

SERFF Tracking Number: CHUB-127023367 State: Ohio
First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
Company Tracking Number: 10-9123-RR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Masterpiece
Project Name/Number: Panarama Phase II/10-9123-RR

Filing at a Glance

Companies: Chubb National Insurance Company, Federal Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Vigilant Insurance Company

Product Name: Masterpiece SERFF Tr Num: CHUB-127023367 State: Ohio
TOI: 19.0 Personal Auto SERFF Status: Closed-FILED State Tr Num: CHUB-127023367
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 10-9123-RR State Status: FILED
(PPA)
Filing Type: Rate/Rule Reviewer(s): Valerie Baader, Walt Wulliger
Authors: Donte Riddick, Rhonda Freedman Disposition Date: 07/12/2011
Date Submitted: 06/01/2011 Disposition Status: FILED
Effective Date Requested (New): 07/11/2011 Effective Date (New): 07/11/2011
Effective Date Requested (Renewal): 08/25/2011 Effective Date (Renewal): 08/25/2011

General Information

Project Name: Panarama Phase II Status of Filing in Domicile:
Project Number: 10-9123-RR Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07/12/2011
State Status Changed: 07/12/2011 Deemer Date:
Created By: Rhonda Freedman Submitted By: Rhonda Freedman
Corresponding Filing Tracking Number:
State TOI: 19.0 Personal Auto State Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Description:

We are filing revisions to the Masterpiece Rate and Rule Manual in the state of Ohio. The statewide premium level effect of the revisions is -9.8%.

“Vehicles” Revisions

Masterpiece Rating Tier Revision - Refer to Exhibit 2

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As part of a countrywide initiative, we are proposing a number of changes to our tiering methodology.

Revise Driver Risk Factors - Refer to Exhibit 14 and 15

- Decrease the factors for drivers age 30 - 39.
- Further segment the factors for operators age 70 - 89 into 2 year increments.
- Revise youthful operators.

Enhance Youthful Operator Pricing - Refer to Exhibit 16

- Introduce a Good Student Discount for drivers who are full-time students and under age 25 that maintain at least a "B" average in high school or college.
- Introduce a Driver Training Discount for operators under age 25
- Introduce a Tenure Discount for our auto customers of 5 or more years when their policies include a youthful operator age 16 - 18.
- Revise the Occasional Operator Discount to provide a larger discount for operators under age 20 and a smaller discount for operators over age 20.
- Continue to rate single students away at school as if they were married.

These discounts will be incorporated into a new discount table which will develop a composite discount that will be applied to the vehicle operated by the youthful operator. The composite discounts have been selected so as to avoid reversals in the driver risk factors as a driver ages.

Revise Comprehensive and Collision Deductible Factors - Refer to Exhibit 17

We have re-examined our Comprehensive and Collision deductible factors by reviewing our loss experience as well as competitor and ISO factors. For collision, the loss experience supports eliminating the existing surcharge for full glass coverage. On the other hand, our comprehensive experience generally supports increasing the spread in the factors for those that choose this additional coverage.

Introduce a "Vehicle Ownership Discount" - Refer to Exhibit 18.

We are introducing a 5% discount for vehicles with no loans or leases. Since the discount will apply on a vehicle basis, the addition, deletion or replacement of a vehicle with a loan/lease will not have any impact upon the premiums of the other vehicles on the policy.

Revise Territorial Relativities

While we are not proposing any changes to the definitions of our territories, we are proposing to have the territory 57 relativities be set equal to territory 2 relativities for each coverage.

Revise Additive Values - Refer to Exhibit 19

We are proposing to revise the Agreed Value surcharge, expense fees, Road Service Coverage surcharge and the UM/UIM PD surcharge.

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Revise Base Rates – Refer to Exhibit 20

Base rate offsets will be taken to make the overall statewide premium level effect of the above revisions 0.0%. Further base rate changes are being made in order to yield a 10% rate decrease.

“Other Vehicles” Revisions

Revise Collector Vehicle Pricing - Refer to Exhibit 21

We are introducing changes to our Collector Vehicle rates based on Essentia Insurance Company's (Hagerty's) rating plan. We have made some adjustments to the Hagerty's rates to avoid significant increases in premium, including:

- Expanding the Collector Vehicle Physical Damage Model Year categories.
- Revising the physical damage rates and introducing multi-car discounts for 2, 3 to 5, 6 to 10, and 11+ vehicles.
- Revising the liability rates and introducing a multi-car liability surcharge for 2+ vehicles.
- Revising the UM/UIM rates and introducing a UM/UIM surcharge for 2+ vehicles.

The premium effect for these changes is -4.7%.

Revise Motorcycle/Moped Pricing - Refer to Exhibit 22

We propose to reduce the physical damage rates for these vehicles by 15%.

The revisions submitted under this filing are supported and explained in further detail in the attached actuarial filing memorandum. We have attached the final version of the vehicle section of the Masterpiece Rate and Rule Manual for your review. We have changed the format of the vehicle section of our Masterpiece Rate and Rule Manual to a format more in line with the industry.

Our proposed effective date is July 11, 2011 for new lines and August 25, 2011 for renewals. Your acknowledgement of this filing will be greatly appreciated.

Company and Contact

Filing Contact Information

Fran Muldoon, Manager - CPI State Filings fmuldoon@chubb.com
Dept.
202 Hall's Mill Rd. 908-572-2875 [Phone]
P.O. Box 1600 908-572-4034 [FAX]
Whitehouse Station, NJ 08889-9977

Filing Company Information

Chubb National Insurance Company CoCode: 10052 State of Domicile: Indiana

SERFF Tracking Number: CHUB-127023367 State: Ohio
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202 Hall's Mill Road Group Code: 38 Company Type: Property & Casualty

P.O. Box 1650 Group Name: State ID Number:
 Whitehouse Station, NJ 08889-1650 FEIN Number: 22-3253301
 (908) 572-4422 ext. [Phone]

 Federal Insurance Company CoCode: 20281 State of Domicile: Indiana
 202 Hall's Mill Road Group Code: 38 Company Type:
 P.O. Box 1650 Group Name: State ID Number:
 Whitehouse Station, NJ 08889-1650 FEIN Number: 13-1963496
 (908) 572-4422 ext. [Phone]

 Great Northern Insurance Company CoCode: 20303 State of Domicile: Indiana
 202 Hall's Mill Road Group Code: 38 Company Type:
 P.O. Box 1650 Group Name: State ID Number:
 Whitehouse Station, NJ 08889-1650 FEIN Number: 41-0729473
 (908) 572-4422 ext. [Phone]

 Pacific Indemnity Company CoCode: 20346 State of Domicile: Wisconsin
 202 Hall's Mill Road Group Code: 38 Company Type:
 P.O. Box 1650 Group Name: State ID Number:
 Whitehouse Station, NJ 08889-1650 FEIN Number: 95-1078160
 (908) 572-4422 ext. [Phone]

 Vigilant Insurance Company CoCode: 20397 State of Domicile: New York
 202 Hall's Mill Road Group Code: 38 Company Type:
 P.O. Box 1650 Group Name: State ID Number:
 Whitehouse Station, NJ 08889-1650 FEIN Number: 13-1963495
 (908) 572-4422 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No

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 Fee Explanation: The fee is \$50 per company per filing - 5 companies X \$50 = \$250.00.
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Chubb National Insurance Company	\$50.00	06/01/2011	48219986
Federal Insurance Company	\$50.00	06/01/2011	48219987
Great Northern Insurance Company	\$50.00	06/01/2011	48219988
Pacific Indemnity Company	\$50.00	06/01/2011	48219989
Vigilant Insurance Company	\$50.00	06/01/2011	48219990

State Specific

Statistical Reporting Agent (AAIS, ISO, ISSI, NCIS, NISS, SAA, etc) REQUIRED on NEW Programs or NEW Lines of Business: Not applicable

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

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.: Acknowledged

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED	Valerie Baader	07/12/2011	07/12/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Valerie Baader	06/24/2011	06/24/2011	Rhonda Freedman	06/30/2011	06/30/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Vehicle: Charts	Rhonda Freedman	07/01/2011	07/01/2011
Supporting Document	Exhibit 20	Rhonda Freedman	07/01/2011	07/01/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
CA Approved	Reviewer Note	Valerie Baader	07/12/2011	
AA Approved	Reviewer Note	Walt Wulliger	07/12/2011	
EFT ok	Reviewer Note	Laura Schimpf	06/02/2011	

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Disposition

Disposition Date: 07/12/2011
 Effective Date (New): 07/11/2011
 Effective Date (Renewal): 08/25/2011
 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 required):	Minimum % Change (where required):
Chubb National Insurance Company	1.600%	-9.200%	\$-60,254	262	\$651,729	63.800%	-37.100%

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<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
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<i>Project Name/Number:</i>	<i>Panarama Phase II/10-9123-RR</i>		

Federal Insurance Company	1.600%	-9.000%	\$-76,727	361	\$847,895	60.600%	-47.900%
Great Northern Insurance Company	1.600%	-10.300%	\$-92,194	381	\$891,396	34.700%	-42.600%
Pacific Indemnity Company	1.600%	-9.800%	\$-442,347	1,700	\$4,527,539	50.600%	-60.500%
Vigilant Insurance Company	1.600%	-9.600%	\$-11,673	63	\$121,995	24.400%	-32.900%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	1.600%
Overall Percentage Rate Impact For This Filing	-9.800%
Effect of Rate Filing-Written Premium Change For This Program	\$-683,195
Effect of Rate Filing - Number of Policyholders Affected	2,767

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Requirements Summary - P&C	Filed	Yes
Supporting Document	Actuarial memorandum	Filed	Yes
Supporting Document	INS 4012	Filed	Yes
Supporting Document	Exhibit 1.03	Filed	Yes
Supporting Document (revised)	Exhibit 20	Filed	Yes
Supporting Document	Exhibit 20	Superseded/Withdrawn	Yes
Rate	Vehicle: Rules	Filed	Yes
Rate	Other Vehicles: Rules	Filed	Yes
Rate	Vehicle: Rating Steps	Filed	Yes
Rate	Other Vehicles: Rating Steps	Filed	Yes
Rate (revised)	Vehicle: Charts	Filed	Yes
Rate	Vehicle: Charts	Superseded/Withdrawn	Yes
Rate	Vehicle: Charts	Superseded/Withdrawn	Yes
Rate	Territories	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/24/2011
Submitted Date 06/24/2011
Respond By Date 07/15/2011

Dear Fran Muldoon,

***** 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: 07/15/2011

Per our telephone conversation, in order to allow you time to work on the issues regarding compliance with ORC 3901.21, I am submitting this objection letter without waiting for completion of actuarial review. Additional questions may be submitted at a later date.

Objection 1

Comment: Because you use the same territory definitions for personal auto, home, contents, and valuable articles, we have permitted you to assign multiple territory codes to a single municipality. However, in order to demonstrate compliance with ORC 3901.21, that prohibits an insurer from charging different base rates for personal auto insurance to risks located within the same municipality based on the risks location within the municipality, you must demonstrate that the base rates for all territories applicable to a single municipality are the same. Attached is an updated list of municipalities known to be split between two or more counties. My comparison of base rates for territories assigned to the split municipalities has identified different base rates within the following municipalities:

Centerville in Greene County (162) and Montgomery County (67)

Fairfield in Butler County (87) and Hamilton County (57)

Huber Heights in Greene County (162) has different base rates than Miami County (119) and Montgomery County (67)

Lithopolis in Fairfield County (51) and Fairfield County (53)

Lockbourne in Franklin County (53) and Pickaway County (163)

Norton in Summit County (70) and Wayne County (161)

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Sharonville in Butler County (134) and Hamilton County (57)

Tarlton in Fairfield County (51) and Pickaway County (163).

Revise your territory definitions to comply with code.

Valerie Baader
614-644-3767
Sincerely,
Valerie Baader

OHIO - SPLIT MUNICIPALITY REFERENCE TOOL

Updated 06/06/2011 Based on 2010 U.S. Census

(For Reference Only – As municipal boundaries are subject to change, the list may not be all inclusive.)

In regards to private passenger auto policies, ORC 3901.21 prohibits an insurer from charging different base rates to risks located within the same municipal corporation based on the risks location within the municipality. The fact that some municipalities (incorporated cities and villages) are split between two or more counties has caused problems for some insurers. The following list has been compiled to help companies identify these split municipalities.

- 1. Split Municipalities List:** The following is a list of Ohio municipal corporations, parts of which are known to be located in more than one county. Municipal boundaries are subject to change, so this list may not be all inclusive. (The first county listed is the primary county by population & **Blue** indicates the most recent additions based on the 2010 Census.)

Municipality	Counties	Municipality	Counties
Adena	Jefferson & Harrison	Loveland	Hamilton & Clermont & Warren
Alliance	Stark & Mahoning	Lynchburg	Highland & Clinton
Baltic	Tuscarawas & Holmes & Coshocton	Magnolia	Stark & Carroll
Bellevue	Sandusky & Huron & Erie	Middletown	Butler & Warren
Blanchester	Clinton & Warren	Milan	Erie & Huron
Bluffton	Allen & Hancock	Milford	Clermont & Hamilton
Bradford	Miami & Darke	Minerva	Stark & Carroll & Columbiana
Buchtel	Athens & Hocking	Mogadore	Summit & Portage
Buckeye Lake	Licking & Fairfield	Monroe	Butler & Warren
Burkettsville	Mercer & Darke	New Albany	Franklin & Licking
Canal Winchester	Franklin & Fairfield	New Holland	Pickaway & Fayette
Carlisle	Warren & Montgomery	Norton	Summit & Wayne
Centerville	Montgomery & Greene	Pickerington	Fairfield & Franklin
Clifton	Greene & Clark	Plain City	Madison & Union
College Corner	Preble & Butler	Plymouth	Richland & Huron
Columbiana	Columbiana & Mahoning	Reynoldsburg	Franklin & Licking & Fairfield
Columbus	Franklin & Fairfield & Delaware	Ridgeway	Hardin & Logan
Crestline	Crawford & Richland	Rittman	Wayne & Medina
Creston	Wayne & Medina	Roseville	Perry & Muskingum
Delphos	Allen & Van Wert	Salem	Columbiana & Mahoning
Dublin	Franklin & Delaware, & Union	Sardinia	Brown & Highland
Elmore	Ottawa & Sandusky	Scott	Van Wert & Paulding
Fairfield	Butler & Hamilton	Sharonville	Hamilton & Butler
Fairview	Guernsey & Belmont	Springboro	Warren & Montgomery
Forest	Hardin & Wyandot	Swanton	Fulton & Lucas
Fostoria	Seneca & Hancock & Wood	Tallmadge	Summit & Portage
Galion	Crawford & Morrow & Richland	Tarlton	Pickaway & Fairfield
Gratiot	Licking & Muskingum	Union	Montgomery & Miami
Greenfield	Highland & Ross	Utica	Licking & Knox
Green Springs	Sandusky & Seneca	Vermilion	Lorain & Erie
Harrisburg	Franklin & Pickaway	Verona	Preble & Montgomery
Huber Heights	Montgomery & Miami & Greene	Washingtonville	Columbiana & Mahoning
Hunting Valley	Cuyahoga & Geauga	Westerville	Franklin & Delaware
Kettering	Montgomery & Greene	Wilson	Monroe & Belmont
Lithopolis	Fairfield & Franklin	Yorkville	Jefferson & Belmont
Lockbourne	Franklin & Pickaway	Youngstown	Mahoning & Trumbull
Loudonville	Ashland & Holmes		

- 2. Territory Assignment Rules:** Regardless of how a company writes its private passenger auto territory definitions, they should have territory assignment rules to show how to use the definitions to assign territories. At a minimum, the rules should make it clear that the territory assigned to a municipality will apply to the entire municipality and what territory will apply to the entire municipality if it can fall under more than one territory definition. Example: If a municipality falls under more than one territory definition, the entire municipality will be rated using the territory in which the majority of the municipality land lies.
- 3. Municipalities and Townships by County:** Although its accuracy cannot be guaranteed, the Department has compiled a document that attempts to show all municipalities and townships located within each county. Where it has been verified that a municipality is split between two or more counties, the municipality appears under each applicable county. A copy of this reference document (2011 PPA Territory Worksheet) will be furnished upon request.

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/30/2011
Submitted Date 06/30/2011

Dear Valerie Baader,

Comments:

Please see the response to this objection letter below.

Response 1

Comments: In response to this objection, we made the following adjustments:

- set base rates for territories 67 and 119 equal to those for territory 162
- set base rates for territories 87, 124, and 134 equal to those for territory 57
- set base rates for territories 51, 63, 129, and 163 equal to those for territory 53
- set base rates for territories 70 and 128 equal to those for territory 161

Please see revised Exhibit 1.03 that has been updated because our premium effects changed slightly as a result of these adjustments. Exhibit 20 has also been revised and is attached with the amended base rates.

A revised Vehicle:Charts section of the rate and rule manual has also been updated and is attached for your review.

Related Objection 1

Comment:

Because you use the same territory definitions for personal auto, home, contents, and valuable articles, we have permitted you to assign multiple territory codes to a single municipality. However, in order to demonstrate compliance with ORC 3901.21, that prohibits an insurer from charging different base rates for personal auto insurance to risks located within the same municipality based on the risks location within the municipality, you must demonstrate that the base rates for all territories applicable to a single municipality are the same. Attached is an updated list of municipalities known to be split between two or more counties. My comparison of base rates for territories assigned to the split municipalities has identified different base rates within the following municipalities:

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Lockbourne in Franklin County (53) and Pickaway County (163)

Norton in Summit County (70) and Wayne County (161)

Sharonville in Butler County (134) and Hamilton County (57)

Tarleton in Fairfield County (51) and Pickaway County (163).

Revise your territory definitions to comply with code.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit 1.03

Comment: Please see revised Exhibit 1.03 which is attached in response to the objection letter dated 6/24/11.

Satisfied -Name: Exhibit 20

Comment: Please see revised Exhibit 20 which is attached in response to the objection letter dated 6/24/11.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Vehicle: Charts	Pages 6.1 to 6.24	Replacement	Serff and state tracking no.CHUB-126333501~co. file no. 09-8144-RR
Previous Version			
Vehicle: Charts	Pages 6.1 to 6.24	Replacement	Serff and state tracking no.CHUB-126333501~co. file no. 09-8144-RR

Your acknowledgement of this filing will be greatly appreciated.

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Sincerely,
Donte Riddick, Rhonda Freedman

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Amendment Letter

Submitted Date: 07/01/2011

Comments:

Dear Ms. Baader,

Per your conversation with Fran Muldoon on 6/30/11, please find a revised Exhibit 20 and Vehicle: Charts rate and fule manual section with the corrected rates for Territory 165 to be the same as Territory 67.

In regards to Territory 63, we adjusted this territory so that it has the same rates as Territory 163 to avoid undoing compliance issues that were fixed several years ago. We revised the rates for Territory 163 in response to the objection dated 6/24/11.

Please advise if you have any other questions. Your acknowledgement of this filing will be greatly appreciated.

Sincerely,

Rhonda Freedman

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Vehicle: Charts	Pages 6.1 to 6.24	Replacement	Previous State Filing Num: Serff and state tracking no.CHUB-126333501~co. file no. 09-8144-RR	Vehicle Charts revised 7-1-11.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Exhibit 20

Comment: Please see revised Exhibit 20 which is attached in response to the objection letter dated 6/24/11. Exhibit 20 revised 7-1-11.pdf

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Reviewer Note

Created By:

Valerie Baader on 07/12/2011 02:41 PM

Subject:

CA Approved

Comments:

x

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Reviewer Note

Created By:

Walt Wulliger on 07/12/2011 02:19 PM

Subject:

AA Approved

Comments:

x

SERFF Tracking Number: CHUB-127023367 *State:* Ohio
First Filing Company: Chubb National Insurance Company, ... *State Tracking Number:* CHUB-127023367
Company Tracking Number: 10-9123-RR
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Masterpiece
Project Name/Number: Panarama Phase II/10-9123-RR

Reviewer Note

Created By:

Laura Schimpf on 06/02/2011 08:33 AM

Last Edited By:

Filing Rules Migration

Submitted On:

07/11/2011 02:00 AM

Subject:

EFT ok

Comments:

x

SERFF Tracking Number: CHUB-127023367 State: Ohio
 First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Masterpiece
 Project Name/Number: Panarama Phase II/10-9123-RR

Post Submission Update Request Processed On 07/12/2011

Status: Allowed
Created By: Fran Muldoon
Processed By: Walt Wulliger
Comments: They fixed a typo where the actual numbers were correct but the sign in front of the numbers should have been negative.

