all other violations in the past 3 years.

Violation surcharge points follow the driver and would be assigned to the car the driver primarily operates.

E. Accumulation of violation surcharge points.

The points will accumulate and surcharge the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums as follows:

- 1 point – Base Rate plus 15%
- 2 points – Base Rate plus 30%
- 3 points – Base Rate plus 60%
- 4 points – Base Rate plus 100%
- 5 points – Base Rate plus 150%
- 6 points – Base Rate plus 200%

If a car accumulates more than 6 points, the points in excess of 6 will be assigned to another car on the policy.

2. DEFINITIONS

A. Accident – An accident will not be considered if:

1. The car was legally parked.
2. The applicant was fully reimbursed by the responsible party.
3. The car was damaged by a hit and run driver and reported to the police within 24 hours.
4. A comprehensive loss.

5. The operator at the time of the accident was using a vehicle in the pursuit of official duties as a law enforcement officer, firefighter, operator of an emergency vehicle or ambulance or operator of a vehicle of the Ohio Department of Transportation.
 6. The operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
 7. The insured's involvement in a single motor vehicle accident during the policy period when both of the following apply:
 - a) The insured's action is not a proximate cause of any loss, damage, injury or death arising out of the accident;
 - b) The insured has not been convicted of, pleaded guilty to, or pleaded no contest to, a violation of law as a result of the accident.
 8. The insured's involvement in a motor vehicle accident with an uninsured or underinsured motorist, when both of the following apply:
 - a) The insured's action is not a proximate cause of any loss, damage, injury, or death arising out of the accident;
 - b) The insured has not been convicted of, pleaded guilty to, or pleaded no contest to, a violation of law as a result of the accident.
- B. Violation – a violation will not be considered in acceptance if:**
1. It is for speeding 10 miles or less over the limit and is the only violation during the last 3 years.
 2. It is an equipment violation.
- A violation occurring in conjunction with a surchargeable accident will not be surcharged unless it is a serious violation in which case both charges will apply.
- C. Serious violation – A serious violation includes but is not limited to:**

1. Driving while intoxicated.
2. Refusal to take a breath test.
3. Leaving the scene of an accident.
4. Reckless driving.
5. Drag racing.
6. Speeding over 25 miles over the limit.

3. CLASSIFICATION RULES AND DEFINITIONS

- A.** "Pleasure use" includes driving to and from work or school less than 3 road miles one way.
- B.** "Business use" means that the use of the automobile is required by or customarily involved in the duties of the insured or any other person customarily operating the automobile, in his occupation, profession or business, other than in going to or from his principal place of occupation, profession or business.
- C.** "Farm use" means that the owner or principal operator of the auto must reside on a farm and the principal occupation must be farming.
- D.** "Principal operator" includes the following:
An individual whose operation of the automobile constitutes 50% or more of its time or mileage use is considered a principal operator.
- E.** "Unmarried youthful principal operator" means a single driver under age 25 who operates the automobile 50% or more of the time or miles driven.
- F.** "Driven to or from work" means that the automobile is customarily used in the course of driving to or from work or school.
 1. The term "customarily" shall include the use of automobiles in a car pool or other share the ride arrangements.
 2. An automobile driven part way to or from work, such as to a railroad or bus depot, shall be considered, "in the course of driving to or from work" whether or not the automobile is parked at the depot during the day.
- G.** Occasional unmarried male and female operators may be rated on the vehicle he or she most frequently operates.
- H.** If the insured has two or more private passenger automobiles and there are youthful drivers in the household, each youthful driver must be assigned to a separate automobile. Two youthful drivers may not share a rate class on an automobile.

If a youthful operator is the primary driver of more than one unit on the policy, that rate class is applied to the highest rated unit.

The definition of a youthful operator is a single male operator under age 25, married male operators under age 21 or single female operators under age 25.

- I. An individual is considered married if the insured and spouse are not estranged and they maintain a single household. A married couple shall be included in this category even though one may be serving in the armed forces or similarly in residence.

A widow, a widower, divorc'ee, or divorc'e shall be included in the married class only if the person has a child resident in the household.

- J. The classification rules as they apply to an automobile which is occasionally operated by an unmarried son or daughter who attends school away from home are subject to the following:

- 1. A son or daughter who resides away from home during both the school year and summer vacation but who occasionally operates the automobile while home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

- 2. A son or daughter who resides at school with no vehicle but who operates an automobile occasionally while home during school vacation or holiday periods, shall be rated as a distant student for the purpose of classifying the automobile.

- K. Private passenger automobiles owned by a clergyman shall be rated as adult pleasure provided there is no single male operator under age 25, no married male under age 21 or single female operator under age 25.

- L. For the purpose of rating under this rule, a single male operator under age 25, a married male under age 21 or single female operator under age 25 in active military service with the Armed Forces of the United States, shall not be considered an operator of the automobile unless such an individual regularly operates the automobile.

- M. "Low mileage use" means no youthful classes, no distant students, or no business use. Pleasure use or drive to work less than 3 road miles one way is acceptable. Total annual miles must be less than 7,500.

4. FINANCIAL STABILITY

A rating factor will be applied to the policy premium based on the insured's financial stability. The level of financial stability is determined by the named insured's credit score. If there is more than one named insured, the level of financial stability is based on the best credit score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

5. RISK SCORE

A Risk Score is determined by analyzing various policy rating characteristics in correlation to each other and arriving at a rating factor that is applied to the policy premium based on a Risk Score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums.

6. DISCOUNTS

Some discounts are a result of lower class factors and some are a percentage reduction.

A. Loss Free

A 10% discount will be allowed on any new or renewal policy that has not incurred a chargeable accident for a period of 3 years or more. A 15% discount will be allowed on any policy that has not incurred a chargeable accident for 6 years or more, while insured with Pekin Insurance. The loss free qualifying period will be calculated from the date of claim payment.

For policies receiving a loss free discount, the first chargeable accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

For policies that have not incurred a chargeable accident for 9 years or more, while insured with Pekin Insurance, the first chargeable accident will be waived. The second accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

This discount applies to all coverage premiums.

B. Good Student

Automobiles which are rated for young drivers shall be subject to a good student rating factor provided:

- 1. The applicant, if an operator of the automobile under age 25, and every operator of the automobile under age 25 residing in the same household as the applicant or who customarily operates the automobile is:
 - a. at least 16 years of age; and
 - b. a full-time high school student or enrolled as a full-time student in a college or university; and
 - c. for the immediately preceding school semester (or comparable period):
 - (1) ranked among the upper 20% of his class scholastically, or
 - (2) in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - (3) in schools using numerical grade points, such as 4, 3, 2, and 1 points, had an average of at least 3 points for all subjects combined, or
 - (4) was included in "Deans List", "Honor Roll" or comparable list indicating scholastic achievement; or
 - d. has a cumulative GPA of 3.0 or better.

The Good Student Discount will apply for three years.

- 2. To continue the Good Student Discount after the three year period, the company is to be furnished a current grade report or a statement (refer to company for form) certified by a school official indicating that each student has met one of the above requirements.
- 3. The Good Student Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a. graduated from a four year college, or

- b. attended college on a full-time basis for at least two consecutive years; and
- c. had a scholastic record meeting the above requirements during the last two of these years; and
- d. continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the operator marries or reaches age 25.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

C. Multi-Car

- 1. If two or more private passenger autos are owned by an individual, or owned by two or more persons residing in the same household and insured by us, the auto shall be subject to the multi-car factor.
- 2. If a Business Auto Policy is written with Pekin Insurance, in the name of an individual or in a business name, insuring a private passenger auto, a pick-up or a van, the Private Passenger Auto Policy is subject to the multi-car factor. This discount must be requested and the request should include the named insured and policy number of the Business Auto Policy.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

D. Auto-Home

Private passenger autos are eligible for a 15% discount if we have a homeowners policy (all forms except HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

Private passenger autos are eligible for a 5% discount if they are a homeowner insured elsewhere or if we have a tenant homeowners policy (HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

This discount applies to all coverage premiums.

E. Age 45 and over

The age 45 and over factors should be used if the private passenger auto is principally driven by an insured age 45 or over. Youthful operators or distant students may not be rated on this vehicle.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

F. Defensive Driving

A discount of 10% is available to autos driven by insureds age 60 or over who have successfully completed a Motor Vehicle Accident Prevention Course approved by the Ohio State Highway Patrol.

The premium reduction shall remain in effect for 3 years from the next renewal date of the policy.

The number of autos discounted will not exceed the number of operators who have successfully completed the course.

This discount will not apply to any auto subject to a higher rate because of an insured's loss experience or driving record until the insured has maintained a driving record clear of accidents and violations for one year in which case the insured would be eligible for the remaining 2 years.

This discount will not apply to any auto whose principal operator has had their driver's license revoked or suspended for any reason in the past 36 months.

This discount applies to Bodily Injury and Property Damage premiums.

G. Safety Equipment Discounts

1. Passive Restraint (Air Bag)

Vehicles equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, may be eligible for a discount on Medical Payments, Uninsured Motorist and Underinsured Motorist Coverage.

- a) A 20% discount applies when the restraint is installed in the driver-side-only position.
- b) A 30% discount applies when the restraints are installed in both front seat positions.

2. Anti-Lock Braking System

A 5% discount for Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

H. Anti-Theft Device

These discounts apply to Comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a hood lock which can be released only from inside the vehicle, and
- a device meeting the criteria of either Paragraph 1 or 2 below.

1. Alarm ONLY and Active Disabling Devices

A 5% discount on Comprehensive coverage shall be afforded on all vehicles equipped with either alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device. A manual step includes turning the alarm on or locking the doors which activates an alarm.

2. Passive Disabling Devices

A 15% discount on Comprehensive coverage shall be afforded on all vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device. A manual step includes turning the alarm on or locking the doors which activates the alarm.

If the vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

I. Hybrid Vehicle Discount

A 10% discount will be applied to hybrid vehicles. A hybrid vehicle is defined as a mode of transportation using more than one energy source to power it.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

J. Pekin Insurance Affiliate Discount (PERK)

A 10% discount will apply to the private passenger automobile policies of any active or retired full-time Pekin Insurance employee and spouse residing in the same household.

The discount will also apply to licensed producers of Pekin Insurance and their spouses residing in the same household.