Company Rate Information:

Company Name:Chubb National Insurance Company		
Field Name	Requested Change	Prior Value
Company Name:Federal Insurance Company		
Field Name	Requested Change	Prior Value
Overall % Rate Impact	-9.000%	9.000%
Company Name:Great Northern Insurance Company		
Field Name	Requested Change	Prior Value
Company Name:Pacific Indemnity Company		
Field Name	Requested Change	Prior Value
Company Name:Vigilant Insurance Company		
Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$-11673	\$11673

SERFF Tracking Number: CHUB-127023367
 First Filing Company: Chubb National Insurance Company, ...
 Company Tracking Number: 10-9123-RR
 TOI: 19.0 Personal Auto
 Product Name: Masterpiece
 Project Name/Number: Panarama Phase II/10-9123-RR

State: Ohio
 State Tracking Number: CHUB-127023367
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: File and use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -8.500%
Effective Date of Last Rate Revision: 07/30/2007
Filing Method of Last Filing: File and use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Chubb National Insurance Company	1.600%	-9.200%	\$-60,254	262	\$651,729	63.800%	-37.100%

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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SERFF Tracking Number:	CHUB-127023367	State:	Ohio
First Filing Company:	Chubb National Insurance Company, ...	State Tracking Number:	CHUB-127023367
Company Tracking Number:	10-9123-RR		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Masterpiece		
Project Name/Number:	Panarama Phase II/10-9123-RR		

Federal Insurance Company	1.600%	-9.000%	\$-76,727	361	\$847,895	60.600%	-47.900%
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Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Great Northern Insurance Company	1.600%	-10.300%	\$-92,194	381	\$891,396	34.700%	-42.600%
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Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Pacific Indemnity Company	16.000%	-9.800%	\$-442,347	1,700	\$4,527,539	50.600%	-60.500%
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Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
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SERFF Tracking Number: CHUB-127023367 State: Ohio
 First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
 Company Tracking Number: 10-9123-RR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Masterpiece
 Project Name/Number: Panarama Phase II/10-9123-RR

	Indicated Change:	Impact:	Premium Change for this Program:	Holders Affected for this Program:	Premium for this Program:	Change (where required):	Change (where required):
Vigilant Insurance Company	1.600%	-9.600%	\$-11,673	63	\$121,995	24.400%	-32.900%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 1.600%
Overall Percentage Rate Impact For This Filing: -9.800%
Effect of Rate Filing - Written Premium Change For This Program: \$-683,195
Effect of Rate Filing - Number of Policyholders Affected: 2767

SERFF Tracking Number: CHUB-127023367 State: Ohio
 First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
 Company Tracking Number: 10-9123-RR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Masterpiece
 Project Name/Number: Panarama Phase II/10-9123-RR

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 07/12/2011	Vehicle: Rules	Pages 2.1 to 2.4	Replacement	Serff and state tracking no.CHUB-126076594~Co. file no. 08-6960-RR
Filed 07/12/2011	Other Vehicles: Rules	Page 3.1	Replacement	Serff and state tracking no. CHUB-125594677~co tr. #08-6800-FRR
Filed 07/12/2011	Vehicle: Rating Steps	Pages 4.1 to 4.2	Replacement	Serff and state tracking no.CHUB-126333501~co. file no. 09-8144-RR
Filed 07/12/2011	Other Vehicles: Rating Steps	Page 5.1	Replacement	Serff and state tracking no. CHUB-125594677~co tr. #08-6800-FRR
Filed 07/12/2011	Vehicle: Charts	Pages 6.1 to 6.24	Replacement	Serff and state tracking no.CHUB-126333501~co. file no. 09-8144-RR
Filed 07/12/2011	Territories	Pages 16.1 to 16.12	Replacement	Serff and state tracking no.CHUB-126076594~Co. file

SERFF Tracking Number: CHUB-127023367 *State:* Ohio
First Filing Company: Chubb National Insurance Company, ... *State Tracking Number:* CHUB-127023367
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Product Name: Masterpiece
Project Name/Number: Panarama Phase II/10-9123-RR

no. 08-6960-RR

Eligibility

All vehicles must be owned by or leased to an individual or, if a corporate vehicle, furnished for a listed driver's regular use and principally operated by that driver.

Vehicles cannot be rented to others or used as a public or livery conveyance for passengers. Shared-expense car pool arrangements are exceptions to this rule.

Definitions

"Registered vehicle" means any motorized land vehicle subject to motor vehicle registration, including private passenger cars, vans, pickup trucks, motorcycles, registered mopeds, collector vehicles, recreational vehicles, and other registered vehicles. A trailer subject to motor vehicle registration is also considered a "Registered vehicle."

"Collector vehicle" means any motorized land vehicle that is maintained primarily for use in collector activities, exhibits, parades, or other functions of public interest and not for general transportation.

"Unregistered vehicle" means any motorized land vehicle not subject to motor vehicle registration, including unregistered mopeds, golf carts, snowmobiles, and other unregistered vehicles.

Coverage options

Collector vehicles. Vehicles insured as collector vehicles for physical damage coverage have Collector Vehicle Physical Damage Coverage. All other vehicles insured for physical damage coverage have Vehicle Physical Damage Coverage.

Corporate vehicle personal extension. Corporate vehicle personal extension is available for corporate vehicles (private passenger car, van or pickup truck) furnished for a listed driver's regular use. The available coverages are liability coverage, UM/UIM bodily injury protection or liability coverage and UM/UIM bodily injury protection and are in addition to coverages that may be purchased by the company for the corporate vehicle. These coverages are only available for a corporate vehicle if another vehicle on the policy, also garaged in Ohio, has liability and/or UM/UIM bodily injury protection. If physical damage coverage is requested for the corporate vehicle, the vehicle is no longer eligible for corporate vehicle personal extension and all coverages for the vehicle will be rated as if it were an owned vehicle.

Trailers

When physical damage coverage is purchased for any private passenger car, van, pickup truck or collector vehicle in this policy, the same coverage is automatically provided for nonmotorized trailers, up to \$3,000. Trailers with a replacement cost of more than \$3,000 must be written on an agreed value basis at an additional charge.

When liability and UM/UIM bodily injury protection are purchased for any vehicle, the same coverage is automatically provided for trailers.

Premium determination

The premium is determined by applying the rules and rates applicable to each insured vehicle.

- Refer to the Vehicle Territory section to determine the rating territory for the garage location of the vehicle.
- Refer to the Vehicle Rating steps section to determine the rating process.
- Refer to the Vehicle Charts section to determine premiums for the desired coverage for the appropriate territory.

Vehicle: Rules



Deductible

For all private passenger cars, vans, and pickup trucks the following comprehensive and collision deductibles are available with an agreed or market value of:

- less than \$75,000

\$ 100	\$ 250	\$ 500	\$ 1,000
\$ 2,000	\$ 2,500	\$ 5,000	\$ 10,000
- \$75,000 and greater

\$ 500	\$ 1,000	\$ 2,000	\$ 2,500
\$ 5,000	\$ 10,000		

Collector vehicles automatically have no deductible.

All other vehicles, including motorcycles, mopeds, recreational vehicles, trailers, and unregistered vehicles, automatically have a \$250 deductible for comprehensive and collision coverages.

Full window glass coverage (\$0 deductible) is available for private passenger cars, vans and pickup trucks with comprehensive and collision coverage or comprehensive coverage only.

Liability

Vehicle liability is available for the following amounts of coverage:

\$ 50,000	\$ 1,000,000
\$ 100,000	\$ 2,000,000
\$ 200,000	\$ 3,000,000
\$ 300,000	\$ 5,000,000
\$ 500,000	\$ 10,000,000

Driver assignments

Each licensed driver named on the policy is assigned to the vehicle he or she most frequently drives. All licensed drivers must be assigned to a vehicle. Each vehicle must have at least one driver assigned to it, unless there are more vehicles than drivers. We do not assign a driver to a corporate vehicle with corporate vehicle personal extension.

If more than one driver is assigned to a vehicle, the **highest** driver risk factor for that vehicle is used.

No driver. If there are more vehicles than drivers, the "no driver" factor for the extra vehicles is used.

Youthful driver discount. If one or more of the following characteristics are met for a youthful driver, a youthful driver discount factor that is based on the combination of these characteristics will be applied to the driver risk factor for the youthful driver.

- **Good student** - a full-time student under age 25 who maintains at least a "B" average in high school or college. We require documentation, such as a report card, transcripts, or certificate;
- **Driver training** - a driver under age 25 who completes driver training;
- **Tenure** - customers who have an auto policy with us for 5 or more consecutive years, and the policy includes a youthful driver age 16 to 18;
- **Non-principal** - a driver under age 25 who operates a covered vehicle less than 30% of the time that the vehicle is on the road. This discount does not apply if the driver qualifies for the away at school more than 100 miles discount;
- **Away at school more than 100 miles** - a driver under age 25 who is away at school more than 100 miles without a vehicle.

Tiering

The rating tier is determined based upon risk characteristics of the policy. The same rating tier will apply to all vehicles in the same garaging state on the same policy. Information including, but not limited to, financial stability, losses, violations, household composition, risk age, vehicle age and vehicle types is used to determine the rating tier.

Vehicle: Rules



Accidents and violations

All policies are subject to underwriting review notwithstanding the number of violations or accidents, the experience of all drivers, or type of vehicles on the policy.

Chargeable accident. A chargeable accident is any accident (collision, liability, BI and PD) involving damage of \$1,000 or more, paid by any insurance company representing the insured and not reimbursed or reimbursable in whole or in part through subrogation.

Major violations. These are major violations:

- driving while intoxicated or under the influence of alcohol or drugs;
- failure to stop and/or report when involved in an accident;
- homicide or assault arising out of the operation of a vehicle;
- driving during a period when license is suspended or revoked;
- operating a vehicle without insurance when mandatory;
- reckless driving;
- failure to stop for a school bus;
- participation in a speed contest;
- driving a vehicle at an excessive rate of speed (25 miles per hour over the speed limit); and
- refusal to take a sobriety test.

Minor violations. All other moving traffic violations are minor violations.

Safe driving discount. A discount is applied through the tier factor if a policy is free of any of the following incidents within 5 years of the policy effective date:

- violations;
- at fault accidents;
- total comprehensive loss payments equal to or greater than \$1,000;
- not at fault accidents prior to the policy effective date; and
- two or more not at fault accidents within the same successive two year policy periods.

Uninsured/underinsured motorists (UM/UIM) claims do not disqualify a policy from receiving the Safe driving discount.

Agreed value

Any vehicle may be insured for an amount agreed upon between the insured and the company. The agreed value may not be less than the market value of the vehicle.

All trailers worth more than \$3,000, and all motorcycles, mopeds, recreational vehicles, collector vehicles, and unregistered vehicles **must** be insured on an agreed value basis.

Market value

Any private passenger car, van, or pickup truck may be insured for its market value.

"Market value" means the average retail value. The most current "Black Book[®]" or other similar invoice and retail pricing information and specifications guide at the time the policy is issued (rounded to the nearest \$100) is used as a guide. Market value **does not** include optional equipment that is not already considered in the book's option package code.

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Uninsured/Underinsured motorists protection (UM/UIM)

All registered and collector vehicles may be insured for uninsured/underinsured motorists bodily injury protection. The following amounts of coverage are available:

\$ 25,000	\$ 1,000,000
\$ 50,000	\$ 2,000,000
\$ 100,000	\$ 3,000,000
\$ 200,000	\$ 5,000,000
\$ 300,000	\$ 10,000,000
\$ 500,000	

Vehicle: Rules



The amount of UM/UIM bodily injury protection may not be greater than the amount of liability coverage. All vehicles garaged in the same state that are on the same policy must have the same amount of UM/UIM bodily injury protection.

Uninsured/Underinsured motorists protection property damage

Property damage UM/UIM may be purchased in combination with UM/UIM bodily injury. A deductible of \$250 applies to UM/UIM property damage. If UM/UIM property damage is requested, a surcharge is applied.

Discounts and surcharges

We apply any applicable discounts and surcharges to the premium for each vehicle.

Portfolio discount – auto with home. There is a discount applied when the insured also has a good standing active Masterpiece homeowners (house, condominium, cooperative or renters) policy with us for a residence that is not rented to others. This discount does not apply to any corporate vehicle with corporate vehicle personal extension.

Vehicle ownership discount. There is a discount applied to each fully owned vehicle (no loans or leases) on the policy.

Youthful driver discount. There is a youthful driver discount factor applied to the driver risk factor for youthful drivers based on characteristics described under Youthful driver discount under the section for Driver assignments. (See page 2.2.)

Accident prevention course discount (defensive driving). There is a discount applied when a driver is 60 years old or older and has successfully completed an approved motor vehicle accident prevention course. This discount applies only to the private passenger vehicle which is operated by the driver who completed the course. This discount is in effect for a period of three years from the completion date of the course, provided the driver has not been involved in an at-fault accident or been convicted of more than one moving traffic violation within the last three years. To remain eligible for a premium reduction, the driver must repeat the course every three years. We require an accident prevention certificate for the discount to be applied.

Air bag discount. There is a discount applied for each vehicle equipped with one or more air bags.

Anti-lock braking system discount. There is a discount applied for each vehicle equipped with an anti-lock braking system.

Unverifiable driving record surcharge. If we are unable to obtain the necessary information from the insured to receive a valid motor vehicle report for any driver, a surcharge will be applied to the premium for the vehicle that driver is assigned.

Road service coverage

Road service coverage is available for private passenger cars, vans, pickup trucks and collector vehicles with comprehensive and collision coverage or comprehensive coverage only. This coverage includes the reasonable costs for towing, up to a distance of 200 miles from the place of disablement, and labor due to disablement for any reason.

Lease gap coverage

Lease gap coverage is available for private passenger cars, vans and pickup trucks with comprehensive and collision coverage which are leased by the insured. This coverage includes gap, early termination coverage, and coverage if the lessor imposes charges for physical damage caused by a peril that would have been covered under our vehicle policy.

Expense fees

Expense fees are flat dollar charges added separately to the premium for liability, comprehensive and collision coverages and reflect the fixed cost of doing business. By applying expense fees separately to each insured's policy, these costs are distributed evenly to all insureds and do not fluctuate as they would if they were built into the base rates. Expense fees are not applied to more than two vehicles of **any** type, except for collector vehicles, as listed in the Vehicles and Other Vehicles Charts section.

Financial responsibility

When the company is notified that a financial responsibility statement must be filed, it will be made on behalf of the insured with no additional surcharge.

Suspension of coverage

Coverage may be suspended for a vehicle by first canceling coverage and later reinstating it.

Other Vehicles: Rules



These rules are in addition to the rules in the Vehicle Rules section.

Other vehicles

Other vehicles premiums apply to:

- registered motorcycles/mopeds;
- registered recreational vehicles (e.g., motor homes);
- registered trailers;
- collector vehicles; and
- unregistered vehicles (e.g., snowmobiles, golf carts, dune buggies).

Liability

Liability coverage for trailers is included in the liability premium for private passenger cars, collector vehicles, vans, and pickup trucks.

Uninsured/Underinsured motorists protection (UM/UIM)

UM/UIM bodily injury protection for trailers is automatically included in the liability premium for private passenger cars, collector vehicles, vans, and pickup trucks.

Uninsured/Underinsured motorists protection property damage

Property damage UM/UIM may be purchased in combination with UM/UIM bodily injury. A deductible of \$250 applies to UM/UIM property damage. If UM/UIM property damage is requested, a surcharge is applied.

Vehicle: Rating Steps



Following are the rating steps used in calculating premium for **private passenger cars, vans, and pickup trucks**. All premium adjustments are rounded to the nearest whole dollar before being applied to the premium total, unless specified. Premiums are rounded to the nearest whole dollar at the end of each step.

Territory: Use the Territories chapter to obtain the rating territory for the garage location of the vehicle.

- Step 1 The Physical damage base premium
- Obtain the comprehensive and collision base premium amounts from the Base premium chart.
- Step 2 The Vehicle factor
- Obtain the “vehicle symbol” from the Vehicle symbol chart.
 - Use the “vehicle symbol” and the “model year” to obtain the respective comprehensive and collision factors in the Vehicle factor chart.
 - For each coverage, multiply the respective “symbol factor” by the “model year factor” to create the comprehensive and collision “vehicle factors”. Round these factors to three decimal places for model years 2011 and subsequent, or two decimal places for all other model years.
 - Multiply the comprehensive and collision “vehicle factor(s)” by the premium from Step 1.
- Step 3 The Deductible factor
- Obtain the “deductible factor” from the Deductible factor chart.
 - Multiply the “deductible factor” by the premium from Step 2.
- Step 4 The Liability premium
- Obtain the liability premium amount from the Base premium chart.
 - Multiply this amount by the “private passenger factor” from the Increased liability limits chart and round to the nearest whole dollar.
 - For Corporate vehicles, multiply the liability base premium amount by the “Corporate vehicle factor” found **under** the Increased liability limits chart.
 - Multiply this amount by the appropriate “Corporate vehicle factor” found **in** the Increased liability limits chart and round to the nearest whole dollar.
- Step 5 The Driver risk factor
- Obtain the “driver risk factor” for each driver assigned to a vehicle from the Driver risk factor chart.
 - If applicable, multiply the “driver risk factor” by the “youthful driver discount factor” to obtain the “adjusted driver risk factor” for each driver.
 - Compare the “adjusted driver risk factors” of all drivers assigned to a vehicle to determine the greatest “adjusted driver risk factor”.
 - Multiply the greatest “adjusted driver risk factor” by the comprehensive and collision premiums from Step 3, and the base liability premium from Step 4.
 - Do not round after this step.
- Step 6 The Tier factor
- Obtain the “tier factor” from the Tier factor chart.
 - Multiply the “tier factor” by the premiums from Step 5.
- These premiums are the comprehensive, collision, and base liability adjusted premiums.
- Step 7 Unverifiable driving record surcharge
- If applicable, multiply the “unverifiable driving record surcharge” from the Discounts and surcharges chart by the premium through Step 6.
 - Round to the nearest whole dollar and add each surcharge amount to the comprehensive, collision, and base liability adjusted premiums.
- Step 8 Agreed value
- If the vehicle is insured for agreed value, refer to the Agreed value chart to obtain the agreed value premium.
 - Add this amount to the comprehensive/collision adjusted premiums.
- Step 9 Increased liability surcharge
- If liability coverage greater than \$300,000 is selected, obtain the liability surcharge amount from the Increased liability surcharge chart.

Vehicle: Rating Steps



- Step 10 Uninsured/Underinsured motorists protection
- Obtain the UM/UIM base premium amount from the Base premium chart.
- For UM/UIM limits of \$300,000 or less:
- For the first vehicle, multiply the UM/UIM base premium amount by the appropriate “First vehicle factor” from the UM/UIM protection chart – Private passenger vehicles.
 - Round to the nearest whole dollar.
 - For each additional vehicle, if applicable, multiply the UM/UIM base premium amount by the appropriate “First vehicle factor” and round to the nearest whole dollar. Then multiply this amount by the “Each add'l vehicle factor” from the UM/UIM protection chart – Private passenger vehicles.
 - Round to the nearest whole dollar.
- For UM/UIM limits greater than \$300,000:
- Add the appropriate increased UM/UIM premium amount from the UM/UIM increased limits surcharge chart - Private passenger vehicles to the above UM/UIM premium.
- For Corporate vehicles, if UM/UIM protection is selected:
- Obtain the UM/UIM base premium amount from the Base premium chart.
- For UM/UIM limits of \$300,000 or less:
- For each Corporate vehicle, multiply the UM/UIM base premium amount by the “Corporate vehicles factor” found **under** the UM/UIM protection chart.
 - Round to the nearest whole dollar.
 - Multiply this amount by the “Each vehicle factor” found **in** the UM/UIM protection chart.
 - Round to the nearest whole dollar.
- For UM/UIM limits greater than \$300,000:
- Add the appropriate increased UM/UIM premium amount from the UM/UIM increased limits surcharge chart - Corporate vehicles to the above UM/UIM premium.
- Step 11 Discounts and surcharges
- If applicable, apply the following discounts and surcharges from the Discounts and surcharges chart to the adjusted premiums developed through Step 10 for the applicable coverages noted in the chart:
 - Air bag discount
 - Anti-lock braking system discount
 - Portfolio discount – auto with home
 - Accident prevention course discount (defensive driving)
 - Vehicle ownership discount
- Step 12 Coverage adjustments
- If applicable, obtain the additional premiums from the Additional coverages chart for the following coverages:
 - Road service coverage
 - Lease gap coverage
 - UM/UIM protection property damage
- Step 13 Expense Fees
- Obtain the applicable expense fees from the Expense fees chart for the first two vehicles with liability, collision and/or comprehensive.
- Step 14 Total premium
- Add premiums for comprehensive, collision, base liability, increased liability, UM/UIM, coverage adjustments, and expense fees to obtain the total premium per vehicle.

Other Vehicles: Rating Steps



Following are the rating steps used in calculating premium for **registered motorcycles/mopeds, registered recreational vehicles (e.g., motor homes), registered trailers, collector vehicles, and unregistered vehicles (e.g., snowmobiles, golf carts, dune buggies)**. All premium adjustments are rounded to the nearest whole dollar before being applied to the premium total, unless specified. Premiums are rounded to the nearest whole dollar at the end of each step.

- Step 1 The Physical damage base premium
- Obtain the appropriate base premium from the Other vehicles physical damage base premium chart, for comprehensive and collision coverage or comprehensive only coverage. For collector vehicles, obtain the appropriate base premium from the column representing the total number of collector vehicles on the policy.
 - Multiply the agreed value of the vehicle (per \$100 of value) by the base premium.
 - For registered trailers, use the amount of coverage requested above \$3,000 (the amount automatically given to trailers, instead of the agreed value).
- Step 2 The Liability premium
- Skip this step for trailers since liability coverage for trailers is included in the premium for private passenger cars, vans, pickup trucks and collector vehicles.
 - For each registered motorcycle, obtain the appropriate liability base premium amount from the Other vehicles liability chart – registered motorcycles, depending on the amount of coverage, the age of the driver, and the cc's of the motorcycle.
 - For all other vehicles except registered motorcycles, obtain the appropriate liability base premium from the Other vehicles liability chart – All other vehicles except registered motorcycles, depending on the amount of coverage and the type of other vehicle. For each class of vehicle, add the applicable amount(s) **once** for all vehicles of that class.
- Step 3 UM/UIM protection premium
- Skip this step for trailers and unregistered vehicles since UM/UIM protection is included for trailers in the liability premium for private passenger cars, vans, pickup trucks and collector vehicles.
 - For **each** registered motorcycle, obtain the appropriate UM/UIM base premium amount from the Other vehicles UM/UIM protection chart.
 - For all other vehicles except registered motorcycles, obtain the appropriate UM/UIM base premium amount from the Other vehicles UM/UIM protection chart **once** for all vehicles of that class.
- Step 4 Coverage adjustments
- If applicable, obtain the additional premiums from the Additional coverages chart for the following coverages:
- UM/UIM protection property damage
 - Road service coverage (for collector vehicles only)
- Step 5 Expense Fees
- Skip this step for Collector vehicles or if Expense fees have been applied to two private passenger vehicles.
 - If expense fees are applicable, obtain the expense fee from the Expense fees chart for a total of no more than two vehicles with liability, collision and/or comprehensive.
- Step 6 Total premium
- Add premiums from Steps 1 though 5 to obtain the total premium per vehicle.

Vehicle: Charts



Base premium chart

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
2	\$ 190	\$ 50	\$ 378	\$ 171
3	\$ 202	\$ 64	\$ 440	\$ 159
4	\$ 120	\$ 38	\$ 379	\$ 159
5	\$ 109	\$ 38	\$ 379	\$ 159
6	\$ 161	\$ 57	\$ 313	\$ 159
7	\$ 137	\$ 50	\$ 406	\$ 159
8	\$ 169	\$ 58	\$ 387	\$ 159
9	\$ 141	\$ 57	\$ 357	\$ 159
10	\$ 172	\$ 58	\$ 379	\$ 159
11	\$ 224	\$ 243	\$ 638	\$ 414
12	\$ 224	\$ 243	\$ 638	\$ 414
13	\$ 263	\$ 312	\$ 611	\$ 159
15	\$ 172	\$ 58	\$ 376	\$ 159
16	\$ 198	\$ 185	\$ 412	\$ 159
18	\$ 161	\$ 67	\$ 303	\$ 159
19	\$ 130	\$ 57	\$ 349	\$ 159
22	\$ 250	\$ 73	\$ 498	\$ 159
25	\$ 137	\$ 76	\$ 301	\$ 159
27	\$ 151	\$ 67	\$ 358	\$ 159
28	\$ 155	\$ 57	\$ 348	\$ 159
29	\$ 172	\$ 57	\$ 290	\$ 159
31	\$ 144	\$ 44	\$ 347	\$ 159
32	\$ 137	\$ 121	\$ 245	\$ 159
33	\$ 172	\$ 58	\$ 387	\$ 159
34	\$ 134	\$ 86	\$ 296	\$ 159
35	\$ 172	\$ 58	\$ 374	\$ 159
36	\$ 172	\$ 76	\$ 257	\$ 159
37	\$ 178	\$ 83	\$ 280	\$ 159
38	\$ 150	\$ 64	\$ 321	\$ 159
39	\$ 165	\$ 64	\$ 319	\$ 159
40	\$ 139	\$ 50	\$ 333	\$ 159
51	\$ 171	\$ 54	\$ 396	\$ 171
53	\$ 171	\$ 54	\$ 396	\$ 171
54	\$ 148	\$ 52	\$ 372	\$ 171
55	\$ 117	\$ 93	\$ 317	\$ 159
56	\$ 122	\$ 70	\$ 375	\$ 159
57	\$ 190	\$ 50	\$ 378	\$ 171
60	\$ 99	\$ 105	\$ 440	\$ 159
61	\$ 112	\$ 44	\$ 376	\$ 159
62	\$ 113	\$ 44	\$ 387	\$ 159
63	\$ 171	\$ 54	\$ 396	\$ 171
64	\$ 172	\$ 58	\$ 387	\$ 159
66	\$ 131	\$ 47	\$ 275	\$ 159
67	\$ 139	\$ 50	\$ 333	\$ 159
68	\$ 241	\$ 86	\$ 331	\$ 159
69	\$ 131	\$ 50	\$ 351	\$ 159
70	\$ 165	\$ 64	\$ 319	\$ 159

Vehicle: Charts



Base premium chart

(continued)

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
74	\$ 168	\$ 57	\$ 380	\$ 159
75	\$ 130	\$ 76	\$ 424	\$ 159
77	\$ 130	\$ 73	\$ 298	\$ 171
78	\$ 148	\$ 67	\$ 290	\$ 171
80	\$ 168	\$ 76	\$ 302	\$ 159
81	\$ 99	\$ 105	\$ 440	\$ 159
82	\$ 91	\$ 57	\$ 392	\$ 159
83	\$ 126	\$ 44	\$ 387	\$ 159
84	\$ 263	\$ 102	\$ 630	\$ 159
85	\$ 157	\$ 50	\$ 295	\$ 171
86	\$ 99	\$ 102	\$ 428	\$ 159
87	\$ 190	\$ 50	\$ 378	\$ 171
88	\$ 148	\$ 52	\$ 299	\$ 159
89	\$ 190	\$ 58	\$ 223	\$ 159
90	\$ 99	\$ 102	\$ 428	\$ 159
91	\$ 91	\$ 57	\$ 393	\$ 159
92	\$ 78	\$ 83	\$ 428	\$ 159
93	\$ 168	\$ 138	\$ 372	\$ 159
94	\$ 148	\$ 93	\$ 373	\$ 159
95	\$ 151	\$ 83	\$ 403	\$ 159
96	\$ 166	\$ 102	\$ 305	\$ 159
97	\$ 113	\$ 38	\$ 368	\$ 159
99	\$ 156	\$ 95	\$ 334	\$ 159
100	\$ 113	\$ 38	\$ 368	\$ 159
101	\$ 113	\$ 38	\$ 379	\$ 159
102	\$ 150	\$ 64	\$ 321	\$ 159
103	\$ 131	\$ 50	\$ 351	\$ 159
104	\$ 165	\$ 64	\$ 319	\$ 159
105	\$ 165	\$ 64	\$ 319	\$ 159
106	\$ 171	\$ 54	\$ 396	\$ 171
107	\$ 263	\$ 102	\$ 630	\$ 159
108	\$ 190	\$ 58	\$ 223	\$ 159
109	\$ 172	\$ 58	\$ 387	\$ 159
110	\$ 148	\$ 52	\$ 372	\$ 171
111	\$ 148	\$ 52	\$ 372	\$ 171
112	\$ 139	\$ 50	\$ 333	\$ 159
113	\$ 165	\$ 64	\$ 319	\$ 159
114	\$ 148	\$ 67	\$ 290	\$ 171
116	\$ 139	\$ 50	\$ 333	\$ 159
117	\$ 168	\$ 76	\$ 302	\$ 159
118	\$ 131	\$ 50	\$ 351	\$ 159
119	\$ 139	\$ 50	\$ 333	\$ 159
120	\$ 117	\$ 93	\$ 317	\$ 159
121	\$ 148	\$ 52	\$ 299	\$ 159
122	\$ 148	\$ 52	\$ 299	\$ 159
123	\$ 131	\$ 50	\$ 351	\$ 159
124	\$ 190	\$ 50	\$ 378	\$ 171

Vehicle: Charts



Base premium chart

(continued)

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
125	\$ 134	\$ 86	\$ 296	\$ 159
126	\$ 141	\$ 57	\$ 357	\$ 159
127	\$ 141	\$ 57	\$ 357	\$ 159
128	\$ 165	\$ 64	\$ 319	\$ 159
129	\$ 171	\$ 54	\$ 396	\$ 171
131	\$ 202	\$ 64	\$ 440	\$ 159
132	\$ 139	\$ 50	\$ 333	\$ 159
133	\$ 171	\$ 54	\$ 396	\$ 171
134	\$ 190	\$ 50	\$ 378	\$ 171
135	\$ 157	\$ 50	\$ 295	\$ 171
136	\$ 139	\$ 50	\$ 333	\$ 159
137	\$ 91	\$ 57	\$ 392	\$ 159
138	\$ 168	\$ 76	\$ 302	\$ 159
139	\$ 99	\$ 105	\$ 440	\$ 159
140	\$ 139	\$ 50	\$ 333	\$ 159
141	\$ 130	\$ 73	\$ 298	\$ 171
142	\$ 172	\$ 76	\$ 257	\$ 159
143	\$ 169	\$ 58	\$ 387	\$ 159
144	\$ 122	\$ 70	\$ 375	\$ 159
146	\$ 122	\$ 70	\$ 375	\$ 159
151	\$ 171	\$ 54	\$ 396	\$ 171
153	\$ 102	\$ 105	\$ 435	\$ 159
154	\$ 263	\$ 312	\$ 611	\$ 159
155	\$ 211	\$ 232	\$ 494	\$ 159
156	\$ 246	\$ 248	\$ 512	\$ 159
157	\$ 126	\$ 44	\$ 332	\$ 159
158	\$ 99	\$ 102	\$ 428	\$ 159
159	\$ 130	\$ 76	\$ 403	\$ 159
160	\$ 148	\$ 67	\$ 290	\$ 171
161	\$ 165	\$ 64	\$ 319	\$ 159
162	\$ 139	\$ 50	\$ 333	\$ 159
163	\$ 171	\$ 54	\$ 396	\$ 171
164	\$ 137	\$ 121	\$ 245	\$ 159
165	\$ 139	\$ 50	\$ 333	\$ 159
166	\$ 165	\$ 64	\$ 319	\$ 159



Vehicle symbol chart

The following chart describes when ISO symbols and Masterpiece symbols are used.

Model Year	Symbol	ISO symbol	Masterpiece symbol
2011 and later*	75 or lower	Yes	No
	76 or greater	No	Yes
1990 - 2010	26 or lower	Yes	No
	27 or greater	No	Yes
1981 - 1989	20 or lower	Yes	No
	21 or greater	No	Yes
1980 and earlier	13 or lower	Yes	No
	14 or greater	No	Yes

*If the model year of the vehicle is 2011 or later, there are separate ISO symbols for comprehensive and collision. If a Masterpiece symbol is used, the same symbol applies for comprehensive and collision.

If there is no ISO symbol for the actual model year of the vehicle, we use the ISO symbol for the prior model year. If there is no ISO symbol because the vehicle is a **new model**, we determine the Masterpiece symbol using the original cost new.

If the average retail cost is greater than the original cost new, the average retail cost will be used to determine the symbol.

Masterpiece symbol. To determine a Masterpiece symbol, we use the applicable Vehicle symbol chart for the model year of the vehicle.



Vehicle symbol chart

2011 and subsequent model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 3,000	44	\$ 38,001	- \$ 39,000
2	\$ 3,001	- \$ 5,500	45	\$ 39,001	- \$ 40,000
3	\$ 5,501	- \$ 8,000	46	\$ 40,001	- \$ 41,250
4	\$ 8,001	- \$ 9,000	47	\$ 41,251	- \$ 42,500
5	\$ 9,001	- \$ 10,000	48	\$ 42,501	- \$ 43,750
6	\$ 10,001	- \$ 11,000	49	\$ 43,751	- \$ 45,000
7	\$ 11,001	- \$ 12,000	50	\$ 45,001	- \$ 46,250
8	\$ 12,001	- \$ 13,000	51	\$ 46,251	- \$ 47,500
10	\$ 13,001	- \$ 14,000	52	\$ 47,501	- \$ 48,750
11	\$ 14,001	- \$ 15,000	53	\$ 48,751	- \$ 50,000
12	\$ 15,001	- \$ 15,625	54	\$ 50,001	- \$ 52,500
13	\$ 15,626	- \$ 16,250	55	\$ 52,501	- \$ 55,000
14	\$ 16,251	- \$ 16,875	56	\$ 55,001	- \$ 57,500
15	\$ 16,876	- \$ 17,500	57	\$ 57,501	- \$ 60,000
16	\$ 17,501	- \$ 18,125	58	\$ 60,001	- \$ 65,000
17	\$ 18,126	- \$ 18,750	59	\$ 65,001	- \$ 70,000
18	\$ 18,751	- \$ 19,375	60	\$ 70,001	- \$ 75,000
19	\$ 19,376	- \$ 20,000	61	\$ 75,001	- \$ 80,000
20	\$ 20,001	- \$ 20,625	62	\$ 80,001	- \$ 85,000
21	\$ 20,626	- \$ 21,250	63	\$ 85,001	- \$ 90,000
22	\$ 21,251	- \$ 21,875	64	\$ 90,001	- \$ 95,000
23	\$ 21,876	- \$ 22,500	65	\$ 95,001	- \$ 100,000
24	\$ 22,501	- \$ 23,125	66	\$ 100,001	- \$ 110,000
25	\$ 23,126	- \$ 23,750	67	\$ 110,001	- \$ 120,000
26	\$ 23,751	- \$ 24,375	68	\$ 120,001	- \$ 130,000
27	\$ 24,376	- \$ 25,000	69	\$ 130,001	- \$ 140,000
28	\$ 25,001	- \$ 25,625	70	\$ 140,001	- \$ 150,000
29	\$ 25,626	- \$ 26,250	71	\$ 150,001	- \$ 160,000
30	\$ 26,251	- \$ 26,875	72	\$ 160,001	- \$ 170,000
31	\$ 26,876	- \$ 27,500	73	\$ 170,001	- \$ 180,000
32	\$ 27,501	- \$ 28,125	74	\$ 180,001	- \$ 190,000
33	\$ 28,126	- \$ 28,750	75	\$ 190,001	- \$ 200,000
34	\$ 28,751	- \$ 29,375	76	\$ 200,001	- \$ 210,000
35	\$ 29,376	- \$ 30,000	77	\$ 210,001	- \$ 220,000
36	\$ 30,001	- \$ 31,000	78	\$ 220,001	- \$ 230,000
37	\$ 31,001	- \$ 32,000	79	\$ 230,001	- \$ 240,000
38	\$ 32,001	- \$ 33,000	80	\$ 240,001	- \$ 250,000
39	\$ 33,001	- \$ 34,000	81	\$ 250,001	- \$ 260,000
40	\$ 34,001	- \$ 35,000	82	\$ 260,001	- \$ 270,000
41	\$ 35,001	- \$ 36,000	83	\$ 270,001	- \$ 280,000
42	\$ 36,001	- \$ 37,000	84	\$ 280,001	- \$ 290,000
43	\$ 37,001	- \$ 38,000	85	\$ 290,001	- \$ 300,000



Vehicle symbol chart

(continued)

2011 and subsequent model years

Symbol	Cost or value		Symbol	Cost or value	
86	\$ 300,001	- \$ 310,000	130	\$ 925,001	- \$ 950,000
87	\$ 310,001	- \$ 320,000	131	\$ 950,001	- \$ 975,000
88	\$ 320,001	- \$ 330,000	132	\$ 975,001	- \$ 1,000,000
89	\$ 330,001	- \$ 340,000	133	\$ 1,000,001	- \$ 1,025,000
90	\$ 340,001	- \$ 350,000	134	\$ 1,025,001	- \$ 1,050,000
91	\$ 350,001	- \$ 360,000	135	\$ 1,050,001	- \$ 1,075,000
92	\$ 360,001	- \$ 370,000	136	\$ 1,075,001	- \$ 1,100,000
93	\$ 370,001	- \$ 380,000	137	\$ 1,100,001	- \$ 1,125,000
94	\$ 380,001	- \$ 390,000	138	\$ 1,125,001	- \$ 1,150,000
95	\$ 390,001	- \$ 400,000	139	\$ 1,150,001	- \$ 1,175,000
96	\$ 400,001	- \$ 410,000	140	\$ 1,175,001	- \$ 1,200,000
97	\$ 410,001	- \$ 420,000	141	\$ 1,200,001	- \$ 1,225,000
99	\$ 420,001	- \$ 430,000	142	\$ 1,225,001	- \$ 1,250,000
100	\$ 430,001	- \$ 440,000	143	\$ 1,250,001	- \$ 1,275,000
101	\$ 440,001	- \$ 450,000	144	\$ 1,275,001	- \$ 1,300,000
102	\$ 450,001	- \$ 460,000	145	\$ 1,300,001	- \$ 1,325,000
103	\$ 460,001	- \$ 470,000	146	\$ 1,325,001	- \$ 1,350,000
104	\$ 470,001	- \$ 480,000	147	\$ 1,350,001	- \$ 1,375,000
105	\$ 480,001	- \$ 490,000	148	\$ 1,375,001	- \$ 1,400,000
106	\$ 490,001	- \$ 500,000	149	\$ 1,400,001	- \$ 1,425,000
107	\$ 500,001	- \$ 510,000	150	\$ 1,425,001	- \$ 1,450,000
108	\$ 510,001	- \$ 520,000	151	\$ 1,450,001	- \$ 1,475,000
109	\$ 520,001	- \$ 530,000	152	\$ 1,475,001	- \$ 1,500,000
110	\$ 530,001	- \$ 540,000	153	\$ 1,500,001	- \$ 1,525,000
111	\$ 540,001	- \$ 550,000	154	\$ 1,525,001	- \$ 1,550,000
112	\$ 550,001	- \$ 560,000	155	\$ 1,550,001	- \$ 1,575,000
113	\$ 560,001	- \$ 570,000	156	\$ 1,575,001	- \$ 1,600,000
114	\$ 570,001	- \$ 580,000	157	\$ 1,600,001	- \$ 1,625,000
115	\$ 580,001	- \$ 590,000	158	\$ 1,625,001	- \$ 1,650,000
116	\$ 590,001	- \$ 600,000	159	\$ 1,650,001	- \$ 1,675,000
117	\$ 600,001	- \$ 625,000	160	\$ 1,675,001	- \$ 1,700,000
118	\$ 625,001	- \$ 650,000	161	\$ 1,700,001	- \$ 1,725,000
119	\$ 650,001	- \$ 675,000	162	\$ 1,725,001	- \$ 1,750,000
120	\$ 675,001	- \$ 700,000	163	\$ 1,750,001	- \$ 1,775,000
121	\$ 700,001	- \$ 725,000	164	\$ 1,775,001	- \$ 1,800,000
122	\$ 725,001	- \$ 750,000	165	\$ 1,800,001	- \$ 1,825,000
123	\$ 750,001	- \$ 775,000	166	\$ 1,825,001	- \$ 1,850,000
124	\$ 775,001	- \$ 800,000	167	\$ 1,850,001	- \$ 1,875,000
125	\$ 800,001	- \$ 825,000	168	\$ 1,875,001	- \$ 1,900,000
126	\$ 825,001	- \$ 850,000	169	\$ 1,900,001	- \$ 1,925,000
127	\$ 850,001	- \$ 875,000	170	\$ 1,925,001	- \$ 1,950,000
128	\$ 875,001	- \$ 900,000	171	\$ 1,950,001	- \$ 1,975,000
129	\$ 900,001	- \$ 925,000	172	\$ 1,975,001	- \$ 2,000,000



Vehicle symbol chart

(continued)