7. NON-METAL BODY SURCHARGE

A private passenger automobile with a non-metal body shall have the applicable Comprehensive and Collision premiums surcharged 50%.

**PEKIN INSURANCE COMPANY
CROSSROADS AUTO
UNDERWRITING GUIDELINES**

- A.** The Crossroads Auto Program provides a broad policy for the driver who meets the guidelines. This is a merit rated program based on driving record and accidents. This program is designed for private passenger autos owned by an individual and insured on a Personal Auto Policy.

Drivers requiring an SR-22 filing are acceptable in the Crossroads Auto Program, provided they meet all other eligibility requirements.

- B.** The named insured on an auto policy should be the individual who is the titleholder of the auto and the spouse, if applicable. If the vehicle is co-titled to a resident household member, that individual should also be listed as a named insured. If the vehicle is co-titled with a non-household member, only if the person is a relative can they be listed as a named insured.

If the vehicles in the same household are individually owned, as a general rule, they should be written on separate policies. If a resident child of a named insured has a vehicle individually titled they may be added as a named insured on the parent's policy. If two unrelated individuals are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis, an accommodation can be made to write their individually owned vehicles on the same policy.

- C.** An application cannot be bound until it is uploaded. The effective date of coverage cannot be prior to the upload date.

- D.** The following driver eligibility requirements must be met for a risk to be bound:

1. No driver may have more than 3 at-fault accidents during the past 36 months.
2. No driver under the age of 21 may have more than 2 at-fault accidents during the past 36 months.
3. No driver may have more than 3 minor violations during the past 12 months.
4. No driver may have more than 4 minor violations during the past 36 months.
5. No driver under the age of 21 may have more than 3 minor violations or more than 1 serious violation during the past 60 months.

6. No driver may have more than one serious violation within the past 36 months and no more than 2 serious violations within the past 60 months.

7. No driver may have more than one major motor vehicle violation during the past 60 months.

8. No driver may have an illegal possession of drugs violation.

9. No driver may have more than one conviction for driving under the influence of alcohol.

10. No driver may have more than one eligible suspension or revocation during the past 60 months.

11. No driver may have a felony conviction during the past 60 months.

12. Any single, principal operator under the age of 21 must have the parents' auto insured with our plans.

13. There may be no more than 5 separate comprehensive occurrences (excluding towing claims) during the last 36 months. An occurrence means all losses resulting from the same event.

14. The minimum Comprehensive deductible available will be \$250. The minimum Collision deductible will be \$500.

15. For Financial Stability Levels 1-6, the maximum accident/violation points allowed per household is 7. For Financial Stability Levels 7-9, the maximum accident/violation points allowed per household is 5. For any household that attains in excess of this number of points, the following will apply:

- a. The maximum limits available for Bodily Injury/Property Damage will be \$100/300/100.

- b. The maximum limit available for Medical Payments will be \$5,000.

16. For any operator under the age of 25, the following will apply regardless of the Financial Stability Level or number of accident/violation points:

- a. The maximum limits available for Bodily Injury/Property Damage will be \$100/300/100.
 - b. The maximum limit available for Medical Payments will be \$5,000.
17. No driver may have a mental or serious physical disability.
18. At least 1 driver must be permanently employed (excluding housewives, retirees and full-time students).
19. No driver may be a member of the military service or be employed as a professional entertainer, professional athlete or as a tavern/nightclub owner or employee.
- E. The following vehicle eligibility requirements must be met for a risk to be bound:
- 1. Any vehicle valued in excess of \$75,000 or any specially equipped or furnished van should be referred to the company prior to binding.
 - 2. No vehicle may be garaged or kept in a state other than Illinois, Indiana, Iowa, Wisconsin, Ohio, or Arizona.
 - 3. No vehicle may be rebuilt, modified, customized or altered (we do accept vehicles which have been altered to accommodate a physical handicap).
 - 4. We will not accept emergency vehicles, vehicles used for racing, wreckers, tow trucks, buses, limousines, step vans, flatbeds, dump trucks, or vehicles over 1 ton.
 - 5. No replica autos or kit cars: A replica automobile is a reproduction of an antique or classic automobile.
 - 6. No vehicle with more or less than four (4) wheels. Pickup trucks with six (6) wheels (Duallies) are acceptable provided there is no business use of the vehicle.
 - 7. No vehicles, including trailers or motor homes, used as a principal residence.
 - 8. No vehicles used for food delivery or transporting of people for a fee.
- F. Operators who do not qualify for coverage in the V.I.P. Auto Program may be considered on a separate policy in the Crossroads Program. This includes spouses and other members of the insureds' household.

APPLICANTS SHOULD BE BOUND IN COMPLIANCE WITH THE UNDERWRITING GUIDELINES; HOWEVER, THE COMPANY MAY ACCEPT OR REJECT ANY RISK.

PEKIN INSURANCE COMPANY

CROSSROADS AUTO

1. RATING PLAN

Once a person is insured under the Crossroads Program, rates may be increased or decreased based on a three year experience period. Point surcharges are:

A. Determination of chargeable accident – new policy.

One accident surcharge point will be assigned for each accident involving the insured's automobile that occurred within three years preceding the application for insurance and when a total of \$1,000 or more of bodily injury or damage to property (including the insured's property) resulted.

B. Determination of chargeable accident – renewal policy.

1. For accidents occurring on or after December 19, 2011:

One accident surcharge point will be assigned when a total of \$1,000 or more is paid under Bodily Injury, Property Damage, or Collision coverages as the result of one occurrence. However, an occurrence involving a Collision payment only will not be surcharged unless the damage resulted from a one car accident. Accident surcharges apply for three years.

2. For accidents which occurred prior to December 19, 2011:

One accident surcharge point will be assigned when a total of \$750 or more is paid under Bodily Injury, Property Damage, or Collision coverages as the result of one occurrence. However, an occurrence involving a Collision payment only will not be surcharged unless the damage resulted from a one car accident. Accident surcharges apply for three years.

Accident and paid claim points follow the automobile involved or the automobile which replaced the involved automobile.

When that automobile is removed from the policy, the points shall be applied to the highest rated automobile on the policy.

C. Accumulation of accident surcharge points.

The points will accumulate and surcharge the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums as follows:

- 1 point – Base Rate plus 15%
- 2 points – Base Rate plus 45%
- 3 points – Base Rate plus 65%
- 4 points – Base Rate plus 105%
- 5 points – Base Rate plus 155%
- 6 points – Base Rate plus 205%

Each point in excess of 6 points will be an additional 100%.

D. Determination of violation surcharges.

The most recent minor violation in the past three years will be waived and no points will be assigned.

One violation surcharge point will be assigned for all other minor violations in the past three years.

Three violation surcharge points will be assigned for each serious motor vehicle violation or suspension/revocation in the past three years.

Four violation surcharge points will be assigned for each major violation in the past three years.

Violation surcharge points follow the driver and would be assigned to the car the driver primarily operates.

E. Accumulation of violation surcharge points.

The points will accumulate and surcharge the Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums as follows:

- 1 point – Base Rate plus 20%
- 2 points – Base Rate plus 35%
- 3 points – Base Rate plus 65%
- 4 points – Base Rate plus 105%
- 5 points – Base Rate plus 155%
- 6 points – Base Rate plus 205%

Each point in excess of 6 points will be an additional 50%.

The definition of a youthful operator is a single male operator under age 25, married male operators under age 21 or single female operators under age 25.

- I. An individual is considered married if the insured and spouse are not estranged and they maintain a single household. A married couple shall be included in this category even though one may be serving in the armed forces or similarly in residence.

A widow, a widower, divorc'ee, or divorc'e shall be included in the married class only if the person has a child resident in the household.

- J. The classification rules as they apply to an automobile which is occasionally operated by an unmarried son or daughter who attends school away from home are subject to the following:

- 1. A son or daughter who resides away from home during both the school year and summer vacation but who occasionally operates the automobile while home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

- 2. A son or daughter who resides at school with no vehicle but who operates an automobile occasionally while home during school vacation or holiday periods, shall be rated as a distant student for the purpose of classifying the automobile.

- K. Private passenger automobiles owned by a clergyman shall be rated as adult pleasure provided there is no single male operator under age 25, no married male under age 21 or single female operator under age 25.

- L. For the purpose of rating under this rule, a single male operator under age 25, a married male under age 21 or single female operator under age 25 in active military service with the Armed Forces of the United States, shall not be considered an operator of the automobile unless such an individual regularly operates the automobile.

- M. "Low mileage use" means no youthful classes, no distant students, or no business use. Pleasure use or drive to work less than 3 road miles one way is acceptable. Total annual miles must be less than 7,500.

4. FINANCIAL STABILITY

A rating factor will be applied to the policy premium based on the insured's financial stability. The level of financial stability is determined by the named insured's credit score. If there is more than one named insured, the level of financial stability is based on the best credit score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

5. RISK SCORE

A Risk Score is determined by analyzing various policy rating characteristics in correlation to each other and arriving at a rating factor that is applied to the policy premium based on a Risk Score.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums.

6. DISCOUNTS

Some discounts are a result of lower class factors and some are a percentage reduction.

A. Loss Free

A 10% discount will be allowed on any new or renewal policy that has not incurred a chargeable accident for a period of 3 years or more. A 15% discount will be allowed on any policy that has not incurred a chargeable accident for 6 years or more, while insured with Pekin Insurance. The loss free qualifying period will be calculated from the date of claim payment.

For policies receiving a loss free discount, the first chargeable accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

For policies that have not incurred a chargeable accident for 9 years or more, while insured with Pekin Insurance, the first chargeable accident will be waived. The second accident will result in the loss of the discount. An additional accident will be surcharged as though it were the first accident in the experience period.

This discount applies to all coverage premiums.

B. Good Student

Automobiles which are rated for young drivers shall be subject to a good student rating factor provided:

- 1. The applicant, if an operator of the automobile under age 25, and every operator of the automobile under age 25 residing in the same household as the applicant or who customarily operates the automobile is:
 - a. at least 16 years of age; and
 - b. a full-time high school student or enrolled as a full-time student in a college or university; and
 - c. for the immediately preceding school semester (or comparable period):
 - (1) ranked among the upper 20% of his class scholastically, or
 - (2) in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - (3) in schools using numerical grade points, such as 4, 3, 2, and 1 points, had an average of at least 3 points for all subjects combined, or
 - (4) was included in "Deans List", "Honor Roll" or comparable list indicating scholastic achievement; or
 - d. has a cumulative GPA of 3.0 or better.