1990 through 2010 model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 6,500	41	\$ 220,001	- \$ 230,000
2	\$ 6,501	- \$ 8,000	42	\$ 230,001	- \$ 240,000
3	\$ 8,001	- \$ 9,000	43	\$ 240,001	- \$ 250,000
4	\$ 9,001	- \$ 10,000	44	\$ 250,001	- \$ 260,000
5	\$ 10,001	- \$ 11,250	45	\$ 260,001	- \$ 270,000
6	\$ 11,251	- \$ 12,500	46	\$ 270,001	- \$ 280,000
7	\$ 12,501	- \$ 13,750	47	\$ 280,001	- \$ 290,000
8	\$ 13,751	- \$ 15,000	48	\$ 290,001	- \$ 300,000
10	\$ 15,001	- \$ 16,250	49	\$ 300,001	- \$ 310,000
11	\$ 16,251	- \$ 17,500	50	\$ 310,001	- \$ 320,000
12	\$ 17,501	- \$ 18,750	51	\$ 320,001	- \$ 330,000
13	\$ 18,751	- \$ 20,000	52	\$ 330,001	- \$ 340,000
14	\$ 20,001	- \$ 22,000	53	\$ 340,001	- \$ 350,000
15	\$ 22,001	- \$ 24,000	54	\$ 350,001	- \$ 360,000
16	\$ 24,001	- \$ 26,000	55	\$ 360,001	- \$ 370,000
17	\$ 26,001	- \$ 28,000	56	\$ 370,001	- \$ 380,000
18	\$ 28,001	- \$ 30,000	57	\$ 380,001	- \$ 390,000
19	\$ 30,001	- \$ 33,000	58	\$ 390,001	- \$ 400,000
20	\$ 33,001	- \$ 36,000	59	\$ 400,001	- \$ 410,000
21	\$ 36,001	- \$ 40,000	60	\$ 410,001	- \$ 420,000
22	\$ 40,001	- \$ 45,000	61	\$ 420,001	- \$ 430,000
23	\$ 45,001	- \$ 50,000	62	\$ 430,001	- \$ 440,000
24	\$ 50,001	- \$ 60,000	63	\$ 440,001	- \$ 450,000
25	\$ 60,001	- \$ 70,000	64	\$ 450,001	- \$ 460,000
26	\$ 70,001	- \$ 80,000	65	\$ 460,001	- \$ 470,000
27	\$ 80,001	- \$ 90,000	66	\$ 470,001	- \$ 480,000
28	\$ 90,001	- \$ 100,000	67	\$ 480,001	- \$ 490,000
29	\$ 100,001	- \$ 110,000	68	\$ 490,001	- \$ 500,000
30	\$ 110,001	- \$ 120,000	69	\$ 500,001	- \$ 510,000
31	\$ 120,001	- \$ 130,000	70	\$ 510,001	- \$ 520,000
32	\$ 130,001	- \$ 140,000	71	\$ 520,001	- \$ 530,000
33	\$ 140,001	- \$ 150,000	72	\$ 530,001	- \$ 540,000
34	\$ 150,001	- \$ 160,000	73	\$ 540,001	- \$ 550,000
35	\$ 160,001	- \$ 170,000	74	\$ 550,001	- \$ 560,000
36	\$ 170,001	- \$ 180,000	75	\$ 560,001	- \$ 570,000
37	\$ 180,001	- \$ 190,000	76	\$ 570,001	- \$ 580,000
38	\$ 190,001	- \$ 200,000	77	\$ 580,001	- \$ 590,000
39	\$ 200,001	- \$ 210,000	78	\$ 590,001	- \$ 600,000
40	\$ 210,001	- \$ 220,000			



Vehicle symbol chart (continued)

1989 and earlier model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 1,600	41	\$ 265,001	- \$ 275,000
2	\$ 1,601	- \$ 2,100	42	\$ 275,001	- \$ 285,000
3	\$ 2,101	- \$ 2,750	43	\$ 285,001	- \$ 295,000
4	\$ 2,751	- \$ 3,700	44	\$ 295,001	- \$ 305,000
5	\$ 3,701	- \$ 5,000	45	\$ 305,001	- \$ 315,000
6	\$ 5,001	- \$ 6,500	46	\$ 315,001	- \$ 325,000
7	\$ 6,501	- \$ 8,000	47	\$ 325,001	- \$ 335,000
8	\$ 8,001	- \$ 10,000	48	\$ 335,001	- \$ 345,000
10	\$ 10,001	- \$ 12,500	49	\$ 345,001	- \$ 355,000
11	\$ 12,501	- \$ 15,000	50	\$ 355,001	- \$ 365,000
12	\$ 15,001	- \$ 17,500	51	\$ 365,001	- \$ 375,000
13	\$ 17,501	- \$ 20,000	52	\$ 375,001	- \$ 385,000
14	\$ 20,001	- \$ 24,000	53	\$ 385,001	- \$ 395,000
15	\$ 24,001	- \$ 28,000	54	\$ 395,001	- \$ 405,000
16	\$ 28,001	- \$ 33,000	55	\$ 405,001	- \$ 415,000
17	\$ 33,001	- \$ 39,000	56	\$ 415,001	- \$ 425,000
18	\$ 39,001	- \$ 45,000	57	\$ 425,001	- \$ 435,000
19	\$ 45,001	- \$ 55,000	58	\$ 435,001	- \$ 445,000
20	\$ 55,001	- \$ 65,000	59	\$ 445,001	- \$ 455,000
21	\$ 65,001	- \$ 75,000	60	\$ 455,001	- \$ 465,000
22	\$ 75,001	- \$ 85,000	61	\$ 465,001	- \$ 475,000
23	\$ 85,001	- \$ 95,000	62	\$ 475,001	- \$ 485,000
24	\$ 95,001	- \$ 105,000	63	\$ 485,001	- \$ 495,000
25	\$ 105,001	- \$ 115,000	64	\$ 495,001	- \$ 505,000
26	\$ 115,001	- \$ 125,000	65	\$ 505,001	- \$ 515,000
27	\$ 125,001	- \$ 135,000	66	\$ 515,001	- \$ 525,000
28	\$ 135,001	- \$ 145,000	67	\$ 525,001	- \$ 535,000
29	\$ 145,001	- \$ 155,000	68	\$ 535,001	- \$ 545,000
30	\$ 155,001	- \$ 165,000	69	\$ 545,001	- \$ 555,000
31	\$ 165,001	- \$ 175,000	70	\$ 555,001	- \$ 565,000
32	\$ 175,001	- \$ 185,000	71	\$ 565,001	- \$ 575,000
33	\$ 185,001	- \$ 195,000	72	\$ 575,001	- \$ 585,000
34	\$ 195,001	- \$ 205,000	73	\$ 585,001	- \$ 595,000
35	\$ 205,001	- \$ 215,000	74	\$ 595,001	- \$ 605,000
36	\$ 215,001	- \$ 225,000	75	\$ 605,001	- \$ 615,000
37	\$ 225,001	- \$ 235,000	76	\$ 615,001	- \$ 625,000
38	\$ 235,001	- \$ 245,000	77	\$ 625,001	- \$ 635,000
39	\$ 245,001	- \$ 255,000	78	\$ 635,001	- \$ 645,000
40	\$ 255,001	- \$ 265,000			



Vehicle factor chart

Model year factors for comprehensive and collision

Comprehensive

<u>Model year</u>	<u>Factor</u>
2020	2.18
2019	2.08
2018	1.98
2017	1.89
2016	1.80
2015	1.71
2014	1.63
2013	1.55
2012	1.48
2011	1.41
2010	1.34
2009	1.28
2008	1.22
2007	1.16
2006	1.11
2005	1.05
2004	1.00

Collision

<u>Model year</u>	<u>Factor</u>
2003	0.95
2002	0.91
2001	0.87
2000	0.82
1999	0.78
1998	0.75
1997	0.71
1996	0.68
1995	0.64
1994	0.61
1993	0.58
1992	0.56
1991	0.53
1990	0.50
1989	0.47
1988	0.47
1987 & prior	0.47

<u>Model year</u>	<u>Factor</u>
2020	2.18
2019	2.08
2018	1.98
2017	1.89
2016	1.80
2015	1.71
2014	1.63
2013	1.55
2012	1.48
2011	1.41
2010	1.34
2009	1.28
2008	1.22
2007	1.16
2006	1.11
2005	1.05
2004	1.00

<u>Model year</u>	<u>Factor</u>
2003	0.95
2002	0.91
2001	0.87
2000	0.82
1999	0.78
1998	0.75
1997	0.71
1996	0.68
1995	0.64
1994	0.61
1993	0.58
1992	0.55
1991	0.51
1990	0.49
1989	0.44
1988	0.44
1987 & prior	0.44



Vehicle factor chart

(continued)

Symbol factors for comprehensive

Vehicles 2011 and subsequent

Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.037	37	0.480	72	1.710	108	3.460	143	5.210
2	0.044	38	0.493	73	1.760	109	3.510	144	5.260
3	0.094	39	0.507	74	1.810	110	3.560	145	5.310
4	0.120	40	0.520	75	1.860	111	3.610	146	5.360
5	0.140	41	0.534	76	1.910	112	3.660	147	5.410
6	0.149	42	0.549	77	1.960	113	3.710	148	5.460
7	0.164	43	0.563	78	2.010	114	3.760	149	5.510
8	0.180	44	0.577	79	2.060	115	3.810	150	5.560
10	0.193	45	0.590	80	2.110	116	3.860	151	5.610
11	0.202	46	0.605	81	2.160	117	3.910	152	5.660
12	0.215	47	0.622	82	2.210	118	3.960	153	5.710
13	0.225	48	0.638	83	2.260	119	4.010	154	5.760
14	0.235	49	0.653	84	2.310	120	4.060	155	5.810
15	0.248	50	0.668	85	2.360	121	4.110	156	5.860
16	0.263	51	0.683	86	2.410	122	4.160	157	5.910
17	0.275	52	0.698	87	2.460	123	4.210	158	5.960
18	0.285	53	0.713	88	2.510	124	4.260	159	6.010
19	0.296	54	0.735	89	2.560	125	4.310	160	6.060
20	0.307	55	0.765	90	2.610	126	4.360	161	6.110
21	0.319	56	0.798	91	2.660	127	4.410	162	6.160
22	0.328	57	0.833	92	2.710	128	4.460	163	6.210
23	0.338	58	0.885	93	2.760	129	4.510	164	6.260
24	0.347	59	0.955	94	2.810	130	4.560	165	6.310
25	0.357	60	1.025	95	2.860	131	4.610	166	6.360
26	0.366	61	1.098	96	2.910	132	4.660	167	6.410
27	0.375	62	1.173	97	2.960	133	4.710	168	6.460
28	0.385	63	1.248	99	3.010	134	4.760	169	6.510
29	0.394	64	1.323	100	3.060	135	4.810	170	6.560
30	0.403	65	1.373	101	3.110	136	4.860	171	6.610
31	0.413	66	1.410	102	3.160	137	4.910	172	6.660
32	0.422	67	1.460	103	3.210	138	4.960		
33	0.432	68	1.510	104	3.260	139	5.010		
34	0.441	69	1.560	105	3.310	140	5.060		
35	0.451	70	1.610	106	3.360	141	5.110		
36	0.464	71	1.660	107	3.410	142	5.160		



Vehicle factor chart

(continued)

Symbol factors for collision

Vehicles 2011 and subsequent

Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.510	37	2.390	72	4.620	108	9.870	143	15.120
2	0.620	38	2.427	73	4.770	109	10.020	144	15.270
3	0.958	39	2.463	74	4.920	110	10.170	145	15.420
4	1.110	40	2.500	75	5.070	111	10.320	146	15.570
5	1.170	41	2.531	76	5.220	112	10.470	147	15.720
6	1.214	42	2.563	77	5.370	113	10.620	148	15.870
7	1.269	43	2.594	78	5.520	114	10.770	149	16.020
8	1.325	44	2.626	79	5.670	115	10.920	150	16.170
10	1.384	45	2.657	80	5.820	116	11.070	151	16.320
11	1.447	46	2.692	81	5.970	117	11.220	152	16.470
12	1.493	47	2.731	82	6.120	118	11.370	153	16.620
13	1.528	48	2.770	83	6.270	119	11.520	154	16.770
14	1.563	49	2.810	84	6.420	120	11.670	155	16.920
15	1.593	50	2.850	85	6.570	121	11.820	156	17.070
16	1.618	51	2.890	86	6.720	122	11.970	157	17.220
17	1.650	52	2.920	87	6.870	123	12.120	158	17.370
18	1.690	53	2.940	88	7.020	124	12.270	159	17.520
19	1.731	54	2.970	89	7.170	125	12.420	160	17.670
20	1.773	55	3.010	90	7.320	126	12.570	161	17.820
21	1.816	56	3.045	91	7.470	127	12.720	162	17.970
22	1.862	57	3.075	92	7.620	128	12.870	163	18.120
23	1.909	58	3.120	93	7.770	129	13.020	164	18.270
24	1.956	59	3.180	94	7.920	130	13.170	165	18.420
25	2.003	60	3.240	95	8.070	131	13.320	166	18.570
26	2.050	61	3.308	96	8.220	132	13.470	167	18.720
27	2.097	62	3.383	97	8.370	133	13.620	168	18.870
28	2.137	63	3.458	99	8.520	134	13.770	169	19.020
29	2.172	64	3.533	100	8.670	135	13.920	170	19.170
30	2.206	65	3.608	101	8.820	136	14.070	171	19.320
31	2.237	66	3.720	102	8.970	137	14.220	172	19.470
32	2.258	67	3.870	103	9.120	138	14.370		
33	2.280	68	4.020	104	9.270	139	14.520		
34	2.302	69	4.170	105	9.420	140	14.670		
35	2.325	70	4.320	106	9.570	141	14.820		
36	2.354	71	4.470	107	9.720	142	14.970		



Vehicle factor chart (continued)

Symbol factors for comprehensive

Vehicles 1990 through 2010

Symbol	Factor
1	0.05
2	0.10
3	0.12
4	0.14
5	0.15
6	0.17
7	0.19
8	0.20
10	0.22
11	0.24
12	0.27
13	0.29
14	0.32
15	0.35
16	0.38
17	0.41
18	0.44
19	0.48
20	0.52
21	0.57
22	0.63
23	0.69
24	0.78
25	0.92
26	1.06
27	1.21

Symbol	Factor
28	1.36
29	1.41
30	1.46
31	1.51
32	1.56
33	1.61
34	1.66
35	1.71
36	1.76
37	1.81
38	1.86
39	1.91
40	1.96
41	2.01
42	2.06
43	2.11
44	2.16
45	2.21
46	2.26
47	2.31
48	2.36
49	2.41
50	2.46
51	2.51
52	2.56
53	2.61

Symbol	Factor
54	2.66
55	2.71
56	2.76
57	2.81
58	2.86
59	2.91
60	2.96
61	3.01
62	3.06
63	3.11
64	3.16
65	3.21
66	3.26
67	3.31
68	3.36
69	3.41
70	3.46
71	3.51
72	3.56
73	3.61
74	3.66
75	3.71
76	3.76
77	3.81
78	3.86



Vehicle factor chart (continued)

Symbol factors for collision

Vehicles 1990 through 2010

Symbol	Factor
1	0.66
2	1.00
3	1.11
4	1.17
5	1.22
6	1.29
7	1.36
8	1.44
10	1.51
11	1.58
12	1.63
13	1.71
14	1.82
15	1.97
16	2.12
17	2.23
18	2.30
19	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.03
25	3.15
26	3.27
27	3.42

Symbol	Factor
28	3.57
29	3.72
30	3.87
31	4.02
32	4.17
33	4.32
34	4.47
35	4.62
36	4.77
37	4.92
38	5.07
39	5.22
40	5.37
41	5.52
42	5.67
43	5.82
44	5.97
45	6.12
46	6.27
47	6.42
48	6.57
49	6.72
50	6.87
51	7.02
52	7.17
53	7.32

Symbol	Factor
54	7.47
55	7.62
56	7.77
57	7.92
58	8.07
59	8.22
60	8.37
61	8.52
62	8.67
63	8.82
64	8.97
65	9.12
66	9.27
67	9.42
68	9.57
69	9.72
70	9.87
71	10.02
72	10.17
73	10.32
74	10.47
75	10.62
76	10.77
77	10.92
78	11.07

Vehicle: Charts



Vehicle factor chart (continued)

Symbol factors for comprehensive

Symbol	Factor	Vehicles 1989 and prior		Symbol	Factor
1	0.04	28	1.58	54	2.88
2	0.04	29	1.63	55	2.93
3	0.04	30	1.68	56	2.98
4	0.05	31	1.73	57	3.03
5	0.05	32	1.78	58	3.08
6	0.08	33	1.83	59	3.13
7	0.10	34	1.88	60	3.18
8	0.13	35	1.93	61	3.23
10	0.16	36	1.98	62	3.28
11	0.20	37	2.03	63	3.33
12	0.23	38	2.08	64	3.38
13	0.28	39	2.13	65	3.43
14	0.34	40	2.18	66	3.48
15	0.40	41	2.23	67	3.53
16	0.46	42	2.28	68	3.58
17	0.54	43	2.33	69	3.63
18	0.62	44	2.38	70	3.68
19	0.72	45	2.43	71	3.73
20	0.85	46	2.48	72	3.78
21	0.99	47	2.53	73	3.83
22	1.13	48	2.58	74	3.88
23	1.28	49	2.63	75	3.93
24	1.38	50	2.68	76	3.98
25	1.43	51	2.73	77	4.03
26	1.48	52	2.78	78	4.08
27	1.53	53	2.83		

Vehicle: Charts



Vehicle factor chart

(continued)

Symbol factors for collision

Symbol	Factor	Vehicles 1989 and prior		Symbol	Factor
1	0.62	28	4.25	54	8.15
2	0.62	29	4.40	55	8.30
3	0.62	30	4.55	56	8.45
4	0.66	31	4.70	57	8.60
5	0.73	32	4.85	58	8.75
6	0.85	33	5.00	59	8.90
7	1.00	34	5.15	60	9.05
8	1.15	35	5.30	61	9.20
10	1.25	36	5.45	62	9.35
11	1.40	37	5.60	63	9.50
12	1.55	38	5.75	64	9.65
13	1.65	39	5.90	65	9.80
14	1.90	40	6.05	66	9.95
15	2.18	41	6.20	67	10.10
16	2.35	42	6.35	68	10.25
17	2.55	43	6.50	69	10.40
18	2.73	44	6.65	70	10.55
19	2.95	45	6.80	71	10.70
20	3.09	46	6.95	72	10.85
21	3.21	47	7.10	73	11.00
22	3.35	48	7.25	74	11.15
23	3.50	49	7.40	75	11.30
24	3.65	50	7.55	76	11.45
25	3.80	51	7.70	77	11.60
26	3.95	52	7.85	78	11.75
27	4.10	53	8.00		

Vehicle: Charts



Deductible factor chart

For each vehicle with full glass coverage, we use the deductible factor with \$0 deductible window glass.

For vehicles valued less than \$75,000, we use the following chart:

Deductible	Deductible factor		Deductible factor with \$0 deductible window glass	
	Collision	Comprehensive	Collision	Comprehensive
\$ 100	1.20	1.25	1.20	1.29
\$ 250	1.00	1.00	1.00	1.21
\$ 500	0.95	0.88	0.95	1.15
\$ 1,000	0.78	0.74	0.78	1.05
\$ 2,000	0.58	0.63	0.58	0.83
\$ 2,500	0.56	0.57	0.56	0.74
\$ 5,000	0.49	0.42	0.49	0.57
\$ 10,000	0.30	0.30	0.30	0.46

For vehicles valued \$75,000 and greater, we use the following chart:

Deductible	Deductible factor		Deductible factor with \$0 deductible window glass	
	Collision	Comprehensive	Collision	Comprehensive
\$ 500	0.95	1.03	0.95	1.20
\$ 1,000	0.85	0.81	0.85	1.05
\$ 2,000	0.76	0.76	0.76	0.96
\$ 2,500	0.75	0.74	0.75	0.93
\$ 5,000	0.70	0.62	0.70	0.86
\$ 10,000	0.55	0.51	0.55	0.71

Vehicle: Charts



Increased liability limits chart

Liability limit	Private passenger factor	Corporate vehicle factor
\$ 50,000	0.900	0.728
\$100,000	1.000	1.000
\$200,000	1.100	1.361
\$300,000	1.150	1.548

Corporate vehicle factor: .20

Increased liability surcharge chart

If liability coverage is greater than \$300,000, we add the amount from the following chart to the premium for **each** vehicle with liability coverage including corporate vehicles with corporate vehicle personal extension.

Amount of coverage	Liability surcharge	
	First vehicle	Each additional vehicle
\$ 500,000	\$ 43	\$ 23
\$ 1,000,000	\$115	\$ 59
\$ 2,000,000	\$163	\$ 84
\$ 3,000,000	\$192	\$ 99
\$ 5,000,000	\$256	\$132
\$10,000,000	\$554	\$286



Driver risk factor chart

Usage. Determine the usage code based on the following criteria and obtain the “driver risk factor”.

<u>Usage code</u>	<u>Usage description</u>
A	Pleasure use or driven to work or school 3 miles or less each way.
B	Driven to work or school more than 3 miles but less than 15 miles each way and three or more times a week.
C	Driven to work or school 15 or more miles each way and three or more times a week.
D	Business use is a vehicle that is customarily driven for an occupation, profession or business.