The Good Student Discount will apply for three years.

- 2. To continue the Good Student Discount after the three year period, the company is to be furnished a current grade report or a statement (refer to company for form) certified by a school official indicating that each student has met one of the above requirements.
- 3. The Good Student Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a. graduated from a four year college, or
 - b. attended college on a full-time basis for at least two consecutive years; and

- c. had a scholastic record meeting the above requirements during the last two of these years; and
- d. continues to be the controlling factor in the classification of the automobile.

The Good Student Discount terminates when the operator marries or reaches age 25.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

C. Multi-Car

- 1. If two or more private passenger autos are owned by an individual, or owned by two or more persons residing in the same household and insured by us, the auto shall be subject to the multi-car factor.
- 2. If a Business Auto Policy is written with Pekin Insurance, in the name of an individual or in a business name, insuring a private passenger auto, a pick-up or a van, the Private Passenger Auto Policy is subject to the multi-car factor.

This discount must be requested and the request should include the named insured and policy number of the Business Auto Policy.

This discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums.

D. Auto-Home

Private passenger autos are eligible for a 10% discount if we have a homeowners policy (all forms except HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

Private passenger autos are eligible for a 5% discount if they are a homeowner insured elsewhere or if we have a tenant homeowners policy (HO-4) in effect for the named insured, resident family members, or two unrelated individuals that are residing in the same household and are committed to maintaining the joint household on a long-term (one year and longer) basis.

This discount applies to all coverage premiums.

RATING INDEX

SUBJECT	PAGE
Auto Rating Sequence	1
Classification Codes	2
VIP Rating Factors	3
Crossroads Rating Factors	4
Base Rates and Limits Factors	5-7
Antique Auto Rating Sequence	8
Classic Auto Rating Sequence	9
Antique Auto/Classic Auto Rates	10
Territory Relativities	11
Model Year Relativities	12
Symbol Relativities	13-15
Motorhome Rating Sequence	16
Camping/Service Trailer Rating Sequence	17
Motorhome Liability Rates	18
Motorhome/Camping & Service Trailer Comprehensive Rates	18-19
Motorhome/Camping & Service Trailer Collision Rates	20-21
Territory Descriptions	T1-T29

OHIO PERSONAL AUTO RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	BI/PD/MED *round to the nearest dime after each step
1	Base Rate X Territory Relativity
2	Symbol Factor
3	Increased Limits Factor
4	Class Factor
5	Accident Surcharge
6	Violation Surcharge
7	Financial Stability Factor
8	Risk Score Factor
9	No Continuous Insurance Surcharge (Crossroads Program Only)
10	Discounts
11	Loss Free Discount
12	Round to nearest dollar (.50 rounds up; .49 rounds down)
Step #	UM/UIM *round to the nearest dime after each step
1	Base Rates X Territory Relativity
2	Increased Limits Factor
3	No Continuous Insurance Surcharge (Crossroads Program Only)
4	Discounts
5	Loss Free Discount
6	Round to nearest dollar (.50 rounds up; .49 rounds down)
Step #	COMPREHENSIVE/COLLISION *round to the nearest dime after each step
1	Base Rate X Territory Relativity
2	Model Year Factor X Symbol Factor
3	Deductible Factor
4	Class Factor
5	Non-metal Body Surcharge
6	Accident Surcharge
7	Violation Surcharge
8	Financial Stability Factor
9	Risk Score Factor
10	No Continuous Insurance Surcharge (Crossroads Program Only)
11	Discounts
12	Loss Free Discount
13	Round to nearest dollar (.50 rounds up; .49 rounds down)
Step #	UMPD and Emergency Road Service *round to the nearest dime after each step
1	Base Rates
2	No Continuous Insurance Surcharge (Crossroads Program Only)
3	Discounts
4	Loss Free Discount
5	Round to nearest dollar (.50 rounds up; .49 rounds down)

PEKIN INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION CODES

ADULT AND AGE 45 AND OVER	ADULT	AGE 45-49	AGE 50-55	AGE 56-69	AGE 70-79	AGE 80+
Pleasure	11	84	15	85	86	87
Low Mileage	21	94	25	95	96	97
Avg. daily mileage to or from work						
3 miles or more but less than 15	12	22	16	26	56	88
15 or more miles	13	23	17	27	57	98
Business Use	14	24	18	28	58	99
Farm Use	31	45	32	46	47	48

UNMARRIED YOUTHFUL OPERATORS	AGE 16-17		AGE 18-20		AGE 21-24	
	Occas. Oper.	Princ. Oper.	Occas. Oper.	Princ. Oper.	Occas. Oper.	Princ. Oper.
Unmarried Males						
Pleasure	70	72	10	19	74	76
Avg. daily mileage to or from work						
3 miles or more but less than 15	71	73	20	29	75	77
15 or more miles	71	73	20	29	75	77
Business Use	71	73	20	29	75	77
Farm Use	40	41	30	49	42	43
Unmarried Females						
Pleasure	60	62	59	68	64	66
Avg. daily mileage to or from work						
3 miles or more but less than 15	61	63	69	78	65	67
15 or more miles	61	63	69	78	65	67
Business Use	61	63	69	78	65	67
Farm Use	36	37	79	89	38	39

UNMARRIED DISTANT STUDENTS	UNDER AGE 25
Pleasure	90
Low Mileage	02
Avg. daily mileage to or from work	
3 miles or more but less than 15	91
15 or more miles	92
Business Use	93
Farm Use	01

MARRIED YOUTHFUL MALE OPERATORS	UNDER AGE 21
Pleasure	50
To or from work or Business Use	51
Farm Use	33

TRAILER TYPES AND MOTORHOMES	
Service/Utility Trailers	69199
Camping/Travel Trailers	77199
Motorhomes	88199

NOTE:

“Pleasure” includes to or from work or school less than 3 road miles one way.

“Low mileage” means no business use, pleasure use or drive to work less than 3 road miles 1 way.
Total annual miles less than 7500.

“To or from work” includes to or from work or school 3 or more road miles one way.



PEKIN INSURANCE COMPANY

V.I.P. AUTO

**PRIVATE PASSENGER BODILY INJURY, PROPERTY DAMAGE, MEDICAL,
COMPREHENSIVE AND COLLISION CLASS RATING FACTORS**

CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR
01	.80	.60	37	2.81	2.61	69	2.11	1.91
02	.95	.75	38	1.12	.92	70	2.35	2.15
10	2.12	1.92	39	1.40	1.20	71	2.50	2.30
11	1.05	.85	40	2.35	2.15	72	3.00	2.80
12	1.05	.85	41	3.00	2.80	73	3.25	3.05
13	1.15	.95	42	1.33	1.13	74	1.33	1.13
14	1.40	1.20	43	1.76	1.56	75	1.40	1.20
15	.92	.72	45	.76	.56	76	1.76	1.56
16	.92	.72	46	.64	.44	77	1.85	1.65
17	1.01	.81	47	.74	.54	78	2.62	2.42
18	1.23	1.03	48	.82	.62	79	2.00	1.80
19	2.70	2.50	49	2.70	2.50	84	1.00	.80
20	2.25	2.05	50	1.90	1.70	85	.84	.64
21	.95	.75	51	2.00	1.80	86	.97	.77
22	1.00	.80	56	.97	.77	87	1.18	.98
23	1.09	.89	57	1.06	.86	88	1.18	.98
24	1.33	1.13	58	1.29	1.09	89	2.39	2.19
25	.83	.63	59	2.00	1.80	90	1.05	.85
26	.84	.64	60	2.35	2.15	91	1.05	.85
27	.92	.72	61	2.47	2.27	92	1.15	.95
28	1.12	.92	62	2.81	2.61	93	1.40	1.20
29	2.93	2.73	63	3.09	2.89	94	.90	.70
30	2.12	1.92	64	1.30	1.10	95	.76	.56
31	.80	.60	65	1.35	1.15	96	.87	.67
32	.70	.50	66	1.40	1.20	97	.97	.77
33	1.90	1.70	67	1.47	1.27	98	1.39	1.19
36	2.35	2.15	68	2.39	2.19	99	1.44	1.24
WITH GOOD STUDENT CREDIT								
10	1.80	1.60	60	2.00	1.80	75	1.19	.99
19	2.30	2.10	61	2.10	1.90	76	1.50	1.30
20	1.91	1.71	62	2.39	2.19	77	1.57	1.37
29	2.49	2.29	63	2.63	2.43	78	2.23	2.03
30	1.80	1.60	64	1.11	.91	79	1.70	1.50
36	2.00	1.80	65	1.15	.95	89	2.03	1.83
37	2.39	2.19	66	1.19	.99			
38	.95	.75	67	1.25	1.05			
39	1.19	.99	68	2.03	1.83			
40	2.00	1.80	69	1.79	1.59			
41	2.55	2.35	70	2.00	1.80			
42	1.13	.93	71	2.13	1.93			
43	1.50	1.30	72	2.55	2.35			
49	2.30	2.10	73	2.76	2.56			
59	1.70	1.50	74	1.13	.93			

PEKIN INSURANCE COMPANY
CROSSROADS AUTO
PRIVATE PASSENGER BODILY INJURY, PROPERTY DAMAGE, MEDICAL,
COMPREHENSIVE AND COLLISION CLASS RATING FACTORS

CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR	CLASS	SINGLE CAR	MULTI CAR
01	.80	.60	37	2.81	2.61	69	2.11	1.91
02	.95	.75	38	1.12	.92	70	2.35	2.15
10	2.12	1.92	39	1.40	1.20	71	2.50	2.30
11	1.05	.85	40	2.35	2.15	72	3.00	2.80
12	1.05	.85	41	3.00	2.80	73	3.25	3.05
13	1.15	.95	42	1.33	1.13	74	1.33	1.13
14	1.40	1.20	43	1.76	1.56	75	1.40	1.20
15	.92	.72	45	.76	.56	76	1.76	1.56
16	.92	.72	46	.64	.44	77	1.85	1.65
17	1.01	.81	47	.74	.54	78	2.62	2.42
18	1.23	1.03	48	.82	.62	79	2.00	1.80
19	2.70	2.50	49	2.70	2.50	84	1.00	.80
20	2.25	2.05	50	1.90	1.70	85	.84	.64
21	.95	.75	51	2.00	1.80	86	.97	.77
22	1.00	.80	56	.97	.77	87	1.18	.98
23	1.09	.89	57	1.06	.86	88	1.18	.98
24	1.33	1.13	58	1.29	1.09	89	2.39	2.19
25	.83	.63	59	2.00	1.80	90	1.05	.85
26	.84	.64	60	2.35	2.15	91	1.05	.85
27	.92	.72	61	2.47	2.27	92	1.15	.95
28	1.12	.92	62	2.81	2.61	93	1.40	1.20
29	2.93	2.73	63	3.09	2.89	94	.90	.70
30	2.12	1.92	64	1.30	1.10	95	.76	.56
31	.80	.60	65	1.35	1.15	96	.87	.67
32	.70	.50	66	1.40	1.20	97	.97	.77
33	1.90	1.70	67	1.47	1.27	98	1.39	1.19
36	2.35	2.15	68	2.36	2.19	99	1.44	1.24
WITH GOOD STUDENT CREDIT								
10	1.80	1.60	60	2.00	1.80	75	1.19	.99
19	2.30	2.10	61	2.10	1.90	76	1.50	1.30
20	1.91	1.71	62	2.39	2.19	77	1.57	1.37
29	2.49	2.29	63	2.63	2.43	78	2.23	2.03
30	1.80	1.60	64	1.11	.91	79	1.70	1.50
36	2.00	1.80	65	1.15	.95	89	2.03	1.83
37	2.39	2.19	66	1.19	.99			
38	.95	.75	67	1.25	1.05			
39	1.19	.99	68	2.03	1.83			
40	2.00	1.80	69	1.79	1.59			
41	2.55	2.35	70	2.00	1.80			
42	1.13	.93	71	2.13	1.93			
43	1.50	1.30	72	2.55	2.35			
49	2.30	2.10	73	2.76	2.56			
59	1.70	1.50	74	1.13	.93			

**BASE RATES AND LIMITS FACTORS
ANNUAL RATES**

	BASE LIMITS	PIC-VIP	PIC-CROSSROADS
I	Bodily Injury: \$25,000/50,000	\$115.10	\$138.30
I	Property Damage: \$25,000	\$ 93.20	\$ 98.90
I	Medical Payments: \$5,000	\$ 31.10	\$ 33.90
I	Uninsured Motorists: \$25,000/50,000	\$ 23.00	\$ 23.00
I	Underinsured Motorists: \$50,000/100,000	\$ 23.60	\$ 39.20
I	Comprehensive: \$100 Deductible	\$151.50	\$181.10
	ERS:	\$ 12.00	\$ 12.00
I	Collision: \$250 Deductible	\$347.70	\$439.30

BODILY INJURY INCREASED FACTORS								
\$	25,000/50,000	100%	\$	50,000/200,000	127%	\$	*500,000/500,000	179%
	30,000/60,000	104%		100,000/300,000	142%		*750,000/750,000	182%
	25,000/100,000	109%		300,000/300,000	158%		*500,000/1,000,000	186%
	50,000/100,000	114%		300,000/500,000	171%		*1,000,000/1,000,000	200%

PROPERTY DAMAGE INCREASED FACTORS								
\$	10,000	92%	\$	50,000	105%	\$	300,000	126%
	15,000	95%		100,000	108%		500,000	128%
	20,000	98%		200,000	114%		*750,000	133%
	25,000	100%		250,000	122%		*1,000,000	138%

MEDICAL PAYMENTS INCREASED FACTORS									
I	\$	500	63%	\$	2,000	83%	\$	10,000	160%
I		1,000	75%		5,000	100%		25,000	260%

*Refer to Company prior to binding.

**BASE RATES AND LIMITS FACTORS
ANNUAL RATES**

UNINSURED MOTORISTS INCREASED FACTORS							
I	\$	25,000/50,000	100%	\$	50,000/200,000	122%	\$ *500,000/500,000 186%
I		30,000/60,000	105%		100,000/300,000	136%	*750,000/750,000 202%
I		25,000/100,000	105%		300,000/300,000	164%	*500,000/1,000,000 196%
I		50,000/100,000	118%		300,000/500,000	170%	*1,000,000/1,000,000 214%

UNDERINSURED MOTORISTS INCREASED FACTORS							
I	\$	25,000/50,000	68%	\$	50,000/200,000	110%	\$ *500,000/500,000 199%
I		30,000/60,000	77%		100,000/300,000	142%	*750,000/750,000 199%
I		25,000/100,000	80%		300,000/300,000	184%	*500,000/1,000,000 225%
I		50,000/100,000	100%		300,000/500,000	184%	*1,000,000/1,000,000 225%

UNINSURED MOTORISTS/PROPERTY DAMAGE RATE	
\$7,500 or Actual Cash Value whichever is less	\$250 Deductible \$4.00

COMPREHENSIVE DEDUCTIBLE FACTORS		
	WITHOUT \$0 Deductible Glass	WITH \$0 Deductible Glass**
ACV	158%	N/A
\$ 50	127%	133%
100	100%	110%
200	84%	98%
250	77%	90%
500	65%	81%
1,000	62%	78%

COLLISION DEDUCTIBLE FACTORS	
\$ 50	162%
100	128%
200	106%
250	100%
I 350	92%
I 500	88%
I 1,000	67%

FINANCIAL STABILITY FACTORS		
Apply to BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS, COMPREHENSIVE and COLLISION		
Financial Stability Level	PIC-VIP Factor	PIC-CROSSROADS Factor
Level 1	0.70	0.75
Level 2	0.75	0.80
Level 3	0.80	0.80
Level 4	0.85	0.85
Level 5	0.95	0.90
Level 6	1.00	1.00
I Level 7	1.15	1.05
I Level 8	1.25	1.10
I Level 9	1.35	1.20

*Refer to Company prior to binding.

**Not available in the Crossroads Program.



**BASE RATES AND LIMITS FACTORS
ANNUAL RATES**

RISK SCORE FACTORS – PIC VIP					
Apply to BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS, COMPREHENSIVE and COLLISION					
Risk Scores Level	Bodily Injury Factor	Property Damage Factor	Medical Payments Factor	Comprehensive Factor	Collision Factor
Level 1	0.95	0.90	0.90	0.95	0.90
Level 2	0.95	0.90	1.00	0.95	0.90
Level 3	0.97	0.90	1.00	1.00	0.90
Level 4	0.97	0.97	1.00	1.00	1.00
Level 5	1.00	1.00	1.00	1.00	1.00
Level 6	1.00	1.00	1.00	1.00	1.00
Level 7	1.00	1.05	1.00	1.00	1.00
Level 8	1.15	1.15	1.00	1.05	1.15
Level 9	1.25	1.20	1.10	1.10	1.20
Level 10	1.35	1.25	1.10	1.10	1.25

RISK SCORE FACTORS – PIC CROSSROADS					
Apply to BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS, COMPREHENSIVE and COLLISION					
Risk Scores Level	Bodily Injury Factor	Property Damage Factor	Medical Payments Factor	Comprehensive Factor	Collision Factor
Level 1	0.97	0.95	0.95	0.97	0.95
Level 2	0.97	0.95	1.00	1.00	0.95
Level 3	0.97	0.95	1.00	1.00	0.95
Level 4	0.97	0.97	1.00	1.00	1.00
Level 5	1.00	1.00	1.00	1.00	1.00
Level 6	1.00	1.00	1.00	1.00	1.00
Level 7	1.00	1.05	1.00	1.00	1.00
Level 8	1.23	1.15	1.00	1.00	1.10
Level 9	1.25	1.15	1.05	1.07	1.10
Level 10	1.35	1.20	1.05	1.07	1.15

OHIO ANTIQUE AUTO RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	BI/PD/MED *round to the nearest dime after each step
1	Base Rate
2	Increased Limits Factor
3	Accident Surcharge
4	Violation Surcharge
5	Financial Stability Factor
6	Risk Score Factor
7	No Continuous Insurance Surcharge (Crossroads Program Only)
8	Discounts
9	Loss Free Discount
10	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	UM/UIM/UMPD *round to the nearest dime after each step
1	Base Rates & Increased Limits
2	Territory Relativity (UM/UIM Only)
3	No Continuous Insurance Surcharge (Crossroads Program Only)
4	Discounts
5	Multiply times .50
6	Loss Free Discount
7	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	COMPREHENSIVE/COLLISION *round to the nearest dime after each step
1	Cost per 100 – Round to nearest 100
2	Deductible Factor
3	Non-metal Body Surcharge
4	Accident Surcharge
5	Violation Surcharge
6	Financial Stability Factor
7	Risk Score Factor
8	No Continuous Insurance Surcharge (Crossroads Program Only)
9	Discounts
10	Loss Free Discount
11	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	Emergency Road Service *round to the nearest dime after each step
1	Base Rate
2	No Continuous Insurance Surcharge (Crossroads Program Only)
3	Discounts
4	Loss Free Discount
5	Round to nearest dollar (.50 rounds up; .49 rounds down)

OHIO CLASSIC AUTO RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	COMPREHENSIVE/COLLISION *round to the nearest dime after each step
1	Cost Per 100 – Round to nearest 100
2	Deductible Factor
3	Non-metal Body Surcharge
4	Accident Surcharge
5	Violation Surcharge
6	Financial Stability Factor
7	Risk Score Factor
8	No Continuous Insurance Surcharge (Crossroads Program Only)
9	Discounts
10	Loss Free Discount
11	Round to nearest dollar (.50 rounds up; .49 rounds down)

**ANTIQUE PRIVATE PASSENGER AUTOMOBILE
Annual**

LIABILITY COVERAGE

Bodily Injury \$25/50,000	\$21.00	Uninsured Motorist	Private passenger
Medical Payments \$5,000500	Underinsured Motorist	U.M. rate X .50
Property Damage \$25,000	13.00	Uninsured Motorist	Private passenger
		Property Damage	U.I.M. rate x .50
		Uninsured Motorist	
		Property Damage	Private passenger
			U.M.P.D. rate x .50

PHYSICAL DAMAGE COVERAGE

Stated amount basis only.