Age group	Marital Status	Usage			
		A	B	C	D
No Driver	N/A	0.75	N/A	N/A	N/A
90+	-	1.40	1.45	1.50	1.65
88-89	-	1.40	1.45	1.50	1.65
86-87	-	1.35	1.40	1.45	1.60
84-85	-	1.25	1.30	1.35	1.50
82-83	-	1.20	1.25	1.30	1.45
80-81	-	1.15	1.20	1.25	1.40
78-79	-	1.10	1.15	1.20	1.35
76-77	-	1.05	1.10	1.15	1.30
74-75	-	1.00	1.05	1.10	1.25
72-73	-	0.95	1.00	1.05	1.20
70-71	-	0.95	1.00	1.05	1.20
65-69	-	0.86	0.91	0.96	1.11
60-64	-	0.82	0.87	0.92	1.07
55-59	-	0.86	0.91	0.96	1.11
50-54	-	0.90	0.95	1.00	1.15
45-49	-	1.00	1.05	1.10	1.25
40-44	-	1.00	1.05	1.10	1.25
35-39	-	1.00	1.05	1.10	1.25
30-34	-	1.05	1.10	1.15	1.30
Male 29	Unmarried	1.26	1.31	1.36	1.51
Male 29	Married	1.10	1.15	1.20	1.35
Male 28	Unmarried	1.27	1.32	1.37	1.52
Male 28	Married	1.20	1.25	1.30	1.45
Male 27	Unmarried	1.30	1.35	1.40	1.55
Male 27	Married	1.25	1.30	1.35	1.50
Male 26	Unmarried	1.32	1.37	1.42	1.57
Male 26	Married	1.28	1.33	1.38	1.53
Male 25	Unmarried	1.43	1.48	1.53	1.68
Male 25	Married	1.39	1.44	1.49	1.64
Male 24	Unmarried	2.09	2.14	2.19	2.34
Male 24	Married	1.50	1.55	1.60	1.75



Driver risk factor chart

(continued)

Age group	Marital Status	Usage			
		A	B	C	D
Male 23	Unmarried	2.19	2.24	2.29	2.44
Male 23	Married	1.55	1.60	1.65	1.80
Male 22	Unmarried	2.35	2.40	2.45	2.60
Male 22	Married	1.60	1.65	1.70	1.85
Male 21	Unmarried	2.69	2.74	2.79	2.94
Male 21	Married	1.75	1.80	1.85	2.00
Male 20	Unmarried	2.93	2.98	3.03	3.18
Male 20	Married	1.95	2.00	2.05	2.20
Male 19	Unmarried	3.27	3.32	3.37	3.52
Male 19	Married	2.15	2.20	2.25	2.40
Male 18	Unmarried	3.90	3.95	4.00	4.15
Male 18	Married	2.25	2.30	2.35	2.50
Male 17 & Under	Unmarried	4.39	4.44	4.49	4.64
Male 17 & Under	Married	2.50	2.55	2.60	2.75
Female 29	Unmarried	1.12	1.17	1.22	1.37
Female 29	Married	1.10	1.15	1.20	1.35
Female 28	Unmarried	1.16	1.21	1.26	1.41
Female 28	Married	1.13	1.18	1.23	1.38
Female 27	Unmarried	1.20	1.25	1.30	1.45
Female 27	Married	1.17	1.22	1.27	1.42
Female 26	Unmarried	1.21	1.26	1.31	1.46
Female 26	Married	1.18	1.23	1.28	1.43
Female 25	Unmarried	1.22	1.27	1.32	1.47
Female 25	Married	1.19	1.24	1.29	1.44
Female 24	Unmarried	1.68	1.73	1.78	1.93
Female 24	Married	1.25	1.30	1.35	1.50
Female 23	Unmarried	1.79	1.84	1.89	2.04
Female 23	Married	1.28	1.33	1.38	1.53
Female 22	Unmarried	1.86	1.91	1.96	2.11
Female 22	Married	1.33	1.38	1.43	1.58
Female 21	Unmarried	1.92	1.97	2.02	2.17
Female 21	Married	1.38	1.43	1.48	1.63
Female 20	Unmarried	2.30	2.35	2.40	2.55
Female 20	Married	1.48	1.53	1.58	1.73
Female 19	Unmarried	2.67	2.72	2.77	2.92
Female 19	Married	1.64	1.69	1.74	1.89
Female 18	Unmarried	2.98	3.03	3.08	3.23
Female 18	Married	1.84	1.89	1.94	2.09
Female 17 & Under	Unmarried	3.28	3.33	3.38	3.53
Female 17 & Under	Married	2.01	2.06	2.11	2.26



Tier factor chart

Tier	Tier factor	Tier	Tier factor	Tier	Tier factor
1	.4944	23	.8990	45	1.5615
2	.5237	24	.9125	46	1.7133
3	.5434	25	.9266	47	1.8385
4	.5612	26	.9411	48	1.9577
5	.5814	27	.9560	49	2.1226
6	.6116	28	.9713	50	2.4322
7	.6425	29	.9870	51	3.7674
8	.6674	30	1.0034	52	4.5209
9	.6892	31	1.0205	53	5.4251
10	.7085	32	1.0383	54	6.5101
11	.7265	33	1.0569	55	7.8121
12	.7433	34	1.0768	56	9.3745
13	.7594	35	1.0980	57	11.2493
14	.7746	36	1.1206	58	13.4992
15	.7893	37	1.1447	59	16.1990
16	.8038	38	1.1708	60	19.4388
17	.8177	39	1.1996	61	24.3869
18	.8314	40	1.2314	62	31.7029
19	.8451	41	1.2690	63	41.2138
20	.8586	42	1.3136	64	53.5779
21	.8718	43	1.3687	65	80.2831
22	.8854	44	1.4441		



Agreed value chart

If the vehicle is insured for agreed value, we add the amount from the following chart to the premium.

Model year 2010 and earlier Vehicle symbol	Model Year 2011 and later Collision vehicle symbol	Adjustments
1-13	1-19	\$15
14-26	20-61	\$36
27 or greater	62 or greater	\$60

If the agreed value is more than the market value, we add \$5 for every \$1,000, or fraction, of the difference.

If market value is not available for a new vehicle, we use the original cost new.

UM/UIM protection chart

For private passenger cars, vans and pickup trucks, use the following chart:

Amount of coverage	UM/UIM code	Private Passenger Vehicles		Corporate Vehicles
		First vehicle factor	Each add'l vehicle factor	Each vehicle factor
\$ 25,000	A	0.221	0.658	0.148
\$ 50,000	B	0.325	0.705	0.255
\$ 100,000	C	0.513	0.678	0.459
\$ 200,000	D	0.832	0.690	0.802
\$ 300,000	E	1.000	0.695	1.000

Corporate vehicle factor: 0.55

UM/UIM increased limits surcharge chart

Amount of coverage	UM/UIM code	Private Passenger Vehicles		Corporate Vehicles			
		Territories		Territories		All other territories	All other territories
		First vehicle	Each add'l vehicle	First vehicle	Each add'l vehicle		
\$ 500,000	F	\$ 28	\$ 26	\$ 27	\$ 24	\$ 26	\$ 24
\$ 1,000,000	G	\$ 57	\$ 53	\$ 53	\$ 49	\$ 51	\$ 49
\$ 2,000,000	H	\$ 78	\$ 73	\$ 73	\$ 68	\$ 73	\$ 68
\$ 3,000,000	J	\$ 92	\$ 86	\$ 86	\$ 79	\$ 86	\$ 79
\$ 5,000,000	K	\$ 122	\$ 114	\$ 114	\$ 105	\$ 114	\$ 105
\$10,000,000	L	\$ 262	\$ 242	\$ 242	\$ 224	\$ 242	\$ 224
Reject coverage	Z						



Discounts and surcharges chart

Discount/surcharge	Applicable coverage(s)	Amount/percent
Air bag discount	uninsured/underinsured motorists bodily injury protection	20%
Anti-lock braking system discount	base and increased liability adjusted premiums, and uninsured/underinsured motorists bodily injury protection	5%
Portfolio discount – auto with home	comprehensive adjusted premium (including agreed value), collision adjusted premium (including agreed value), and base liability adjusted premium	10%
Vehicle ownership discount (apply to each fully owned vehicle).	comprehensive adjusted premium (including agreed value), collision adjusted premium (including agreed value), and base liability adjusted premium	5%
Accident prevention course discount (Defensive driving)	base liability adjusted premium per vehicle with applicable driver	\$25
Unverifiable driving record surcharge*	comprehensive, collision, and base liability adjusted premiums	25%

* Refer to company to apply this discount

Additional coverages chart

Coverage	Additional premium				
	Private Passenger Vehicle		Collector Vehicles	Registered motorcycles/mopeds	Registered recreational vehicles
Road service coverage	\$ 10		\$ 18	N/A	N/A
Lease gap coverage	\$ 45		N/A	N/A	N/A
UM/UIM protection property damage coverage	First vehicle \$ 11	Each add'l vehicle \$ 8	\$ 5	\$ 1	\$ 1

Expense fees chart

Coverage	Private Passenger Vehicle	Registered motorcycles/mopeds, Registered recreational vehicles
Liability	\$ 81	\$ 81
Collision	\$ 38	\$ 38
Comprehensive	\$ 10	\$ 17

The liability expense fee does not apply to trailers when liability coverage is automatically included with a private passenger vehicle on this policy.

When there are more than two vehicles covered, we apply the expense fees to two vehicles **only** in the following priority:

- vehicles with liability, comprehensive and collision;
- vehicles with liability, and comprehensive;
- vehicles with liability.



Other vehicles physical damage base premium charts

Vehicle type	Base rate per \$100 of agreed value	
	Comprehensive and collision	Comprehensive only
Registered motorcycles/mopeds	\$ 5.31	\$ 1.06
Registered recreational vehicles	\$ 1.95	\$ 0.60
Registered trailers	\$ 1.70	\$ 0.95
Unregistered vehicles	\$ 1.40	\$ 0.55

Collector vehicles Comprehensive and Collision (base rate per \$100 of agreed value)

Model Year	Total number of collector vehicles				
	1 vehicle	2 vehicles	3-5 vehicles	6-10 vehicles	11+ vehicles
1945 and prior	\$ 0.63	\$ 0.52	\$ 0.49	\$ 0.47	\$ 0.44
1946 - 1959	\$ 0.68	\$ 0.56	\$ 0.53	\$ 0.51	\$ 0.48
1960 - 1968	\$ 0.71	\$ 0.59	\$ 0.55	\$ 0.53	\$ 0.50
1969 - 1973	\$ 0.75	\$ 0.62	\$ 0.59	\$ 0.56	\$ 0.53
1974 - 1978	\$ 0.81	\$ 0.67	\$ 0.63	\$ 0.60	\$ 0.56
1979 - 1986	\$ 1.50	\$ 1.25	\$ 1.17	\$ 1.13	\$ 1.05
1987 - 1990	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
1991 - 1995	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
1996 - 2000	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
Later than 2000	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66

Collector vehicles Comprehensive only (base rate per \$100 of agreed value)

Model Year	Total number of collector vehicles				
	1 vehicle	2 vehicles	3-5 vehicles	6-10 vehicles	11+ vehicles
1945 and prior	\$ 0.31	\$ 0.26	\$ 0.24	\$ 0.23	\$ 0.22
1946 - 1959	\$ 0.34	\$ 0.28	\$ 0.27	\$ 0.26	\$ 0.24
1960 - 1968	\$ 0.36	\$ 0.30	\$ 0.28	\$ 0.27	\$ 0.25
1969 - 1973	\$ 0.38	\$ 0.32	\$ 0.30	\$ 0.29	\$ 0.27
1974 - 1978	\$ 0.40	\$ 0.33	\$ 0.31	\$ 0.30	\$ 0.28
1979 - 1986	\$ 0.75	\$ 0.62	\$ 0.59	\$ 0.56	\$ 0.53
1987 - 1990	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
1991 - 1995	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
1996 - 2000	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
Later than 2000	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83



Other vehicles liability chart

Amount of coverage	Registered motorcycles Liability premium							
	0-100 cc's		101-370 cc's		371-600 cc's		601+ cc's	
	24 and under *	25 and over *	24 and under *	25 and over *	24 and under *	25 and over *	24 and under *	25 and over *
\$ 50,000	\$ 165	\$ 110	\$ 275	\$ 165	\$ 385	\$ 275	\$ 495	\$ 385
\$ 100,000	\$ 181	\$ 121	\$ 302	\$ 181	\$ 424	\$ 302	\$ 545	\$ 424
\$ 200,000	\$ 201	\$ 134	\$ 335	\$ 201	\$ 469	\$ 335	\$ 604	\$ 469
\$ 300,000	\$ 210	\$ 140	\$ 350	\$ 210	\$ 491	\$ 350	\$ 631	\$ 491
\$ 500,000	\$ 233	\$ 156	\$ 388	\$ 233	\$ 544	\$ 388	\$ 699	\$ 544
\$ 1,000,000	\$ 252	\$ 169	\$ 421	\$ 252	\$ 590	\$ 421	\$ 758	\$ 590
\$ 2,000,000	\$ 272	\$ 182	\$ 454	\$ 272	\$ 635	\$ 454	\$ 817	\$ 635
\$ 3,000,000	\$ 282	\$ 189	\$ 471	\$ 282	\$ 660	\$ 471	\$ 849	\$ 660
\$ 5,000,000	\$ 297	\$ 199	\$ 496	\$ 297	\$ 695	\$ 496	\$ 894	\$ 695
\$10,000,000	\$ 400	\$ 268	\$ 668	\$ 400	\$ 935	\$ 668	\$ 1203	\$ 935

*Age of youngest licensed driver on the policy.

All other vehicles except registered motorcycles Liability premium

Amount of coverage	Registered mopeds	Registered recreational vehicles	Collector vehicles		Unregistered vehicles
			1 vehicle	2+ vehicles	
\$ 50,000	\$ 165	\$ 137	\$ 25	\$ 38	\$ 69
\$ 100,000	\$ 181	\$ 151	\$ 28	\$ 42	\$ 76
\$ 200,000	\$ 201	\$ 168	\$ 31	\$ 47	\$ 84
\$ 300,000	\$ 210	\$ 175	\$ 33	\$ 50	\$ 88
\$ 500,000	\$ 233	\$ 194	\$ 54	\$ 82	\$ 97
\$ 1,000,000	\$ 252	\$ 210	\$ 91	\$ 137	\$ 105
\$ 2,000,000	\$ 272	\$ 227	\$ 102	\$ 152	\$ 113
\$ 3,000,000	\$ 282	\$ 236	\$ 114	\$ 171	\$ 118
\$ 5,000,000	\$ 297	\$ 248	\$ 140	\$ 210	\$ 124
\$10,000,000	\$ 400	\$ 334	\$ 182	\$ 273	\$ 167

Other vehicles UM/UIM protection surcharge chart

Amount of coverage	UM/UIM code	Registered motorcycle	Registered mopeds	Registered recreational vehicles	Collector vehicles	
					1 vehicle	2+ vehicles
\$ 25,000	A	\$ 28	\$ 28	\$ 7	\$ 10	\$ 15
\$ 50,000	B	\$ 42	\$ 42	\$ 10	\$ 12	\$ 18
\$ 100,000	C	\$ 66	\$ 66	\$ 13	\$ 14	\$ 21
\$ 200,000	D	\$ 106	\$ 106	\$ 16	\$ 16	\$ 24
\$ 300,000	E	\$ 127	\$ 127	\$ 18	\$ 18	\$ 27
\$ 500,000	F	\$ 155	\$ 155	\$ 30	\$ 52	\$ 78
\$ 1,000,000	G	\$ 182	\$ 182	\$ 41	\$ 59	\$ 89
\$ 2,000,000	H	\$ 203	\$ 203	\$ 50	\$ 64	\$ 97
\$ 3,000,000	J	\$ 216	\$ 216	\$ 57	\$ 68	\$ 102
\$ 5,000,000	K	\$ 245	\$ 245	\$ 66	\$ 75	\$ 113
\$10,000,000	L	\$ 379	\$ 379	\$ 117	\$ 110	\$ 165
Reject coverage	Z					

These territory codes apply to all rates in the Masterpiece Manual for **Homes and Contents, Valuable Articles, and Vehicles.**

(Special Note for **Vehicles:** When a municipality falls into more than one territory definition, the entire municipality will be rated for vehicle using the territory in which the majority of the municipality lies.)

County	Territory	County	Territory
Adams	40	Licking	See City List
Allen	See City List	Logan	40
Ashland	161	Lorain	See City List
Ashtabula	See City List	Lucas	See City List
Athens	40	Madison	See City List
Auglaize	40	Mahoning	See City List
Belmont	See City List	Marion	39
Brown	162	Medina	See City List
Butler	See City List	Meigs	36
Carroll	See City List	Mercer	40
Champaign	40	Miami	See City List
Clark	See City List	Monroe	36
Clermont	88	Montgomery	See City List
Clinton	162	Morgan	40
Columbiana	See City List	Morrow	See City List
Coshocton	40	Muskingum	See City List
Crawford	40	Noble	40
Cuyahoga	See City List	Ottawa	162
Darke	162	Paulding	40
Defiance	162	Perry	40
Delaware	See City List	Pickaway	See City List
Erie	See City List	Pike	40
Fairfield	See City List	Portage	See City List
Fayette	See City List	Preble	See City List
Franklin	See City List	Putnam	40
Fulton	162	Richland	See City List
Gallia	36	Ross	40
Geauga	See City List	Sandusky	See City List
Greene	See City List	Scioto	See City List
Guernsey	40	Seneca	40
Hamilton	See City List	Shelby	40
Hancock	40	Stark	See City List
Hardin	40	Summit	See City List
Harrison	See City List	Trumbull	See City List
Henry	40	Tuscarawas	162
Highland	162	Union	See City List
Hocking	40	Van Wert	40
Holmes	See City List	Vinton	40
Huron	See City List	Warren	See City List
Jackson	40	Washington	36
Jefferson	See City List	Wayne	See City List
Knox	See City List	Williams	40
Lake	See City List	Wood	See City List
Lawrence	36	Wyandot	40

County	Town	Code
Allen	Cities/Villages: Elida, Fort Shawnee, Lima Townships: American, Bath, Perry, Shawnee Which include the neighborhoods/communities/subdivisions of: Allentown, Berryman, Chipman, Concept, Edgewood Estates, Fairway View Estates, Grandview Homes, Heritage, Hume, Kemp, Linneman, Oakview, Ridgewood, Sharon Park, Shawnee Meadows, Sherwood Park, South Park, Southwood, Ten Hills, Twin Lakes, University Heights, Westerly Park, Westwood	31
	Rest of County	40
Ashtabula	Cities/Villages: Ashtabula, Conneaut, Geneva, Geneva-on-the-Lake, North Kingsville, Roaming Shores Townships: Ashtabula, Geneva, Kingsville, Plymouth, Saybrook Which include the neighborhoods/communities/subdivisions of: Amboy, Ashtabula Harbor, Bushnell, Conneaut Harbor, Driftwood, East Conneaut, Edgewood, Farnham, Harbor, Kingsville, Lakeville, Lockwoods Crossing, Plymouth, Plymouth Center, Saybrook, Unionville, West Lakeville, West End	25
	Rest of County	34
Belmont	Cities/Villages: Bellaire, Bridgeport, Martins Ferry Townships: Colerain, Pease, Pultney Which include the neighborhoods/communities/subdivisions of: Avondale, Barton, Bellview Heights, Blaine, Boydsville, Colerain, Echo, Florence, Glens Run, Kirkwood Heights, Lansing, Maynard, Ohio Junction, Overlook Court, Pleasant Grove, St Joe, Sunset Heights, West Bellaire, Wolfhurst	27
	Cities/Villages: Yorkville	38
	Cities/Villages: Fairview	116
	Cities/Villages: Wilson	142
	Rest of County	37
Butler	Cities/Villages: College Corner, Jacksonburg, Somerville Townships: Milford, Morgan, Oxford, Reily, Wayne Which include the neighborhoods/communities/subdivisions of: Collinsville, Darrtown, Hill & Hollow, Okeana, Reily, Scipio, Shandon, Southern Knoll, Springwood	89

County	Town	Code
Butler	Cities/Villages: Sharonville	134
	Rest of County	87
Carroll	Cities/Villages: Malvern, Minerva Townships: Augusta, Brown, Rose	09
	Cities/Villages: Magnolia	123
	Rest of County	40
Clark	Cities/Villages: Springfield Townships: Moorefield, Springfield Which include the neighborhoods/communities/subdivisions of: Belmont Meadows, California, Carriage, Cheviot Hills, Edgewood Farms, Forest Hills, Garden Acres, Highlands, Holiday Hills, Home Orchards, Kenwood Heights, Lagonda, Limecrest, Moorefield, Northridge, Possum Woods, Rockway, Snyder Terrace, Southern Hills, Southgate, Sunridge, Sun Valley Estates, Villa	22
	Rest of County	40
Columbiana	Cities/Villages: Columbiana, Washingtonville	109
	Minerva	126
	Rest of County	164
Cuyahoga	Cities/Villages: Cleveland east of Cuyahoga River	11
	Cleveland west of Cuyahoga River	12
	Cities/Villages: Bedford, Bedford Heights, Berea, Brooklyn, Brooklyn Heights, Brook Park, Cuyahoga Heights, East Cleveland, Euclid, Fairview Park, Garfield Heights, Lakewood, Linndale, Maple Heights, Middleburg Heights, Newburgh Heights, North Randall, Oakwood, Parma, Parma Heights, Richmond Heights, South Euclid, University Heights, Valley View, Walton Hills, Warrensville Heights Townships: Newburg, River Edge, Warrensville Which include the neighborhoods/communities/subdivisions of: Alexanders, Briggs, Collinwood, Edgewater, Fairview, Lee, Midpark, Newburg, Noble Parkview, Shore, Willow	13

County	Town	Code	
Cuyahoga	Cities/Villages: North Olmsted, North Royalton, Olmsted Falls, Strongsville Townships: Olmsted	86	
	Cities/Villages: Cleveland Heights, Shaker Heights	93	
	Bay Village, Beachwood, Highland Heights, Pepper Pike, Solon, Woodmere	94	
	Bentleyville, Gates Mills, Moreland Hills	99	
	Townships: Chagrin Falls	146	
	Hunting Valley	120	
	Orange	153	
	Cities/Villages: Independence, Seven Hills Which include the neighborhoods/communities/subdivisions of: South Park	154	
	Bratenahl, Rocky River	155	
	Broadview Heights, Mayfield	156	
	Brecksville, Westlake	158	
	Chagrin Falls	159	
	Rest of County	16	
	Delaware	Westerville	77
		Columbus	111
Dublin		160	
Rest of County		78	
Erie	Bellevue	105	
	Cities/Villages: Vermilion Townships: Vermilion Which include the neighborhoods/communities/subdivisions of: Vermilion-on-the-Lake	139	
	Rest of County	34	

County	Town	Code
Fairfield	Cities/Villages: Pickerington	03
	Townships: Violet	
	Which include the neighborhoods/communities/subdivisions of: Beals, Lockville, Waterloo	
	Canal Winchester, Reynoldsburg	106
	Buckeye Lake	80
	Columbus	110
	Rest of County	51
Fayette	New Holland	129
	Rest of County	40
Franklin	Columbus	54
	Dublin	160
	Which include the neighborhoods/communities/subdivisions of: Powell	114
	Pickerington	131
	Westerville	141
	Rest of County	53
Geauga	Hunting Valley	55
	Cities/Villages: Burton, Chardon, South Russell	96
	Townships: Burton, Chardon, Chester, Russell	
	Which include the neighborhoods/communities/subdivisions of: Chesterland, Chester Center, Novelty, Russell Center	
	Townships: Bainbridge	144
	Rest of County	56
Greene	Cities/Villages: Beavercreek, Fairborn	06
	Townships: Bath, Beavercreek	
	Which include the neighborhoods/communities/subdivisions of: Alpha, Brook Hollow, College Hills, Country Acres, Fairfield, Five Points, Green Hills, Knollwood, New Germany, Shady Grove, Terry Acres, Trebein, Valleywood, Wrightview, Wrightview Heights, Zimmer Estates	

County	Town	Code
Greene	Kettering	165
	Rest of County	162
Hamilton	Cities/Villages: Cincinnati	02
	Townships: Columbia	
	Which include the neighborhoods/communities/subdivisions of: Anderson Ferry, Avondale, Beechview Estates, Bond Hill, Brighton, Burnet Woods, California, Carthage, Clifton, College Hill, College Hill Junction, Corryville, Cumminsville, East Cumminsville, East End, Eden Park, English Woods, Evanston, Fairmount, Faxon Hills, Fernbank, Fountain Square, Idlewild, Kennedy Heights, Linwood, Longview, Mc Cullough, Madisonville, Mount Adams, Mount Airy, Mount Auburn, Mount Lookout, Mount Washington, Newburg, Norwood Heights, Oakley, Over the Rhine, Pleasant Ridge, Price Hill, Rendcomb Junction, Riverside, Rookwood, Roselawn, Saylor Park, Sedamsville, South Side, Stanbery Park, Stock Yards, Storrs, Stratford Manor, Summit, Tuscalum, Valleydale, Walnut Hills, Westwood, Winton Junction, Winton Place	
Loveland, Milford	121	
	Rest of County	57
Harrison	Adena	102
	Rest of County	40
Holmes	Loudonville	166
	Rest of County	162
Huron	Milan	125
	Rest of County	161
Jefferson	Cities/Villages: Mingo Junction, New Alexandria, Steubenville, Wintersville	19
	Townships: Cross Creek, Island Creek, Steubenville, Wells	
	Which include the neighborhoods/communities/subdivisions of: Alikanna, Altamont Hills, Altamont Park, Becker Highlands, Beechwood, Brilliant, Country Club Estates, Dean Dale, East View, Fairview Heights, Forest View, Garden Acres, Garden Terrace, Georges Run, Glendwell, Goulds, Highlands, Jefferson Heights, Kolmont, La Belle View, Lincoln Heights, Manhattan, Maple Lake, Overlook Hills	

County	Town	Code
Jefferson	Which include the neighborhoods/communities/subdivisions of: Parkdale, Pleasant Heights, Rose Heights, Stuart Manor, Sunny Acres, Sunshine Park, Valley Glen, West Park, Westwood, Westwood Estates, White Oaks, Taylortown, Wallace Heights, Winterdale	19
	Rest of County	38
Knox	Utica	138
	Rest of County	39
Lake	Kirtland, Kirtland Hills, Waite Hill, Willoughby, Willoughby Hills	95
	Rest of County	75
Licking	New Albany	151
	Reynoldsburg	133
	Rest of County	80
Lorain	Cities/Villages: Amherst, Elyria, Lorain, North Ridgeville, South Amherst Townships: Amherst, Elyria Which include the neighborhoods/communities/subdivisions of: Beaver Park, Clearview, Shawville, South Lorain, Ridgeview, Vincent	81
	Cities/Villages: Avon, Avon Lake, Sheffield Lake, Sheffield Townships: Sheffield	90
	Rest of County	60
	Lucas	Cities/Villages: Berkey, Waterville, Whitehouse Townships: Harding, Jerusalem, Providence, Richfield, Waterville Which include the neighborhoods/communities/subdivisions of: Bono, Marygrove, Neapolis, Reno Beach, Trilby
	Cities/Villages: Harbor View, Oregon Townships: Washington Which include the neighborhoods/communities/subdivisions of: Booth, Immergrun, Momoneetown, Monclova Gardens, South Shore Park	62

County	Town	Code
Lucas	Cities/Villages: Holland, Maumee, Ottawa Hills, Sylvania Townships: Monclova, Spencer, Springfield, Sylvania Which include the neighborhoods/communities/subdivisions of: Churchills, Coach Lite Village, Crissey, Kenwood, Reynolds Corners, South Hill Park, Spring Valley	100
	Cities/Villages: Swanton Townships: Swanton	136
	Rest of County	05
Madison	Plain City	132
	Rest of County	63
Mahoning	Cities/Villages: Campbell, Struthers, Youngstown Which include the neighborhoods/communities/subdivisions of: Brier Hill, Cornersburg, East Side, East Youngstown, Fosterville, Haselton, McGuffey Heights, North Side, Perkins Corner, Scienceville	08
	Cities/Villages: Lowellville, Poland Townships: Boardman, Coitsville, Poland Which include the neighborhoods/communities/subdivisions of: Bentley, Coitsville Center, Frontier Town, Lowellville Junction, Poland Center, Smith Corners, Wickliffe	10
	Cities/Villages: Beloit, Sebring Townships: Smith Which include the neighborhoods/communities/subdivisions of: East Alliance, Maple Ridge, North Benton, Quaker Hill, Thelma City	64
	Alliance	103
	Salem City	32
	Rest of County	33
	Medina	Cities/Villages: Brunswick, Medina Townships: Medina
	Creston, Rittman	113
	Rest of County	82
Miami	Huber Heights, Union	119
	Rest of County	40

County	Town	Code
Montgomery	Cities/Villages: Dayton Which include the neighborhoods/communities/subdivisions of: Barrs, Belmont, Dabel, Dayton View, Edgemont, Fairview, Highview, Mid City, North Dayton, Ohmer Park, Residence Park, South Dayton, Walnut Hills	66
	Cities/Villages: Brookville, Farmersville, Germantown, New Lebanon, Phillipsburg Townships: Clay, German, Jackson, Perry Which include the neighborhoods/communities/subdivisions of: Arlington, Bachman, Dodson, Johnsville, Pymont, Sunbury, Wengerlawn	68
	Carlisle	107
	Springboro	135
	Verona	140
	Rest of County	67
	Morrow	Galion
Rest of County		39
Muskingum	Cities/Villages: Philo, South Zanesville, Zanesville Townships: Falls, Springfield, Washington, Wayne Which include the neighborhoods/communities/subdivisions of: Dillon Falls, Duncan Falls, Harding, Licking View, Meadowbrook, Melody Lake, Midtown, Morrisons, North Zanesville, Owens Hill, Pleasant Grove, Ridgewood, Russells, Sonora, Valley View Village, Willow Lakes	29
	Gratiot	117
	Rest of County	40
Pickaway	Harrisburg	106
	Rest of County	163
Portage	Aurora	91
	Mogadore	128
	Rest of County	82
Preble	College Corner	108
	Rest of County	40

County	Town	Code
Richland	Cities/Villages: Lexington, Mansfield, Ontario	28
	Townships: Madison, Mifflin, Springfield, Troy, Washington	
	Which include the neighborhoods/communities/subdivisions of: Cool Ridge Heights, East Mansfield, Hanley Village, Lincoln, Lincoln Heights, Little Washington, Mansfield Southeast, Maybee, Orchard Park Heights, Roseland, Sherman, Southwest, West Ausdale, Windsor, Wooster Heights	
	Crestline	112
	Galion	162
	Rest of County	161
Sandusky	Bellevue	104
	Rest of County	40
Scioto	Cities/Villages: New Boston, Portsmouth	18
	Which include the neighborhoods/communities/subdivisions of: North Moreland	
	Rest of County	36
Stark	Cities/Villages: Canton, Meyers Lake	07
	Townships: Canton	
	Which include the neighborhoods/communities/subdivisions of: Cairo, Crystal Springs, East Greenville, Edgefield, Jackson Belden, Lake Cable, Laurel Ridge, Middlebranch, North Industry, Plain Center Heights, Reedurban, Richville, Stanwood, Waco, Willow Brook Heights	
	Cities/Villages: Hills and Dales, Massillon, North Canton	97
	Townships: Jackson, Lake, Perry, Plain, Tuscarawas	
	Which include the neighborhoods/communities/subdivisions of: Avondale, Belden Village Mall, Charity Rotch, Clearview, Columbia, County Fair, Crescent Gardens, Elm Acres, Highland Park, Kendall Heights, Lake O'Springs, Lake Slagle, Lawndale, Marchand, Mayflower Village, Mc Donaldsville, Moffit Heights, Mount Pleasant, Newman, Oakdale, Perry Heights, Pigeon Run, Sahara Sands, Uniontown, Walnut Hills, West Brookfield, West Park, Willowdale Lake	
	Minerva	127
	Rest of County	69

County	Town	Code
Summit	Cities/Villages: Akron Which include the neighborhoods/communities/subdivisions of: East Akron, Firestone Park, Forest Hills, Goodyear Heights, Kenmore, Maple Valley, North Akron, North Hill, South Arlington, Sherbondy, South Akron, Thomastown, West Akron	04
	Cities/Villages: Macedonia, Northfield, Reminderville Townships: Sagamore Hills Which include the neighborhoods/communities/subdivisions of: Glenwood Acres, Heritage Hills	83
	Cities/Villages: Hudson, Twinsburg Townships: Hudson, Twinsburg Which include the neighborhoods/communities/subdivisions of: Twinsburg Heights	92
	Green	118
	Tallmadge	137
	Cities/Villages: Fairlawn, Richfield Townships: Bath	157
	Rest of County	70
Trumbull	Cities/Villages: Girard, McDonald, Niles, Warren Townships: Howland, Liberty, Weathersfield Which include the neighborhoods/communities/subdivisions of: Avon Park, Austin Villare, Churchill, Crestview, DeForest, Evansville, Fairlawn Heights, Hilltop, Leavittsburg, Mc Kinley Heights, Mineral Ridge, Morgandale, Secadar Corners, North Warren, Surrey Hill, Summit, Venice Heights, West Warren	15
	Youngstown	143
	Rest of County	35
	Union	Dublin
	Rest of County	40

County	Town	Code
Warren	Cities/Villages: Carlisle, Franklin	84
	Townships: Franklin	
	Which include the neighborhoods/communities/subdivisions of: Carlisle Junction, Elizabethtown, Hunter, Kay, Maple Park, Shartz Road, Sterling Heights, Stonyroll, Thorny Acres, Wilshire Heights, Woodhaven,	
	Blanchester	162
	Loveland	122
Wayne	Middletown, Monroe	124
	Rest of County	85
	Rest of County	161
	Wood	Cities/Villages: Millbury, Northwood, Rossford, Walbridge
Townships: Lake, Ross		
Which include the neighborhoods/communities/subdivisions of: Eagle Point Colony, East Lawn, Latcha, Moline, Rochester Place, Woodville Gardens		
Cities/Villages: Perrysburg		101
Townships: Perrysburg		
Which include the neighborhoods/communities/subdivisions of: Crandenbrook, Dowling, Fort Meigs Place, Lime City, Perrysburg Heights, Waggoner Place		
Rest of County	162	

SERFF Tracking Number: CHUB-127023367 State: Ohio
 First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
 Company Tracking Number: 10-9123-RR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Masterpiece
 Project Name/Number: Panarama Phase II/10-9123-RR

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Filing Requirements Summary - P&C	Filed	07/12/2011

Comments:

The Filing requirements have been satisfied.

	Item Status:	Status Date:
Satisfied - Item: Actuarial memorandum	Filed	07/12/2011

Comments:

Attached is the Actuarial memorandum for your review.

Attachment:

OH 10 9123 Actuarial memorandum.pdf

	Item Status:	Status Date:
Satisfied - Item: INS 4012	Filed	07/12/2011

Comments:

Attached are the INS 4012 forms as required.

Attachments:

OH INS 4012 OH Liab.pdf

OH INS 4012 OH Phys Dam.pdf

OH INS US 4012 Liab.pdf

OH INS 4012 US Phys Dam.pdf

	Item Status:	Status Date:
Satisfied - Item: Exhibit 1.03	Filed	07/12/2011

Comments:

Please see revised Exhibit 1.03 which is attached in response to the objection letter dated 6/24/11.

Attachment:

Exhibit 1.03 revised 6-30-11.pdf

SERFF Tracking Number: CHUB-127023367 State: Ohio
First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
Company Tracking Number: 10-9123-RR
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Masterpiece
Project Name/Number: Panarama Phase II/10-9123-RR

Item Status:

Status

Date:

Satisfied - Item: Exhibit 20

Filed

07/12/2011

Comments:

Please see revised Exhibit 20 which is attached in response to the objection letter dated 6/24/11.

Attachment:

Exhibit 20 revised 7-1-11.pdf

Ohio
MASTERPIECE Rate and Rule Manual

Exhibit 1	Filing Memorandum
Exhibit 2	Updated Tiering Methodology
Exhibit 3	Explanatory Notes to Indication
Exhibit 4	Private Passenger Auto Indication
Exhibit 5	Expected Loss and Loss Adjustment Ratio
Exhibit 6	Expenses
Exhibit 7	Unallocated Loss Adjustment Expense
Exhibit 8	Loss Development
Exhibit 9	Large Loss Load
Exhibit 10	Comprehensive Loss Adjustment
Exhibit 11	UM Load Factor
Exhibit 12	Loss Trend
Exhibit 13	Investment Income
Exhibit 14	Current and Proposed Driver Risk Factors
Exhibit 15	Experience by Driver Age
Exhibit 16	Youthful Operator Discount Table
Exhibit 17	Proposed Deductible Relativities
Exhibit 18	Vehicle Ownership Discount
Exhibit 19	Additive Values
Exhibit 20	Proposed Base Rates
Exhibit 21	Collector Vehicle Pricing
Exhibit 22	Other Vehicle Pricing

Ohio
MASTERPIECE Rate and Rule Manual

This memorandum and the attached exhibits outline revisions to the “Vehicles” and “Other Vehicles” sections of the MASTERPIECE Rate and Rule Manual in the state of Ohio for the member companies of the Chubb Group of Insurance Companies.

This explanatory memorandum is provided for informational purposes only and does not modify any of our rules, rates, rating plans or manuals. The actual rating methodologies used by the member companies of the Chubb Group of Insurance Companies are outlined in the applicable rules.

Under this proposal, rating methodologies and rates for private passenger automobile policies written under the MASTERPIECE program will remain consistent for all member companies of the Chubb Group of Insurance Companies.

The statewide premium level effect of the revisions described below is -9.8%.

“Vehicles” Revisions

Masterpiece Rating Tier Revision

As part of a countrywide initiative, we are proposing a number of changes to our tiering methodology. For more information on the revised tiering methodology, please see Exhibit 2.

Revise Driver Risk Factors

We have re-examined our Driver Risk Factors (DRFs) by reviewing our loss experience as well as industry data provided by the Highway Loss Data Institute (HLDI). As a result, we have determined that DRF decreases are warranted for drivers age 30-39.

We currently segment age 70-89 DRF categories into 5-year increments which can result in significant premium impacts when customers move from one age category to another. Therefore the increment between DRF categories for these age groups will be decreased to two years in order to make the premium increases more gradual as customers age.

We are also proposing revisions to DRFs for youthful operators in order to better align ourselves with the marketplace.

The new factors can be found in Exhibit 14 and are supported by the Experience by Driver Age in Exhibit 15.

Enhance Youthful Operator Pricing

To improve competitiveness for our customers with driving age children, we are incorporating several needed rating plan enhancements, as outlined below:

- a. Introduce a Good Student Discount for drivers under age 25 who maintain at least a “B” average in high school or college.
- b. Introduce a Driver Training Discount for operators under age 25.
- c. Introduce a tenure discount for our auto customers of 5 or more years when their policies include a youthful operator age 16-18. In recognition that longer term customers produce better loss experience than shorter term customers, policies for 5+ year customers will receive Driver Risk Factors for unmarried 16-18 year old operators which will be discounted by up to 10% relative to the corresponding Driver Risk Factors for 1-4 year customers.
- d. Revise the occasional operator discount to provide a larger discount for operators under age 20 and a smaller discount for operators over age 20. This will replace the existing DRF reduction for youthful nonprincipal operators.
- e. We will continue to rate single students away at school as if they were married.

These discounts will be incorporated into a new discount table which will develop a composite discount that will be applied to the vehicle operated by the youthful operator. The composite discounts have been selected so as to avoid reversals in the driver risk factors as a driver ages.

The new discount table can be found in Exhibit 16.

Revise Comprehensive and Collision Deductible Factors

We have re-examined our Comprehensive and Collision deductible factors by reviewing our loss experience as well as competitor and ISO factors. For collision, the loss experience supports eliminating the existing surcharge for full glass coverage. On the other hand, our comprehensive experience generally supports increasing the spread in the factors for those that choose this additional coverage.

The current and proposed deductible factors can be found in Exhibit 17.

Introduce a “Vehicle Ownership Discount”

A 5% discount will be introduced for vehicles with no loans or leases. Since the discount will apply on a vehicle basis, the addition, deletion or replacement of a vehicle with a loan/lease will not have any impact upon the premiums of the other vehicles on the policy.

The vehicle ownership discount is supported by the data in Exhibit 18.

Revise Territorial Relativities

While we are not proposing any changes to the definitions of our territories, we are proposing to have the territory 57 relativities be set equal to the territory 2 relativities for each coverage.

Revise Additive Values

We are proposing to revise the Agreed Value surcharge, expense fees, Road Service Coverage surcharge, and UM/UIM PD surcharge.

The current and proposed rates can be found in Exhibit 19.

Revise Base Rates

Base rate offsets will be taken to make the overall statewide premium level effect of the above revisions 0.0%. Further base rate changes are being made in order to yield a 10% rate decrease.

Premium Level Effect

Based on our distribution of business by coverage, the overall premium level effect of the above revisions is -10.0%. Details are provided in the table below, and proposed base rates are displayed in Exhibit 20.