COMPREHENSIVE

Per \$100 of Insurance

\$ 50 Deductible	\$2.00
100 Deductible	1.30
200 Deductible	1.10
500 Deductible	.80

COLLISION

Per \$100 of Insurance

\$ 100 Deductible	1.60
200 Deductible	1.10
350 Deductible	.90
500 Deductible	.75
1000 Deductible	.60

**CLASSIC AUTO – PHYSICAL DAMAGE COVERAGE
Annual**

COMPREHENSIVE

Per \$100 of Insurance

\$ 50 Deductible	\$2.40
100 Deductible	1.60
200 Deductible	1.35
500 Deductible	.95

COLLISION

Per \$100 of Insurance

\$ 100 Deductible	2.40
200 Deductible	1.60
350 Deductible	1.35
500 Deductible	1.15
1000 Deductible	.90

TERRITORY RELATIVITIES

TERR.	LIAB.	PHYSICAL DAMAGE	UM	UIM	TERR.	LIAB.	PHYSICAL DAMAGE	UM	UIM
03	1.47	1.26	1.00	1.00	37	0.84	1.22	1.00	1.00
04	1.31	1.27	1.00	1.00	38	0.96	1.27	1.00	1.00
05	1.26	1.07	1.00	1.00	39	0.99	1.05	1.00	1.00
06	1.19	1.14	1.00	1.00	41	1.15	1.01	1.00	1.00
07	1.25	1.26	1.00	1.00	42	0.86	1.32	1.00	1.00
08	1.74	1.88	1.55	1.55	43	1.45	1.09	1.55	1.55
09	1.24	1.14	1.00	1.00	44	1.16	0.93	1.00	1.00
12	1.88	2.10	2.00	2.00	45	1.07	0.89	1.00	1.00
13	1.45	1.46	1.55	1.55	46	1.31	1.20	1.00	1.00
15	1.46	1.32	1.55	1.55	47	1.46	1.23	1.00	1.00
16	1.13	0.94	1.00	1.00	48	0.97	1.08	1.00	1.00
17	1.20	0.92	1.00	1.00	49	1.07	1.04	1.00	1.00
18	1.06	1.55	1.00	1.00	51	0.84	1.25	1.00	1.00
19	1.50	1.24	1.00	1.00	52	0.95	0.95	1.00	1.00
20	1.25	0.90	1.00	1.00	53	1.22	1.02	1.00	1.00
22	1.00	1.00	1.00	1.00	54	1.15	0.99	1.00	1.00
23	1.27	1.00	1.00	1.00	55	0.99	1.02	1.00	1.00
25	1.23	0.93	1.00	1.00	57	1.30	1.09	1.00	1.00
26	1.42	1.13	1.00	1.00	58	1.48	1.08	1.55	1.55
27	1.23	1.18	1.00	1.00	62	0.91	1.33	1.00	1.00
28	1.02	1.13	1.00	1.00	65	1.48	1.32	1.00	1.00
29	0.91	1.07	1.00	1.00	66	1.23	0.96	1.00	1.00
30	0.94	0.90	1.00	1.00	67	1.19	1.05	1.00	1.00
31	1.16	1.07	1.00	1.00	70	1.04	0.84	1.00	1.00
32	1.12	1.23	1.00	1.00	74	1.18	1.13	1.00	1.00
33	1.28	1.16	1.55	1.55	80	0.90	1.01	1.00	1.00
35	1.21	1.07	1.55	1.55	82	0.87	1.10	1.00	1.00
36	0.98	1.35	1.00	1.00					

* See Ohio Territory Pages for a complete description of the territories.

MODEL YEAR RELATIVITIES

MODEL YEAR	COMPREHENSIVE	COLLISION
2014	1.15	1.15
2013	1.10	1.10
2012	1.05	1.05
2011	1.00	1.00
2010	.49	.71
2009	.47	.67
2008	.45	.64
2007	.42	.61
2006	.40	.58
2005	.38	.55
2004	.36	.52
2003	.34	.49
2002	.33	.47
2001	.31	.45
2000	.29	.42
1999	.28	.40
1998	.27	.38
1990-1997	.25	.37
1989	1.00	1.00

SYMBOL RELATIVITIES

Bodily Injury & Property Damage Symbol	Factor*
280 & Below	.90
285	.90
290	.90
295	.95
300	1.00
305	1.05
310	1.10
315	1.10
320	1.10
325 & Above	1.10

Medical Payments Symbol	Factor*
480 & Below	.90
485	.90
490	.90
495	.95
500	1.00
505	1.05
510	1.10
515	1.10
520	1.10
525 & Above	1.10

* Applicable to model years 1998 and subsequent. Prior to model year 1998 use a factor of 1.00.

SYMBOL RELATIVITIES

2011 and Subsequent							
Cost New	Symbol	Comprehensive	Collision	Cost New	Symbol	Comprehensive	Collision
\$ 1 – 3,000	01	.31	.44	\$ 34,001 – 35,000	40	2.65	1.84
3,001 – 5,500	02	.40	.58	35,001 – 36,000	41	2.71	1.86
5,501 – 8,000	03	.49	.70	36,001 – 37,000	42	2.78	1.89
8,001 – 9,000	04	.61	.81	37,001 – 38,000	43	2.85	1.91
9,001 – 10,000	05	.69	.86	38,001 – 39,000	44	2.92	1.93
10,001 – 11,000	06	.77	.89	39,001 – 40,000	45	2.98	1.95
11,001 – 12,000	07	.85	.92	40,001 – 41,250	46	3.06	1.98
12,001 – 13,000	08	.91	.97	41,251 – 42,500	47	3.14	2.02
13,001 – 14,000	10	.99	1.01	42,501 – 43,750	48	3.22	2.04
14,001 – 15,000	11	1.05	1.05	43,751 – 45,000	49	3.31	2.07
15,001 – 15,625	12	1.11	1.08	45,001 – 46,250	50	3.38	2.10
15,626 – 16,250	13	1.17	1.11	46,251 – 47,500	51	3.47	2.13
16,251 – 16,875	14	1.22	1.13	47,501 – 48,750	52	3.55	2.15
16,876 – 17,500	15	1.28	1.17	48,751 – 50,000	53	3.62	2.18
17,501 – 18,125	16	1.33	1.19	50,001 – 52,500	54	3.75	2.23
18,126 – 18,750	17	1.40	1.22	52,501 – 55,000	55	3.91	2.28
18,751 – 19,375	18	1.46	1.25	55,001 – 57,500	56	4.07	2.34
19,376 – 20,000	19	1.51	1.28	57,501 – 60,000	57	4.24	2.40
20,001 – 20,625	20	1.56	1.30	60,001 – 65,000	58	4.50	2.51
20,626 – 21,250	21	1.62	1.33	65,001 – 70,000	59	4.85	2.64
21,251 – 21,875	22	1.67	1.37	70,001 – 75,000	60	5.21	2.76
21,876 – 22,500	23	1.72	1.40	75,001 – 80,000	61	5.58	2.92
22,501 – 23,125	24	1.77	1.42	80,001 – 85,000	62	5.95	3.11
23,126 – 23,750	25	1.83	1.45	85,001 – 90,000	63	6.34	3.29
23,751 – 24,375	26	1.87	1.47	90,001 – 95,000	64	6.73	3.48
24,376 – 25,000	27	1.92	1.49	95,001 – 100,000	65	7.11	3.65
25,001 – 25,625	28	1.97	1.52	100,001 – 110,000	66	7.69	3.93
25,626 – 26,250	29	2.02	1.54	110,001 – 120,000	67	8.46	4.29
26,251 – 26,875	30	2.07	1.58	120,001 – 130,000	68	9.23	4.66
26,876 – 27,500	31	2.12	1.60	130,001 – 140,000	69	10.00	5.03
27,501 – 28,125	32	2.16	1.62	140,001 – 150,000	70	10.77	5.39
28,126 – 28,750	33	2.21	1.65	Rating Symbol Only	71	11.55	5.75
28,751 – 29,375	34	2.26	1.67	Rating Symbol Only	72	12.33	6.12
29,376 – 30,000	35	2.30	1.69	Rating Symbol Only	73	13.10	6.49
30,001 – 31,000	36	2.36	1.72	Rating Symbol Only	74	13.88	6.86
31,001 – 32,000	37	2.44	1.75	Rating Symbol Only	75	14.66	7.22
32,001 – 33,000	38	2.51	1.79	150,001 and above*	98		
33,001 – 34,000	39	2.57	1.81				

* Add .74 for Comprehensive and .35 for Collision to Symbol 70 relativity for each \$10,000 or part thereof above \$150,000.

SYMBOL RELATIVITIES

1989 and Prior				1990 and Subsequent			
Cost New	Symbol	Comprehensive	Collision	Cost New	Symbol	Comprehensive	Collision
\$ 0 – 1,600	01	.10	.25	\$ 0 – 6,500	01	1.00	1.00
1,601 – 2,100	02	.10	.25	6,501 – 8,000	02	1.00	1.00
2,101 – 2,750	03	.10	.25	8,001 – 9,000	03	1.21	1.09
2,751 – 3,700	04	.11	.27	9,001 – 10,000	04	1.37	1.16
3,701 – 5,000	05	.14	.30	10,001 – 11,250	05	1.54	1.22
5,001 – 6,500	06	.21	.34	11,251 – 12,500	06	1.71	1.28
6,501 – 8,000	07	.28	.40	12,501 – 13,750	07	1.87	1.35
8,001 – 10,000	08	.38	.46	13,751 – 15,000	08	2.04	1.42
10,001 – 12,500	10	.45	.50	15,001 – 16,250	10	2.23	1.49
12,501 – 15,000	11	.53	.56	16,251 – 17,500	11	2.44	1.56
15,001 – 17,500	12	.61	.62	17,501 – 18,750	12	2.68	1.63
17,501 – 20,000	13	.73	.66	18,751 – 20,000	13	2.91	1.72
20,001 – 24,000	14	.89	.82	20,001 – 22,000	14	3.18	1.82
24,001 – 28,000	15	1.03	.89	22,001 – 24,000	15	3.51	1.94
28,001 – 33,000	16	1.20	.96	24,001 – 26,000	16	3.82	2.05
33,001 – 39,000	17	1.40	1.02	26,001 – 28,000	17	4.12	2.16
39,001 – 46,000	18	1.62	1.08	28,001 – 30,000	18	4.41	2.27
46,001 – 55,000	19	1.89	1.14	30,001 – 33,000	19	4.77	2.39
55,001 – 65,000	20	2.20	1.21	33,001 – 36,000	20	5.18	2.50
65,001 and above	21	2.95	1.34	36,001 – 40,000	21	5.65	2.61
				40,001 – 45,000	22	6.25	2.75
				45,001 – 50,000	23	6.88	2.91
				50,001 – 60,000	24	7.82	3.14
				60,001 – 70,000	25	9.15	3.50
				70,001 – 80,000	26	10.55	3.85
				80,001 and above*	27	12.05	4.35

* Add 1.50 for Comprehensive and .50 for Collision to Symbol 27 relativity for each \$10,000 or part thereof above \$90,000.

MOTORHOME RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	BI/PD/MED *round to the nearest dime after each step
1	Base Rate X Territory Relativity
2	Increased Limits Factor
3	.40 (Liability Factor)
4	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	UM/UIM/UMPD *round to the nearest dime after each step
1	Base Rates X Territory Relativity
2	Increased Limits Factor
3	.40 (Liability Factor)
4	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	COMPREHENSIVE *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	Subtract ERS Premium
3	Round to nearest dollar (.50 rounds up; .49 rounds down)
4	Add ERS Premium

Step #	COLLISION *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	Round to nearest dollar (.50 rounds up; .49 rounds down)

CAMPING/SERVICE TRAILER RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	COMPREHENSIVE *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	Subtract ERS Premium
3	1.20 (Comprehensive Factor)
4	Round to nearest dollar (.50 rounds up; .49 rounds down)
5	Add ERS Premium

Step #	COLLISION *round to the nearest dime after each step
1	Motorhome Physical Damage Table
2	1.20 (Collision Factor)
3	Round to nearest dollar (.50 rounds up; .49 rounds down)

MOTORHOME LIABILITY RATES

LIABILITY COVERAGE FOR MOTOR HOMES

Bodily Injury Liability, Property Damage Liability, Medical Payments and Uninsured Motorists including Underinsured Motorists

Rating: Use 40% of VIP or Crossroads Auto Base Premiums for appropriate territory
No Primary Classification Rating Factor Applies

I MOTORHOME/CAMPING & SERVICE TRAILER COMPREHENSIVE RATES

Original Cost New	ACV	50 Comp	100 Comp	200 Comp	250 Comp	500 Comp
\$ 0 – 3,000	29.40	25.20	21.60	19.40	18.80	16.20
3,001 – 4,000	36.40	30.80	26.00	23.20	22.40	18.80
4,001 – 5,000	43.80	36.80	30.60	27.00	26.00	21.60
5,001 – 6,000	50.60	42.20	35.00	30.60	29.60	24.20
6,001 – 7,000	58.00	48.20	39.60	34.60	33.20	27.00
7,001 – 8,000	64.80	53.80	44.00	38.20	36.80	29.60
8,001 – 9,000	72.20	59.60	48.60	42.20	40.40	32.40
9,001 – 10,000	79.20	65.20	53.00	45.80	44.00	35.00
10,001 – 11,000	84.80	69.80	56.60	48.80	46.80	37.20
11,001 – 12,000	92.00	75.60	61.20	52.60	50.60	40.00
12,001 – 13,000	99.00	81.20	65.60	56.40	54.00	42.60
13,001 – 14,000	106.20	87.00	70.20	60.20	57.80	45.40
14,001 – 15,000	113.20	92.60	74.60	64.00	61.20	48.00
15,001 – 16,000	120.40	98.40	79.20	67.80	65.00	50.80
16,001 – 17,000	127.40	104.00	83.60	71.60	68.40	53.40
17,001 – 18,000	134.80	109.80	88.20	75.40	72.20	56.20
18,001 – 19,000	141.60	115.40	92.60	79.00	75.60	58.80
19,001 – 20,000	149.00	121.20	97.20	83.00	79.40	61.60
20,001 – 21,000	155.80	126.80	101.60	86.60	82.80	64.20
21,001 – 22,000	163.20	132.80	106.20	90.40	86.60	67.00
22,001 – 23,000	170.20	138.40	110.60	94.20	90.00	69.60
23,001 – 24,000	177.40	144.20	115.20	98.00	93.80	72.40
24,001 – 25,000	184.40	149.80	119.60	101.80	97.20	75.00
25,001 – 26,000	191.60	155.60	124.20	105.60	101.00	77.80
26,001 – 27,000	198.60	161.20	128.60	109.40	104.40	80.40
27,001 – 28,000	205.80	167.00	133.20	113.20	108.20	83.20
28,001 – 29,000	212.80	172.60	137.60	116.80	111.60	85.80
29,001 – 30,000	220.00	178.40	142.20	120.80	115.40	88.60
30,001 – 31,000	225.80	183.00	145.80	123.80	118.20	90.60
31,001 – 32,000	232.60	188.60	150.20	127.40	121.80	93.40
32,001 – 33,000	240.00	194.40	154.80	131.40	125.40	96.00
33,001 – 34,000	246.80	200.00	159.20	135.00	129.00	98.80
34,001 – 35,000	254.20	205.80	163.80	138.80	132.60	101.40
35,001 – 36,000	261.20	211.40	168.20	142.60	136.20	104.20
36,001 – 37,000	268.40	217.20	172.80	146.40	139.80	106.80
37,001 – 38,000	275.40	222.80	177.20	150.20	143.40	109.60
38,001 – 39,000	282.60	228.80	181.80	154.00	147.00	112.20
39,001 – 40,000	289.60	234.40	186.20	157.60	150.60	115.00
40,001 – 41,000	296.80	240.20	190.80	161.60	154.20	117.60
41,001 – 42,000	303.80	245.80	195.20	165.20	157.80	120.40
42,001 – 43,000	311.00	251.60	199.80	169.20	161.40	123.00
43,001 – 44,000	318.00	257.20	204.20	172.80	165.00	125.80
44,001 – 45,000	325.20	263.00	208.80	176.60	168.60	128.40
45,001 – 46,000	332.20	268.60	213.20	180.40	172.20	131.20
46,001 – 47,000	339.40	274.40	217.80	184.20	175.80	133.80
47,001 – 48,000	346.40	280.00	222.20	188.00	179.40	136.60
48,001 – 49,000	353.80	285.80	226.80	191.80	183.00	139.20
49,001 – 50,000	360.60	291.40	231.20	195.40	186.60	142.00

MOTORHOME/CAMPING & SERVICE TRAILER COMPREHENSIVE RATES

Original Cost New	ACV	50 Comp	100 Comp	200 Comp	250 Comp	500 Comp
50,001 – 51,000	366.40	296.00	234.80	198.60	189.40	144.00
51,001 – 52,000	373.60	301.80	239.40	202.40	193.20	146.80
52,001 – 53,000	380.60	307.40	243.80	206.00	196.60	149.40
53,001 – 54,000	387.80	313.40	248.40	210.00	200.40	152.20
54,001 – 55,000	394.80	318.80	252.80	213.60	203.80	154.80
55,001 – 56,000	402.00	324.80	257.40	217.40	207.60	157.60
56,001 – 57,000	409.00	330.40	261.80	221.20	211.00	160.20
57,001 – 58,000	416.20	336.20	266.40	225.00	214.80	163.00
58,001 – 59,000	423.20	341.80	270.80	228.80	218.20	165.60
59,001 – 60,000	429.00	346.40	274.40	231.80	221.20	167.80
60,001 – 61,000	437.40	353.20	279.80	236.40	225.40	171.00
61,001 – 62,000	444.80	359.00	284.40	240.20	229.20	173.80
62,001 – 63,000	451.60	364.60	288.80	243.80	232.60	176.40
63,001 – 64,000	459.00	370.40	293.40	247.80	236.40	179.20
64,001 – 65,000	465.80	376.00	297.80	251.40	239.80	181.80
65,001 – 66,000	473.20	381.80	302.40	255.20	243.60	184.60
66,001 – 67,000	480.20	387.40	306.80	259.00	247.00	187.20
67,001 – 68,000	487.40	393.40	311.40	262.80	250.80	190.00
68,001 – 69,000	494.40	399.00	315.80	266.60	254.20	192.60
69,001 – 70,000	501.60	404.80	320.40	270.40	258.00	195.40
70,001 – 71,000	507.20	409.40	324.00	273.40	260.80	197.60
71,001 – 72,000	514.20	415.00	328.40	277.20	264.40	200.20
72,001 – 73,000	521.60	420.80	333.00	281.00	268.00	203.00
73,001 – 74,000	528.40	426.40	337.40	284.60	271.60	205.60
74,001 – 75,000	535.80	432.20	342.00	288.60	275.20	208.40
75,001 – 76,000	542.60	437.80	346.40	292.20	278.80	211.00
76,001 – 77,000	550.00	443.60	351.00	296.20	282.40	213.80
77,001 – 78,000	556.80	449.20	355.40	299.80	286.00	216.40
78,001 – 79,000	564.20	455.00	360.00	303.60	289.60	219.20
79,001 – 80,000	571.20	460.60	364.40	307.40	293.20	221.80
80,001 – 81,000	578.40	466.40	369.00	311.20	296.80	224.60
81,001 – 82,000	585.40	472.00	373.40	315.00	300.40	227.20
82,001 – 83,000	592.60	478.00	378.00	318.80	304.00	230.00
83,001 – 84,000	599.60	483.40	382.40	322.40	307.60	232.60
84,001 – 85,000	606.80	489.40	387.00	326.40	311.20	235.40
85,001 – 86,000	613.80	495.00	391.40	330.00	314.80	238.00
86,001 – 87,000	621.00	500.80	396.00	334.00	318.40	240.80
87,001 – 88,000	628.00	506.40	400.40	337.60	322.00	243.40
88,001 – 89,000	635.20	512.20	405.00	341.40	325.60	246.20
89,001 – 90,000	642.20	517.80	409.40	345.20	329.20	248.80
90,001 – 91,000	648.00	522.40	413.00	348.20	332.00	251.00
91,001 – 92,000	655.20	528.20	417.60	352.00	335.60	253.80
92,001 – 93,000	662.20	533.80	422.00	355.80	339.20	256.40
93,001 – 94,000	669.40	539.60	426.60	359.60	342.80	259.20
94,001 – 95,000	676.40	545.20	431.00	363.40	346.40	261.80
95,001 – 96,000	683.60	551.00	435.60	367.20	350.00	264.60
96,001 – 97,000	690.60	556.60	440.00	370.80	353.60	267.20
97,001 – 98,000	697.80	562.40	444.60	374.80	357.20	270.00
98,001 – 99,000	704.80	568.00	449.00	378.40	360.80	272.60
99,001 – 100,000	712.00	574.00	453.60	382.40	364.40	275.40
Each add'l \$1,000	7.00	5.60	4.40	4.00	3.60	2.80