<u>Coverage</u>	<u>All Companies</u>
CSL Liability	-5.0%
UM	-4.8%
Liability Subtotal	-5.0%
Comprehensive	-14.3%
Collision	-15.5%
Phys Dam Subtotal	-15.3%
TOTAL	-10.0%

“Other Vehicles” Revisions

Revise Collector Vehicle Pricing

We are introducing the following changes to our Collector Vehicle rates based on Essentia Insurance Company’s (Hagerty’s) rating plan. We have made some adjustments to the Hagerty’s rates to avoid significant increases in premium, including:

- a. Expanding the Collector Vehicle Physical Damage Model Year categories.
- b. Revising the physical damage rates and introducing multi-car discounts for 2, 3 to 5, 6 to 10, and 11+ vehicles.
- c. Revising the liability rates and introducing a multi-car liability surcharge for 2+ vehicles.
- d. Revising the UM/UIM rates and introducing a UM/UIM surcharge for 2+ vehicles.

The premium effect for these changes is -4.7%; details appear in Exhibit 21.

Revise Motorcycle/Moped Pricing

We propose to reduce the physical damage rates for these vehicles by 15%. Revised rates appear in Exhibit 22.

<u>Coverage</u>	<u>All Companies</u>
CSL Liability	-7.7%
UM	-27.9%
Liability Subtotal	-11.8%
Comprehensive	0.3%
Collision	-0.6%
Phys Dam Subtotal	-0.2%
TOTAL	-2.9%

Ohio Updated Tiering Methodology

i) Revisions to Tiering Methodology

We are proposing a number of revisions to the tiering methodology in this filing.

- a) Our current methodology uses a 2-year experience period for late premium payments, pending cancellation notifications and non-sufficient funds. We propose to extend it to a 3-year experience period. We further refined the factor structures of late premium payments and pending cancellation notifications. The factors we are proposing to change are shown in Table 5-7 below.
- b) We propose to remove “Lien Holders” as a tiering variable.
- c) We propose to refine the risk age credits. Current methodology offers a 5% discount to policies with tenure of 10 years or longer. We propose to also offer 2.5% discount for policies with tenure between 5 to 9 years. The factors we are proposing to change are shown in Table 13 below.
- d) We propose to refine the factor structures for variables related to convictions and accidents to include a “number of vehicles” dimension. The factors we are proposing to change are shown in Table 16-18 below.
- e) We propose to revamp the current 5-year safe driving discount, which gives a discount only when there are no incidents in the 5-year experience period. In our proposal, we will take into account the number of incidents (convictions and accidents) incurred in the 5-year experience period, and assign decreasing discount as the incident count increases. Additionally, we are increasing the payment threshold for Comprehensive losses and Not At-Fault accidents so they will no longer be considered for rating purposes when the amount paid is less than \$1,000. The factors we are proposing to change are shown in Table 16 below.
- f) In the current methodology, each DUI violation is assigned 6 points. In the proposed methodology, the assigned points for each DUI violation will be 9. The proposed change is shown in the description of Table 18 below.
- g) The number of Auto Tiers is being increased from 54 to 65 in order to increase our pricing bandwidth. The proposed change is shown in the Table 19 below.
- h) We propose to discontinue charging for Driver’s License suspensions as major violations.
- i) For the renewal of existing business, our tiering system will “freeze” the “Insurance Score Bin and Factors” in Tables 1 and 2. In other words, these values only apply to new business written after the effective date of this filing.
- j) We will program our tiering system to retain previous “Household Composition” in the event of an insured driver’s death. This eliminates the possibility of a premium increase resulting from a decrease in the number of drivers.

ii) Auto Tier Assignment

The Auto Tiers are determined based upon the risk characteristics of the policy. The same Auto Tier applies to all vehicles on the policy.

a) New business:

- Policies are placed in the Auto Tier for which they qualify.

b) Mid-Term:

- The Auto Tier is reevaluated mid-term under the situations listed below:
 1. Adding a driver, along with their driving experience
 2. Deleting a driver, along with their driving experience
 3. Adding a private passenger vehicle with one or more of the following coverages: Primary liability, Comprehensive, or Collision (eligible coverage) or adding eligible coverage to an existing private passenger vehicle
 4. Deleting a private passenger vehicle with eligible coverage or removing eligible coverage from an existing private passenger vehicle
 5. Adding a corporate vehicle with or without coverage
 6. Deleting a corporate vehicle with or without coverage
 7. Manually requesting a new pricing score (e.g. an insured requests a re-evaluation of their credit due to a potential error)

- For other changes, the Auto Tier is not reevaluated until renewal.

c) Renewals:

- All policy, billing, loss and violation information are updated at each renewal. The Auto Tier is automatically reevaluated by the system based on the Auto Tier eligibility rules in effect at that time.

iii) Financial Stability

a) New business:

- The applicant's "Insurance Score" (credit) is used as part of Auto Tier assignment.
- The Insurance Score is obtained from ChoicePoint.
- Insurance Score is only obtained when a risk is written as new business.
- The Insurance Score is only used for the first three policy terms.

b) Mid-term

- Financial Stability is not reevaluated when mid-term policy changes are processed.

c) Renewal

- Insurance Score is used for the first three policy terms. After the third policy term (3rd and subsequent renewals), credit information is no longer used in tier determination.

iv) Tier Structure

The expansion of 65 tier program allows us to better align rate with exposure and become more competitive in the Ohio auto market. The auto tier placement criteria described below was

developed through modeling pure premium in a GLM framework. This enables us to account for the many interactions between variables included in the tier and our traditional factors kept in rating. Multivariate modeling also ensures there is no duplication of the impact of any variables included. The data used for modeling was 6 years of countrywide data from 1/1/2002 through 12/31/2007. In addition to the traditional goodness of fit tests, we also compared the observed and modeled pure premiums, shown below. This demonstrates that the new tier structure does an excellent job of segmenting and pricing auto risks.

Tier Range	Pure Premium	
	Observed	Modeled
1-10	510	494
11-15	589	606
16-20	667	676
21-25	752	752
26-30	815	837
31-35	929	939
36-40	1,042	1,081
41-50	1,511	1,446
All	858	858

v) Tier Determination

The Tier Score is calculated by multiplying the factors from each table. The auto tier is then determined based on the Tier Score range shown in Table 19.

Table Definitions

Table 1 – Insurance Score and Insured Age and Score Bin

Insurance Score and Insured Age are used to determine the Score Bin.

Table 2 - Score Bin and Risk Age

Risk Age is the number of years the policy has been with the Company.

Table 3 - Paid in Full and Risk Age

Paid in Full is defined as 100% of premium is paid on the first installment.

Table 4 – Agency Billed and Risk Age

Agency Billed is defined as premium is collected by agent.

Table 5 - Pending Cancellation Notifications and Risk Age

Pending Cancellation Notifications (PCNs) are generated after a grace period for premium payment.

Table 6 – Late Payments and Risk Age

A Late Payment is any payment received past the due date.

Table 7 – Non-Sufficient Funds and Risk Age

Non-Sufficient Funds are generated when checks are returned due to insufficient funds.

Table 8 – Cancellations for Nonpayment and Risk Age

Cancellations for nonpayment are usually generated more than a month after original invoice is sent.

Table 9 – Household Composition

Household Composition is determined by the combination of the number of drivers and the number of vehicles. Youthful is defined as any driver under 25 years of age.

Table 10 – Corporate Vehicles

Corporate vehicle is a company owned vehicle (private passenger car, van or pickup truck) furnished for a listed driver's regular use and principally operated by that driver.

Table 11 – Collector Vehicles

Collector Vehicle means any motorized land vehicle that is maintained primarily for use in collector activities, exhibits, parades, or other functions of public interest and not for general transportation.

Table 12 – Other Vehicles

Other vehicles include trailers, motorcycles/mopeds, recreational vehicles, and unregistered vehicles.

Table 13 – Risk Age

Risk Age is defined as the number of years a policy has been with the company.

Table 14 – Out of State Driver License

Out of State Driver License is defined as having the license state of a driver different from the garage state of the vehicle assigned to the driver on a policy.

Table 15 – Age of Oldest Vehicle

Age of Oldest Vehicle is calculated as the age of the vehicle with the oldest model year on a policy.

Table 16 - 5-Year Safe Driving Discount and Number of Vehicles

A discount is applied to the policy depends on the number of incidents (conviction and accident) categorized below within five years of the policy effective date:

- 1) Convictions
- 2) At Fault Accidents \geq \$1,000
- 3) Not At Fault Accidents \geq \$1,000*
- 4) Comprehensive Losses \geq \$1,000

* UM claims are forgiven. Additionally, we will forgive one not at fault accident incurred while insured with Chubb in each successive two year policy period.

Table 17 – Months since Most Recent Incident and Number of Vehicles

Months since Most Recent Incident is defined as the number of months prior to the policy effective date that the most recent at fault accident above threshold or conviction occurred.

Table 18 – Policy Points and Number of Vehicles

Points are assigned for each accident and conviction within three years of the policy effective date as follows:

TYPE	POINTS	
	First Instance	Each Additional
Speeding (Excl. major speeding)	1	2
Minor violation	3	3
At-fault accident above threshold	3	6
Driving under the influence	9	9
Major violation	6	6

Table 19 – Auto Tiers

For each tier, the range of tier score and the tier factor are shown in the table.

TABLE 1 - INSURANCE SCORE AND INSURED AGE AND SCORE BIN

INS. SCORE	INSURED AGE	SCORE BIN
200-560	All	1
561-595	All	2
596-630	All	3
631-665	All	4
666-700	All	5
701-725	All	6
726-750	All	7
751-770	All	8
771-790	All	9
791-810	All	10
811-830	All	11
831-860	All	12
861-885	All	13
886-920	All	14
921-940	All	15
941-964	All	16
965-995	All	17
996-997	All	18
No Hit, Thin File	<= 55	7
No Hit, Thin File	56+	11

TABLE 2 - SCORE BIN AND RISK AGE

SCORE BIN	RISK AGE			
	0	1	2	3+
1	1.6149	1.4099	1.2050	1.0000
2	1.4318	1.2879	1.1439	1.0000
3	1.3197	1.2131	1.1066	1.0000
4	1.2140	1.1427	1.0713	1.0000
5	1.1142	1.0709	1.0330	1.0000
6	1.0737	1.0448	1.0203	1.0000
7	1.0347	1.0193	1.0078	1.0000
8	0.9971	0.9945	0.9954	1.0000
9	0.9609	0.9703	0.9832	1.0000
10	0.9260	0.9466	0.9712	1.0000
11	0.8923	0.9235	0.9593	1.0000
12	0.8599	0.9010	0.9475	1.0000
13	0.8287	0.8791	0.9359	1.0000
14	0.7986	0.8577	0.9244	1.0000
15	0.7696	0.8368	0.9131	1.0000
16	0.7416	0.8164	0.9019	1.0000
17	0.6790	0.7860	0.8930	1.0000
18	0.6543	0.7695	0.8848	1.0000

TABLE 3 - PAID IN FULL AND RISK AGE

PAID IN FULL	RISK AGE			
	0	1	2	3+
NO	1.0000	1.0000	1.0000	1.0000
YES	1.0000	0.9606	0.9228	0.8865

TABLE 4 - AGENCY BILLED AND RISK AGE

AGENCY BILLED	RISK AGE			
	0	1	2	3+
NO	1.0000	1.0000	1.0000	1.0000
YES	1.0000	0.9736	0.9479	0.9228

TABLE 5 - PENDING CANCELLATION NOTIFICATIONS AND RISK AGE

# PENDING CANCELLATION NOTIFICATIONS - PRIOR 3 TERMS	RISK AGE			
	0	1	2	3+
0	1.0000	0.9779	0.9563	0.9351
1	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0226	1.0457	1.0694
3+	1.0000	1.0457	1.0936	1.1436

TABLE 6 - LATE PAYMENTS AND RISK AGE

# LATE PAYMENTS - PRIOR 3 TERMS	RISK AGE			
	0	1	2	3+
0 - 2	1.0000	1.0000	1.0000	1.0000
3 - 4	1.0000	1.0150	1.0303	1.0458
5 - 9	1.0000	1.0303	1.0616	1.0937
10+	1.0000	1.0458	1.0937	1.1439

TABLE 7 - NON-SUFFICIENT FUNDS AND RISK AGE

# NON-SUFFICIENT FUNDS - PRIOR 3 TERMS	RISK AGE			
	0	1	2	3+
0	1.0000	1.0000	1.0000	1.0000
1+	1.0000	1.0717	1.1486	1.2310

TABLE 8 - CANCELLATIONS FOR NONPAYMENT AND RISK AGE

# CANCELLATIONS FOR NONPAYMENT - PRIOR 4 TERMS	RISK AGE			
	0	1	2	3+
0	1.0000	0.9775	0.9555	0.9340
1	1.0000	1.0000	1.0000	1.0000
2+	1.0000	1.0230	1.0466	1.0707

TABLE 18 - POLICY POINTS AND NUMBER OF VEHICLES

POINTS	# VEHICLES									
	1	2	3	4	5	6	7	8	9	10+
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0525	1.0525	1.0525	1.0270	1.0216	1.0202	1.0182	1.0161	1.0141	1.0121
2	1.1078	1.1078	1.1078	1.0546	1.0437	1.0408	1.0367	1.0325	1.0284	1.0243
3	1.1660	1.1660	1.1660	1.0831	1.0663	1.0618	1.0555	1.0492	1.0429	1.0367
4	1.2273	1.2273	1.2273	1.1123	1.0894	1.0833	1.0747	1.0661	1.0576	1.0492
5	1.2918	1.2918	1.2918	1.1422	1.1129	1.1052	1.0942	1.0833	1.0725	1.0618
6	1.3596	1.3596	1.3596	1.1730	1.1370	1.1275	1.1140	1.1008	1.0876	1.0747
7	1.4310	1.4310	1.4310	1.2047	1.1616	1.1503	1.1343	1.1185	1.1030	1.0876
8	1.5062	1.5062	1.5062	1.2371	1.1867	1.1735	1.1549	1.1366	1.1185	1.1008
9	1.5853	1.5853	1.5853	1.2705	1.2124	1.1972	1.1759	1.1549	1.1343	1.1140
10	1.6686	1.6686	1.6686	1.3047	1.2386	1.2214	1.1972	1.1735	1.1503	1.1275
11	1.7563	1.7563	1.7563	1.3399	1.2654	1.2461	1.2190	1.1924	1.1665	1.1411
12	1.8485	1.8485	1.8485	1.3760	1.2928	1.2712	1.2411	1.2117	1.1829	1.1549
13	1.9457	1.9457	1.9457	1.4131	1.3208	1.2969	1.2636	1.2312	1.1996	1.1688
14	2.0479	2.0479	2.0479	1.4512	1.3493	1.3231	1.2866	1.2511	1.2165	1.1829
15	2.1555	2.1555	2.1555	1.4903	1.3785	1.3499	1.3100	1.2712	1.2337	1.1972
16	2.2687	2.2687	2.2687	1.5305	1.4083	1.3771	1.3338	1.2918	1.2511	1.2117
17	2.3879	2.3879	2.3879	1.5718	1.4388	1.4049	1.3580	1.3126	1.2687	1.2263
18	2.5133	2.5133	2.5133	1.6141	1.4699	1.4333	1.3826	1.3338	1.2866	1.2411
19	2.6453	2.6453	2.6453	1.6576	1.5017	1.4623	1.4078	1.3553	1.3047	1.2561
20	2.7843	2.7843	2.7843	1.7023	1.5342	1.4918	1.4333	1.3771	1.3231	1.2712
21	2.9306	2.9306	2.9306	1.7482	1.5674	1.5220	1.4594	1.3993	1.3418	1.2866
22	3.0845	3.0845	3.0845	1.7954	1.6013	1.5527	1.4859	1.4219	1.3607	1.3021
23	3.2466	3.2466	3.2466	1.8437	1.6359	1.5841	1.5129	1.4448	1.3799	1.3178
24	3.4171	3.4171	3.4171	1.8934	1.6713	1.6161	1.5403	1.4681	1.3993	1.3338
25	3.5966	3.5966	3.5966	1.9445	1.7074	1.6487	1.5683	1.4918	1.4191	1.3499
26	3.7856	3.7856	3.7856	1.9969	1.7444	1.6820	1.5968	1.5159	1.4391	1.3662
27	3.9845	3.9845	3.9845	2.0507	1.7821	1.7160	1.6258	1.5403	1.4594	1.3826
28	4.1938	4.1938	4.1938	2.1060	1.8207	1.7507	1.6553	1.5652	1.4799	1.3993
29	4.4141	4.4141	4.4141	2.1628	1.8600	1.7860	1.6854	1.5904	1.5008	1.4162
30	4.6460	4.6460	4.6460	2.2211	1.9003	1.8221	1.7160	1.6161	1.5220	1.4333
31	4.8900	4.8900	4.8900	2.2810	1.9414	1.8589	1.7472	1.6421	1.5434	1.4506
32	5.1469	5.1469	5.1469	2.3425	1.9834	1.8965	1.7789	1.6686	1.5652	1.4681
33	5.4173	5.4173	5.4173	2.4056	2.0263	1.9348	1.8112	1.6955	1.5872	1.4859
34	5.7019	5.7019	5.7019	2.4704	2.0701	1.9739	1.8441	1.7229	1.6096	1.5038
35	6.0014	6.0014	6.0014	2.5370	2.1149	2.0138	1.8776	1.7507	1.6323	1.5220
36	6.3167	6.3167	6.3167	2.6054	2.1606	2.0544	1.9117	1.7789	1.6553	1.5403
37	6.6486	6.6486	6.6486	2.6757	2.2074	2.0959	1.9464	1.8076	1.6787	1.5589
38	6.9978	6.9978	6.9978	2.7478	2.2551	2.1383	1.9818	1.8368	1.7023	1.5778
39	7.3654	7.3654	7.3654	2.8219	2.3039	2.1815	2.0178	1.8664	1.7263	1.5968
40	7.7524	7.7524	7.7524	2.8979	2.3537	2.2255	2.0544	1.8965	1.7507	1.6161
41	8.1596	8.1596	8.1596	2.9761	2.4046	2.2705	2.0917	1.9271	1.7754	1.6356
42	8.5883	8.5883	8.5883	3.0563	2.4567	2.3164	2.1297	1.9581	1.8004	1.6553
43	9.0395	9.0395	9.0395	3.1387	2.5098	2.3632	2.1684	1.9897	1.8258	1.6753
44	9.5143	9.5143	9.5143	3.2233	2.5641	2.4109	2.2078	2.0218	1.8515	1.6955
45	10.0142	10.0142	10.0142	3.3102	2.6195	2.4596	2.2479	2.0544	1.8776	1.7160
46	10.5402	10.5402	10.5402	3.3994	2.6762	2.5093	2.2887	2.0876	1.9041	1.7367
47	11.0940	11.0940	11.0940	3.4910	2.7341	2.5600	2.3303	2.1212	1.9309	1.7577
48	11.6768	11.6768	11.6768	3.5851	2.7932	2.6117	2.3726	2.1555	1.9581	1.7789
49	12.2902	12.2902	12.2902	3.6818	2.8537	2.6645	2.4157	2.1902	1.9858	1.8004