MOTORHOME/CAMPING & SERVICE TRAILER COLLISION RATES

Original Cost New	50 Coll	100 Coll	200 Coll	250 Coll	350 Coll	500 Coll	1,000 Coll
\$ 0 – 3,000	11.40	9.00	7.40	7.00	6.00	5.60	4.20
3,001 – 4,000	15.00	11.80	9.80	9.20	7.80	7.40	5.60
4,001 – 5,000	18.20	14.40	11.80	11.20	9.60	9.00	6.80
5,001 – 6,000	20.40	16.20	13.40	12.60	10.80	10.00	7.60
6,001 – 7,000	25.00	19.80	16.40	15.40	13.00	12.40	9.20
7,001 – 8,000	28.60	22.60	18.60	17.60	15.00	14.00	10.60
8,001 – 9,000	31.80	25.00	20.80	19.60	16.60	15.60	11.80
9,001 – 10,000	35.40	28.00	23.20	21.80	18.60	17.40	13.00
10,001 – 11,000	38.60	30.40	25.20	23.80	20.20	19.00	14.20
11,001 – 12,000	42.20	33.20	27.60	26.00	22.20	20.80	15.60
12,001 – 13,000	46.60	36.80	30.60	28.80	24.40	23.00	17.20
13,001 – 14,000	49.80	39.40	32.60	30.80	26.20	24.60	18.40
14,001 – 15,000	53.40	42.20	35.00	33.00	28.00	26.40	19.80
15,001 – 16,000	56.80	44.80	37.20	35.00	29.80	28.00	21.00
16,001 – 17,000	60.20	47.60	39.40	37.20	31.60	29.80	22.40
17,001 – 18,000	63.60	50.20	41.60	39.20	33.40	31.40	23.60
18,001 – 19,000	67.00	53.00	43.80	41.40	35.20	33.20	24.80
19,001 – 20,000	70.40	55.60	46.00	43.40	36.80	34.80	26.00
20,001 – 21,000	73.80	58.40	48.40	45.60	38.80	36.40	27.40
21,001 – 22,000	77.20	61.00	50.40	47.60	40.40	38.00	28.60
22,001 – 23,000	81.60	64.60	53.40	50.40	42.80	40.40	30.20
23,001 – 24,000	85.20	67.40	55.80	52.60	44.80	42.00	31.60
24,001 – 25,000	88.40	69.80	57.80	54.60	46.40	43.60	32.80
25,001 – 26,000	92.00	72.80	60.20	56.80	48.20	45.40	34.00
26,001 – 27,000	95.20	75.20	62.40	58.80	50.00	47.00	35.20
27,001 – 28,000	98.80	78.00	64.60	61.00	51.80	48.80	36.60
28,001 – 29,000	102.00	80.60	66.80	63.00	53.60	50.40	37.80
29,001 – 30,000	105.60	83.40	69.20	65.20	55.40	52.20	39.20
30,001 – 31,000	108.80	86.00	71.20	67.20	57.20	53.80	40.40
31,001 – 32,000	112.40	88.80	73.60	69.40	59.00	55.60	41.60
32,001 – 33,000	117.00	92.40	76.60	72.20	61.40	57.80	43.40
33,001 – 34,000	120.20	95.00	78.60	74.20	63.00	59.40	44.60
34,001 – 35,000	123.80	97.80	81.00	76.40	65.00	61.20	45.80
35,001 – 36,000	127.00	100.40	83.20	78.40	66.60	62.80	47.00
36,001 – 37,000	130.60	103.20	85.40	80.60	68.60	64.40	48.40
37,001 – 38,000	133.80	105.80	87.60	82.60	70.20	66.00	49.60
38,001 – 39,000	137.40	108.60	89.80	84.80	72.00	67.80	50.80
39,001 – 40,000	140.60	111.20	92.00	86.80	73.80	69.40	52.00
40,001 – 41,000	144.20	114.00	94.40	89.00	75.60	71.20	53.40
41,001 – 42,000	148.80	117.60	97.40	91.80	78.00	73.40	55.00
42,001 – 43,000	152.00	120.00	99.40	93.80	79.80	75.00	56.20
43,001 – 44,000	155.60	122.80	101.80	96.00	81.60	76.80	57.60
44,001 – 45,000	158.80	125.40	103.80	98.00	83.40	78.40	58.80
45,001 – 46,000	162.40	128.20	106.20	100.20	85.20	80.20	60.20
46,001 – 47,000	165.60	130.80	108.40	102.20	86.80	81.80	61.40
47,001 – 48,000	169.20	133.60	110.60	104.40	88.80	83.60	62.60
48,001 – 49,000	172.40	136.20	112.80	106.40	90.40	85.20	63.80
49,001 – 50,000	176.00	139.00	115.20	108.60	92.40	86.80	65.20

MOTORHOME/CAMPING & SERVICE TRAILER COLLISION RATES

Original Cost New	50 Coll	100 Coll	200 Coll	250 Coll	350 Coll	500 Coll	1,000 Coll
50,001 – 51,000	179.20	141.60	117.20	110.60	94.00	88.40	66.40
51,001 – 52,000	183.80	145.20	120.20	113.40	96.40	90.80	68.00
52,001 – 53,000	187.20	148.00	122.60	115.60	98.20	92.40	69.40
53,001 – 54,000	190.60	150.60	124.60	117.60	100.00	94.00	70.60
54,001 – 55,000	194.00	153.40	127.00	119.80	101.80	95.80	71.80
55,001 – 56,000	197.40	156.00	129.20	121.80	103.60	97.40	73.00
56,001 – 57,000	200.80	158.80	131.40	124.00	105.40	99.20	74.40
57,001 – 58,000	204.20	161.20	133.60	126.00	107.20	100.80	75.60
58,001 – 59,000	207.60	164.00	135.80	128.20	109.00	102.60	77.00
59,001 – 60,000	211.00	166.60	138.00	130.20	110.60	104.20	78.20
60,001 – 61,000	214.40	169.40	140.40	132.40	112.60	106.00	79.40
61,001 – 62,000	219.00	173.00	143.40	135.20	115.00	108.20	81.20
62,001 – 63,000	222.20	175.60	145.40	137.20	116.60	109.80	82.40
63,001 – 64,000	225.80	178.40	147.80	139.40	118.40	111.60	83.60
64,001 – 65,000	229.00	181.00	149.80	141.40	120.20	113.20	84.80
65,001 – 66,000	232.60	183.80	152.20	143.60	122.00	114.80	86.20
66,001 – 67,000	235.80	186.40	154.40	145.60	123.80	116.40	87.40
67,001 – 68,000	239.40	189.20	156.60	147.80	125.60	118.20	88.60
68,001 – 69,000	242.60	191.80	158.80	149.80	127.40	119.80	89.80
69,001 – 70,000	246.20	194.60	161.20	152.00	129.20	121.60	91.20
70,001 – 71,000	250.80	198.20	164.00	154.80	131.60	123.80	92.80
71,001 – 72,000	254.00	200.80	166.20	156.80	133.20	125.40	94.00
72,001 – 73,000	257.60	203.60	168.60	159.00	135.20	127.20	95.40
73,001 – 74,000	260.80	206.00	170.60	161.00	136.80	128.80	96.60
74,001 – 75,000	264.60	208.80	173.00	163.20	138.80	130.60	98.00
75,001 – 76,000	267.60	211.40	175.20	165.20	140.40	132.20	99.20
76,001 – 77,000	271.20	214.20	177.40	167.40	142.20	134.00	100.40
77,001 – 78,000	274.40	216.80	179.60	169.40	144.00	135.60	101.60
78,001 – 79,000	278.00	219.60	181.80	171.60	145.80	137.20	103.00
79,001 – 80,000	281.20	222.20	184.00	173.60	147.60	138.80	104.20
80,001 – 81,000	285.80	225.80	187.00	176.40	150.00	141.20	105.80
81,001 – 82,000	289.40	228.60	189.40	178.60	151.80	142.80	107.20
82,001 – 83,000	292.60	231.20	191.40	180.60	153.60	144.40	108.40
83,001 – 84,000	296.20	234.00	193.80	182.80	155.40	146.20	109.60
84,001 – 85,000	299.40	236.60	195.80	184.80	157.00	147.80	110.80
85,001 – 86,000	303.00	239.40	198.20	187.00	159.00	149.60	112.20
86,001 – 87,000	306.20	242.00	200.40	189.00	160.60	151.20	113.40
87,001 – 88,000	309.80	244.80	202.60	191.20	162.60	153.00	114.80
88,001 – 89,000	313.00	247.20	204.80	193.20	164.20	154.60	116.00
89,001 – 90,000	316.60	250.20	207.20	195.40	166.00	156.40	117.20
90,001 – 91,000	321.00	253.60	210.00	198.20	168.40	158.60	119.00
91,001 – 92,000	324.40	256.20	212.20	200.20	170.20	160.20	120.20
92,001 – 93,000	327.80	259.00	214.60	202.40	172.00	162.00	121.40
93,001 – 94,000	331.20	261.60	216.60	204.40	173.80	163.60	122.60
94,001 – 95,000	334.60	264.40	219.00	206.60	175.60	165.20	124.00
95,001 – 96,000	338.00	267.00	221.20	208.60	177.40	166.80	125.20
96,001 – 97,000	341.40	269.80	223.40	210.80	179.20	168.60	126.40
97,001 – 98,000	344.80	272.40	225.60	212.80	180.80	170.20	127.60
98,001 – 99,000	348.40	275.20	228.00	215.00	182.80	172.00	129.00
99,001 – 100,000	352.80	278.80	230.80	217.80	185.20	174.20	130.60
Each add'l \$1,000	3.60	2.60	2.40	2.20	2.00	1.80	1.40

ENDORSEMENT RATING SEQUENCE

Note: All premiums are rounded to the nearest dime after each calculation.

Step #	EXCESS ELECTRONIC EQUIPMENT (PP 03 13) COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE (4022) NAMED INSURED EXTENSION OF COVERAGE ENDORSEMENT (1572) *round to the nearest dime after each step
1	Base Rate
2	No Continuous Insurance Surcharge (Crossroads Program Only)
3	Discounts
4	Loss Free Discount
5	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	EXTENDED NON-OWNER COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE (PP 03 06) *round to the nearest dime after each step
1	Base Rate
2	Increased Limits Factor
3	No Continuous Insurance Surcharge (Crossroads Program Only)
4	Discounts
5	Number of Individuals
6	Loss Free Discount
7	Round to nearest dollar (.50 rounds up; .49 rounds down)

Step #	EXCESS CUSTOM EQUIPMENT COVERAGE (PP 03 18)
1	Cost Per 100 – Round to nearest 100
2	Base Rate X Cost
3	Round to nearest dollar (.50 rounds up; .49 rounds down)

ENDORSEMENT RATES

ACCIDENTAL DEATH BENEFIT – FORM 1614

Limit	Annual Rate
\$ 5,000	\$4.00
\$10,000	\$8.00

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION – FORM 1615

Annual Rate – \$20.00 per unit

AUTO GUARD – FORM 1608

Annual Rate – \$20.00 per unit

AUTO LOAN/LEASE COVERAGE – FORM PP 03 35

5% of the Comprehensive and Collision coverage premiums after application of any surcharges or discounts.

COMPREHENSIVE INCREASED TRANSPORTATION EXPENSE – FORM 4022

Annual Rate – \$40.00 per unit

EXCESS CUSTOM EQUIPMENT COVERAGE – FORM PP 03 18

Annual Rate – \$2.00 per \$100

EXCESS ELECTRONIC EQUIPMENT COVERAGE – FORM PP 03 13

Amount of Insurance	Annual Rate
\$ 0 – 250	\$ 20.00
251 – 500	32.00
501 – 1,000	56.00
1,001 – 2,500	124.00
2,501 – 4,000	188.00

EXTENDED NON-OWNER COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE – FORM PP 03 06

Annual Rates

Bodily Injury	Property Damage
\$25,000/50,000	\$25,000
\$20.00	\$8.00

Medical Payments	\$2,000	\$5,000	\$10,000	\$25,000
Rate per person	\$4.00	\$8.00	\$12.00	\$16.00

Limits must be same as base policy.



NAMED INSURED'S EXTENSION OF COVERAGE – FORM 1572

Named Insured's Policy Limits

Bodily Injury	Property Damage	Annual Rate
To \$25/50,000	\$100,000	\$ 4.00
To \$50/100,000	100,000	8.00
To \$100/300,000	100,000	12.00
Over \$100/300,000	100,000	16.00

NAMED NON-OWNER COVERAGE – FORM PP 03 22

The annual rate for bodily injury, property damage, medical payments, uninsured/underinsured motorist coverage is half the adult pleasure rate for the territory in which the insured resides.

REPLACEMENT COST COVERAGE ON NEW AUTOS – FORM 1607

10% of the Comprehensive and Collision coverage premiums after application of any surcharges or discounts.

REPLACEMENT COST MECHANICAL PARTS – HYBRID TYPE VEHICLES – FORM 4021

Annual Rate – \$20.00 per unit

YOUNG ADULT PROTECTION PLUS – FORM 4023

Annual Rate – \$50.00 for first unit
\$20 each additional unit

OHIO TERRITORIES

County	Incorporated City/Village	Municipality Territory	Township (No relationship between Twp & City/Village shown on the same line)	Township Territory
Delaware	Shawnee Hills village	55	Kingston	55
Delaware	Sunbury village	55	Liberty	55
Delaware & Franklin	Westerville city	23	Marlboro	55
Delaware			Orange	55
Delaware			Oxford	55
Delaware			Porter	55
Delaware			Radnor	55
Delaware			Scioto	55
Delaware			Thompson	55
Delaware			Trenton	55
Delaware			Troy	55
Erie	Bay View village	47	Berlin	47
Erie & Huron & Sandusky	Bellevue city	39	Florence	47
Erie	Berlin Heights village	47	Groton	47
Erie	Castalia village	47	Huron	47
Erie	Huron city	47	Margaretta	47
Erie	Kelleys Island village	47	Milan	47
Erie & Huron	Milan village	47	Oxford	47
Erie	Sandusky city	47	Perkins	47
Erie & Lorain	Vermilion city	47	Vermilion	47
Fairfield	Amanda village	74	Amanda	74
Fairfield	Baltimore village	74	Berne	74
Fairfield	Bremen village	74	Bloom	74
Fairfield & Licking	Buckeye Lake village	74	Clear Creek	74
Fairfield & Franklin	Canal Winchester village	23	Greenfield	74
Fairfield	Carroll village	74	Hocking	74
Fairfield & Delaware & Franklin	Columbus city	03	Liberty	74
Fairfield	Lancaster city	74	Madison	74
Fairfield	Lithopolis village	74	Pleasant	74
Fairfield	Millersport village	74	Richland	74
Fairfield & Franklin	Pickerington city	23	Rush Creek	74
Fairfield	Pleasantville village	74	Violet	74
Fairfield & Franklin & Licking	Reynoldsburg city	23	Walnut	74
Fairfield	Rushville village	74		
Fairfield	Stoutsville village	74		
Fairfield	Sugar Grove village	74		
Fairfield & Pickaway	Tarlton village	80		
Fairfield	Thurston village	80		
Fairfield	West Rushville village	74		
Fayette	Bloomington village	52	Concord	52
Fayette	Jeffersonville village	52	Green	52
Fayette	Milledgeville village	52	Jasper	52
Fayette & Pickaway	New Holland village	80	Jefferson	52
Fayette	Octa village	52	Madison	52
Fayette	Washington Court House city	52	Marion	52
Fayette			Paint	52
Fayette			Perry	52
Fayette			Union	52
Fayette			Wayne	52
Franklin	Bexley city	23	Blendon	23
Franklin	Brice village	23	Brown	23
Franklin & Fairfield	Canal Winchester village	23	Clinton	03

OHIO TERRITORIES

County	Incorporated City/Village	Municipality Territory	Township (No relationship between Twp & City/Village shown on the same line)	Township Territory
Franklin & Fairfield & Delaware	Columbus city	03	Franklin	03
Franklin & Union & Delaware	Dublin city	23	Hamilton	03
Franklin	Gahanna city	23	Jackson	03
Franklin	Grandview Heights city	03	Jefferson	23
Franklin	Grove City city	03	Madison	03
Franklin	Groveport village	23	Mifflin	23
Franklin & Pickaway	Harrisburg village	23	Norwich	23
Franklin	Hilliard city	23	Perry	23
Franklin	Lockbourne village	03	Plain	23
Franklin	Marble Cliff village	03	Pleasant	23
Franklin	Minerva Park village	23	Prairie	23
Franklin & Licking	New Albany village	23	Sharon	23
Franklin	Obetz village	03	Truro	23
Franklin & Fairfield	Pickerington city	23	Washington	23
Franklin & Licking & Fairfield	Reynoldsburg city	23		
Franklin	Riverlea village	23		
Franklin	Upper Arlington city	23		
Franklin	Urbancrest village	03		
Franklin	Valleyview village	03		
Franklin & Delaware	Westerville city	23		
Franklin	Whitehall city	03		
Franklin	Worthington city	23		
Fulton	Archbold village	52	Amboy	52
Fulton	Delta village	52	Chesterfield	52
Fulton	Fayette village	52	Clinton	52
Fulton	Lyons village	52	Dover	52
Fulton	Metamora village	52	Franklin	52
Fulton & Lucas	Swanton village	52	Fulton	52
Fulton	Wauseon city	52	German	52
Fulton			Gorham	52
Fulton			Pike	52
Fulton			Royalton	52
Fulton			Swan Creek	52
Fulton			York	52
Gallia	Centerville village	36	Addison	36
Gallia	Cheshire village	36	Cheshire	36
Gallia	Crown City village	36	Clay	36
Gallia	Gallipolis village	36	Gallipolis	36
Gallia	Rio Grande village	36	Green	36
Gallia	Vinton village	36	Greenfield	36
Gallia			Guyan	36
Gallia			Harrison	36
Gallia			Huntington	36
Gallia			Morgan	36
Gallia			Ohio	36
Gallia			Perry	36
Gallia			Raccoon	36
Gallia			Springfield	36
Gallia			Walnut	36
Geauga	Aquilla village	67	Auburn	67
Geauga	Burton village	67	Bainbridge	67
Geauga	Chardon city	67	Burton	67

recognized by applicable state statutes. The "diminution in value" must be proven and evidenced to support the claim for inherent damages.

2. We provide coverage for damages resulting from "collision" for which the "insured" is legally liable, subject to the broadest coverage provided in the Declarations for Collision Coverage, caused by the valet parking of a rented auto.

B. TRANSPORTATION EXPENSES

Paragraph **A.2.** is replaced by the following:

2. Expenses for which you become legally responsible in the event of a loss to a "non-owned" auto. We will pay for such expenses if the loss is caused by:
 - a. Other than "collision" only if the Declarations indicate that Other Than Collision coverage is provided for any "your covered auto".
 - b. "Collision" only if the Declarations indicate that Collision coverage is provided for any "your covered auto".

However, the most we will pay for any expenses for loss of use is \$40 per day up to a maximum of \$1,200.

No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and any other source of recovery applicable to the loss.

C. EXCLUSIONS

In order to provide Collision Coverage for damage resulting from valet parking of a rented auto, **Exclusion 11.** is deleted and replaced by the following:

11. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of:

- a. Selling;
- b. Repairing;
- c. Servicing; or
- d. Storing;

vehicles designed for use on public highways. This includes road testing and delivery.