TABLE 18 - POLICY POINTS AND NUMBER OF VEHICLES

POINTS	# VEHICLES									
	1	2	3	4	5	6	7	8	9	10+
50	12.9358	12.9358	12.9358	3.7810	2.9154	2.7183	2.4596	2.2255	2.0138	1.8221
51	13.6154	13.6154	13.6154	3.8830	2.9784	2.7732	2.5043	2.2614	2.0421	1.8441
52	14.3306	14.3306	14.3306	3.9876	3.0429	2.8292	2.5498	2.2979	2.0709	1.8664
53	15.0835	15.0835	15.0835	4.0951	3.1087	2.8864	2.5961	2.3350	2.1001	1.8889
54	15.8759	15.8759	15.8759	4.2055	3.1759	2.9447	2.6432	2.3726	2.1297	1.9117
55	16.7099	16.7099	16.7099	4.3189	3.2446	3.0042	2.6912	2.4109	2.1598	1.9348
56	17.5877	17.5877	17.5877	4.4353	3.3148	3.0649	2.7401	2.4498	2.1902	1.9581
57	18.5116	18.5116	18.5116	4.5549	3.3865	3.1268	2.7899	2.4893	2.2211	1.9818
58	19.4841	19.4841	19.4841	4.6777	3.4598	3.1899	2.8406	2.5294	2.2524	2.0057
59	20.5077	20.5077	20.5077	4.8038	3.5346	3.2544	2.8921	2.5702	2.2842	2.0299
60	21.5850	21.5850	21.5850	4.9333	3.6111	3.3201	2.9447	2.6117	2.3164	2.0544
61	22.7190	22.7190	22.7190	5.0662	3.6892	3.3872	2.9982	2.6538	2.3490	2.0792
62	23.9125	23.9125	23.9125	5.2028	3.7690	3.4556	3.0526	2.6966	2.3821	2.1043
63	25.1687	25.1687	25.1687	5.3431	3.8505	3.5254	3.1081	2.7401	2.4157	2.1297
64	26.4909	26.4909	26.4909	5.4871	3.9338	3.5966	3.1645	2.7843	2.4498	2.1555
65	27.8825	27.8825	27.8825	5.6350	4.0189	3.6693	3.2220	2.8292	2.4843	2.1815
66	29.3473	29.3473	29.3473	5.7869	4.1058	3.7434	3.2805	2.8748	2.5193	2.2078
67	30.8890	30.8890	30.8890	5.9429	4.1946	3.8190	3.3401	2.9212	2.5549	2.2345
68	32.5117	32.5117	32.5117	6.1031	4.2853	3.8962	3.4008	2.9683	2.5909	2.2614
69	34.2196	34.2196	34.2196	6.2676	4.3780	3.9749	3.4625	3.0162	2.6274	2.2887
70	36.0173	36.0173	36.0173	6.4366	4.4727	4.0552	3.5254	3.0649	2.6645	2.3164
71	37.9094	37.9094	37.9094	6.6101	4.5695	4.1371	3.5895	3.1143	2.7020	2.3443
72	39.9009	39.9009	39.9009	6.7883	4.6683	4.2207	3.6546	3.1645	2.7401	2.3726
73	41.9971	41.9971	41.9971	6.9713	4.7693	4.3060	3.7210	3.2156	2.7787	2.4013
74	44.2033	44.2033	44.2033	7.1592	4.8725	4.3929	3.7886	3.2674	2.8179	2.4303
75	46.5255	46.5255	46.5255	7.3522	4.9779	4.4817	3.8574	3.3201	2.8577	2.4596
76	48.9696	48.9696	48.9696	7.5504	5.0855	4.5722	3.9275	3.3737	2.8979	2.4893
77	51.5422	51.5422	51.5422	7.7539	5.1955	4.6646	3.9988	3.4281	2.9388	2.5193
78	54.2498	54.2498	54.2498	7.9630	5.3079	4.7588	4.0715	3.4834	2.9802	2.5498
79	57.0998	57.0998	57.0998	8.1776	5.4227	4.8550	4.1454	3.5396	3.0222	2.5805
80	60.0994	60.0994	60.0994	8.3981	5.5400	4.9530	4.2207	3.5966	3.0649	2.6117
81	63.2566	63.2566	63.2566	8.6244	5.6599	5.0531	4.2974	3.6546	3.1081	2.6432
82	66.5797	66.5797	66.5797	8.8569	5.7823	5.1552	4.3754	3.7136	3.1519	2.6751
83	70.0774	70.0774	70.0774	9.0957	5.9074	5.2593	4.4549	3.7735	3.1963	2.7074
84	73.7588	73.7588	73.7588	9.3409	6.0351	5.3656	4.5358	3.8344	3.2414	2.7401
85	77.6336	77.6336	77.6336	9.5927	6.1657	5.4739	4.6182	3.8962	3.2871	2.7732
86	81.7119	81.7119	81.7119	9.8513	6.2991	5.5845	4.7021	3.9590	3.3334	2.8067
87	86.0045	86.0045	86.0045	10.1168	6.4353	5.6973	4.7875	4.0229	3.3804	2.8406
88	90.5226	90.5226	90.5226	10.3895	6.5745	5.8124	4.8744	4.0878	3.4281	2.8748
89	95.2781	95.2781	95.2781	10.6696	6.7167	5.9299	4.9629	4.1537	3.4764	2.9096
90	100.2834	100.2834	100.2834	10.9572	6.8620	6.0496	5.0531	4.2207	3.5254	2.9447
91	105.5516	105.5516	105.5516	11.2526	7.0104	6.1719	5.1449	4.2888	3.5751	2.9802
92	111.0966	111.0966	111.0966	11.5559	7.1621	6.2965	5.2383	4.3579	3.6255	3.0162
93	116.9329	116.9329	116.9329	11.8675	7.3170	6.4237	5.3335	4.4282	3.6766	3.0526
94	123.0757	123.0757	123.0757	12.1874	7.4753	6.5535	5.4303	4.4997	3.7285	3.0895
95	129.5413	129.5413	129.5413	12.5159	7.6370	6.6859	5.5290	4.5722	3.7810	3.1268
96	136.3466	136.3466	136.3466	12.8533	7.8022	6.8210	5.6294	4.6460	3.8344	3.1645
97	143.5093	143.5093	143.5093	13.1998	7.9709	6.9588	5.7316	4.7209	3.8884	3.2027
98	151.0484	151.0484	151.0484	13.5556	8.1433	7.0993	5.8357	4.7970	3.9432	3.2414
99+	158.9834	158.9834	158.9834	13.9210	8.3195	7.2427	5.9417	4.8744	3.9988	3.2805

TABLE 19 - AUTO TIER

TIER	TIER SCORE		TIER FACTOR
	FROM	TO	
1	0.0000	0.5101	0.4944
2	0.5102	0.5326	0.5237
3	0.5327	0.5527	0.5434
4	0.5528	0.5678	0.5612
5	0.5679	0.5929	0.5814
6	0.5930	0.6278	0.6116
7	0.6279	0.6560	0.6425
8	0.6561	0.6785	0.6674
9	0.6786	0.6992	0.6892
10	0.6993	0.7176	0.7085
11	0.7177	0.7350	0.7265
12	0.7351	0.7517	0.7433
13	0.7518	0.7666	0.7594
14	0.7667	0.7820	0.7746
15	0.7821	0.7962	0.7893
16	0.7963	0.8107	0.8038
17	0.8108	0.8242	0.8177
18	0.8243	0.8382	0.8314
19	0.8383	0.8521	0.8451
20	0.8522	0.8646	0.8586
21	0.8647	0.8780	0.8718
22	0.8781	0.8923	0.8854
23	0.8924	0.9058	0.8990
24	0.9059	0.9195	0.9125
25	0.9196	0.9331	0.9266
26	0.9332	0.9486	0.9411
27	0.9487	0.9634	0.9560
28	0.9635	0.9787	0.9713
29	0.9788	0.9951	0.9870
30	0.9952	1.0117	1.0034
31	1.0118	1.0290	1.0205
32	1.0291	1.0475	1.0383
33	1.0476	1.0666	1.0569
34	1.0667	1.0873	1.0768
35	1.0874	1.1087	1.0980
36	1.1088	1.1319	1.1206
37	1.1320	1.1572	1.1447
38	1.1573	1.1851	1.1708
39	1.1852	1.2152	1.1996
40	1.2153	1.2487	1.2314
41	1.2488	1.2900	1.2690
42	1.2901	1.3389	1.3136
43	1.3390	1.4020	1.3687
44	1.4021	1.4921	1.4441
45	1.4922	1.6512	1.5615
46	1.6513	1.7901	1.7133
47	1.7902	1.8965	1.8385
48	1.8966	2.0352	1.9577
49	2.0353	2.2451	2.1226
50	2.2452	3.4248	2.4322
51	3.4249	4.1098	3.7674
52	4.1099	4.9318	4.5209
53	4.9319	5.9182	5.4251
54	5.9183	7.1018	6.5101
55	7.1019	8.5222	7.8121
56	8.5223	10.2266	9.3745
57	10.2267	12.2719	11.2493
58	12.2720	14.7263	13.4992
59	14.7264	17.6716	16.1990
60	17.6717	21.2059	19.4388
61	21.2060	27.5677	24.3869
62	27.5678	35.8380	31.7029
63	35.8381	46.5894	41.2138
64	46.5895	60.5662	53.5779
65	60.5663	999.9999	80.2831

OHIO

Rate Level Procedures and Indications

This exhibit provides a description of the enclosed private passenger automobile rate level indications for the Chubb Group of Insurance Companies. Indications have been calculated based on the expectation that the proposed rates will become effective for policies issued and effective on or after July 1, 2011. The indications are based on recently available calendar year experience for the companies within the group.

Statewide Indication

The statewide indications, presented by coverage and for all coverages combined, are displayed in Exhibit 4. Indications for the Chubb Group of Insurance Companies were developed based on data from calendar years 2007-2009, to the extent credible.

Credibility was calculated based on the three-year total number of claims by coverage. The credibility calculation assumes that the observed number of claims will be within 10% of the expected number of claims with a 90% probability. The full credibility standard was determined using the coefficient of variation, which is a measure of the inherent volatility of the losses. This approach results in a credibility standard that varies by line of coverage.

Premium

The earned premiums for the reviewed coverages are the premiums that would have resulted if present manual rates had been charged during the experience period. They fully reflect any rate changes that have occurred during or since the experience period. Comprehensive and Collision premiums are also adjusted by the premium trend factors to reflect future increases from model year trend, symbol trend, and deductible trend.

Losses

Allocated and unallocated loss adjustment expenses are combined with incurred losses. The unallocated loss adjustment expenses are determined by applying the factors shown in Exhibit 7 to the incurred losses including allocated claim expense. These factors are determined from our countrywide experience. The loss and loss adjustment expenses are developed to an ultimate settlement basis by applying the appropriate development factors by coverage as set forth in Exhibit 8. Comprehensive losses were also adjusted for catastrophe and wind/water losses. This adjustment is based on the last twenty years of catastrophic and wind/water losses in Ohio from Chubb data, and is calculated in Exhibit 10. All losses used in the indication were capped at \$25,000, with the exception of Bodily Injury claims which were capped at \$75,000 and Medical Payments claims which were capped at \$10,000. A Large Loss Load was applied by coverage to smooth incurred losses. The Large Loss factors are displayed in Exhibit 9.

Factors to Adjust Losses for Subsequent Change

Trend factors, which bring historical losses to projected future cost level, represent exponential fits to new arising incurred data. Annual loss trends were judgmentally selected for each coverage after

analyzing industry and company loss trends, both countrywide and in Ohio. Selected loss trends factors are displayed in Exhibit 12.

The indications assume an effective date of July 1, 2011. This means that losses arising from annual policies written at anticipated rates will occur throughout the 24-month period from July 1, 2011 to July 1, 2013. The average date of loss for annual policies is assumed to be July 1, 2012, or 12 months after the assumed effective date. Hence, trend factors project the experience from the midpoint of each fiscal/accident year to July 1, 2012 (the average date of loss under the new rates).

Expected Loss and Loss Adjustment Ratio

The expected loss and loss adjustment ratio (ELR) is the complement of the provision in the rates for expenses and underwriting profit. Exhibit 5 contains the calculation of the ELR.

UMBI Load Methodology

Because UMBI losses are low frequency and high severity, establishing rates based upon experience alone is generally neither accurate nor appropriate. In an attempt to alleviate this situation, we have implemented a UM Load Methodology. Essentially, this method establishes a cap at \$25,000 for UMBI losses. For losses above the \$25,000 threshold, loss cost is calculated for each U.S. exposure. This method seems to work well if adjustments are made for:

- (a) Differences in the percentage of uninsured motorists by state.
- (b) Frequency in the state.
- (c) The fact that claim costs differ by state for various reasons (e.g. lower limits or stacking).

The UM Load Methodology that we have implemented performs each of these three necessary adjustments:

- (a) The percentage of uninsured motorists in the state must be determined. This information is provided by a 2008 study performed by the Insurance Research Council. For Ohio, this figure is 16%. (Please refer to column (a) in Exhibit 11.)
- (b) Next, the probability that a vehicle will be involved in an accident during the given year must be calculated. This percentage is based on Chubb's overall frequency (excluding comprehensive frequency) per BI exposure and is 0.7% for the state of Ohio. (Please refer to column (b) in Exhibit 11.)

(c) An adjustment factor, which adjusts for stacking and for Masterpiece vs. Non-Masterpiece states, is the third key piece of information necessary. “Masterpiece” is our countrywide rating system. However, there are some states that are not included in this system. For these Non-Masterpiece states, we write lower UMBI limits, so an adjustment must be made. For Ohio, this factor is 1.00. (Please refer to column (c) in Exhibit 11)

Next, the three-year UM exposure must be determined for the state. This value is Chubb’s actual UMBI exposure and is 24,451 for Ohio. (Please refer to column (d) in Exhibit 11)

The expected UM claim count (adjusted for Non-Masterpiece data) can then be calculated by multiplying columns (a)*(b)*(c)*(d) from Exhibit 11. In the case of Ohio, the expected UM claim count equals 27. (Please refer to column (e) in Exhibit 11)

UMBI losses (adjusted for severity) are then capped at \$25,000 (in year 2008 dollars) and trended by 4% annually for each year subsequent to 2008. These capped losses are developed to obtain capped ultimate losses by accident year. Uncapped ultimate losses are then calculated, and total/capped ratios are found for each year. The average of these ratios is determined. In order to calculate the total three-year excess loss, the capped losses for 2007, 2008, and 2009 are summed and multiplied by this total/capped ratio minus one. In this case, this value equals 39,877,570. (Please refer to item (g) in Exhibit 11)

This total three-year excess loss is then divided by the sum of the expected UM claim counts for each state to get the excess loss per claim. In this case, this value equals 53,526. (Please refer to item (h) in Exhibit 11) Lastly, this number is then multiplied by (a)*(b)*(c) from Exhibit 11. This product is called the UM Load per exposure and equals 59.54 for the state of Ohio. (Please refer to column (f) in Exhibit 11)

The UM Load per exposure is then multiplied by the number of earned cars and by the ULAE factor to obtain UM Load values for each accident year. The following table shows these calculations for accident years 2007-2009:

Calendar Year	(x) UM Load per Exposure	(y) Earned Cars (PP Program Only)	(z) ULAE Factor	(x)*(y)*(z) UM Load
2007	59.54	8,654	1.193	614,681
2008	59.54	7,972	1.193	566,233
2009	59.54	7,241	1.193	514,338

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 96% Combined Ratio

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Coverage</u>	<u>Calendar/ Accident Year</u>	<u>On Level and Trended Earned Premium</u>	<u>Adjusted Ultimate Loss & LAE (a)</u>	<u>Adjusted Loss & LAE Ratio (4)/(3)</u>	<u>Permissible Loss & LAE Ratio</u>	<u>Raw Indicated Rate Level Change</u>	<u>Credibility Factor (b)</u>	<u>Credibility Weighted Indicated Rate Level Change (c)</u>
CSL - Liability	2007	3,906,336	3,019,312	77.3%				
	2008	3,597,672	2,187,257	60.8%				
	2009	3,239,742	2,578,699	79.6%				
	3 years	10,743,749	7,785,267	72.5%	71.9%	0.7%	0.780	0.8%
Uninsured Motorists	2007	930,923	629,689	67.6%				
	2008	848,591	618,455	72.9%				
	2009	790,624	605,938	76.6%				
	3 years	2,570,138	1,854,082	72.1%	71.9%	0.3%	1.000	0.3%
Total Liability						0.6%		0.7%
Comprehensive	2007	662,159	306,800	46.3%				
	2008	696,025	352,558	50.7%				
	2009	584,481	387,788	66.3%				
	3 years	1,942,665	1,047,146	53.9%	66.0%	-15.6%	0.668	-14.0%
Collision	2007	3,461,083	2,284,250	66.0%				
	2008	3,314,325	2,199,059	66.4%				
	2009	2,963,971	1,624,784	54.8%				
	3 years	9,739,379	6,108,092	62.7%	68.4%	-7.3%	1.000	-7.3%
Total Physical Damage						-8.7%		-8.4%
Overall Indication		2009 On Level EP 7,578,818				-3.7%		-3.6%

(a) Incurred losses and loss adjustment expenses are developed and trended to July 1, 2012 (the average date of loss under the new rates).

(b) On a scale of 0.000 to 1.000, column (8) represents the credibility or predictive value of the indication in column (7).

(c) The indication in column (9) reflects a combination of the indication in column (7) and the annual rate of inflation.

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 98% Combined Ratio

Combined Single Limits (CSL) Liability

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident <u>Year</u>	Capped Loss + Paid ALAE <u>@ 3/10</u>	Loss Dev. <u>Factor</u>	Large Loss <u>Load</u>	ULAE <u>Factor</u>	Loss <u>Trend</u>	Adjusted Ultimate Loss & LAE	# of Claims
2007	1,948,917	1.057	1.205	1.193	1.019	3,019,312	400
2008	1,383,185	1.104	1.186	1.193	1.012	2,187,257	319
2009	1,486,504	1.171	1.228	1.193	1.011	2,578,699	267
(9)	(10)	(11)	(12)	(13)	(14)		
Calendar/ Accident <u>Year</u>	Total Earned Premium	On-Level Factor	On Level Earned Premium	Earned Cars	Adjusted Loss & LAE Ratio		
2007	3,745,288	1.043	3,906,336	8,681	77.3%		
2008	3,569,119	1.008	3,597,672	7,996	60.8%		
2009	3,239,742	1.000	3,239,742	7,260	79.6%		
(15)	Projected Loss & LAE Ratio					72.5%	
(16)	Fixed Expense Ratio					9.6%	
(17)	Projected Loss, LAE, and Fixed Expense Ratio = (15) +(16)					82.1%	
(18)	Permissible Loss, LAE, and Fixed Expense Ratio					81.5%	
(19)	Raw Indicated Rate Level Change					0.7%	
(20)	3-Yr Total Claim Count					986	
(21)	Credibility Factor					0.780	
(22)	# of years from last proposed effective date to proposed effective date					3.926	
(23)	Trended Permissible Loss, LAE, and Fixed Expense Ratio					82.6%	
(24)	Complement of Credibility Indicated Rate Level Change					1.3%	
(25)	Credibility Weighted Indicated Rate Level Change					0.8%	

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 98% Combined Ratio

Bodily Injury							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident Year	Reported Loss (Capped at \$75K) + Paid ALAE @ 3/10	Loss Dev. Factor	Large Loss Load	ULAE Factor	Loss Trend	Adjusted Ultimate Loss & LAE	# of Claims
2007	911,051	1.120	1.379	1.193	1.048	1,758,881	84
2008	529,248	1.261	1.379	1.193	1.033	1,133,475	57
2009	751,523	1.294	1.379	1.193	1.017	1,627,787	60
(9)	(10)	(11)	(12)	(13)	(14)		
Calendar/ Accident Year	Total Earned Premium	On-Level Factor	On Level Earned Premium	On Level Earned Premium	On Level Earned Premium	Earned Cars	Adjusted Loss & LAE Ratio
2007	2,285,334	1.043	2,383,604	2,383,604	2,383,604	8,681	73.8%
2008	2,177,841	1.008	2,195,264	2,195,264	2,195,264	7,996	51.6%
2009	1,976,918	1.000	1,976,918	1,976,918	1,976,918	7,260	82.3%

Property Damage							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident Year	Reported Loss (Capped at \$25K) + Paid ALAE @ 3/10	Loss Dev. Factor	Large Loss Load	ULAE Factor	Loss Trend	Adjusted Ultimate Loss & LAE	# of Claims
2007	951,145	1.004	1.034	1.193	0.977	1,151,058	356
2008	761,821	1.009	1.034	1.193	0.989	938,144	276
2009	628,703	1.059	1.034	1.193	1.001	822,059	226
(9)	(10)	(11)	(12)	(13)	(14)		
Calendar/ Accident Year	Total Earned Premium	On-Level Factor	On Level Earned Premium	On Level Earned Premium	On Level Earned Premium	Earned Cars	Adjusted Loss & LAE Ratio
2007	1,459,954	1.043	1,522,732	1,522,732	1,522,732	8,681	75.6%
2008	1,391,278	1.008	1,402,408	1,402,408	1,402,408	7,996	66.9%
2009	1,262,824	1.000	1,262,824	1,262,824	1,262,824	7,260	65.1%

Medical Payments							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident Year	Reported Loss + Paid ALAE @ 3/10	Loss Dev. Factor	Large Loss Load	ULAE Factor	Loss Trend	Adjusted Ultimate Loss & LAE	# of Claims
2007	86,721	0.986	1.050	1.193	1.021	109,373	26
2008	92,116	0.989	1.050	1.193	1.014	115,639	32
2009	106,277	0.962	1.050	1.193	1.007	128,852	24
(9)	(10)	(11)	(12)	(13)	(14)		
Calendar/ Accident Year	Total Earned Premium	On-Level Factor	On Level Earned Premium	On Level Earned Premium	On Level Earned Premium	Earned Cars	Adjusted Loss & LAE Ratio
2007	0	n/a	0	0	0	8,681	0.0%
2008	0	n/a	0	0	0	7,996	0.0%
2009	0	n/a	0	0	0	7,260	0.0%

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 98% Combined Ratio

Uninsured Motorists Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident <u>Year</u>	Capped Loss + Paid ALAE <u>@ 3/10</u>	Loss Dev. <u>Factor</u>	ULAE <u>Factor</u>	Loss <u>Trend</u>	Large Loss <u>Load</u>	Adjusted Ultimate Loss <u>& LAE</u>	<u># of Claims</u>
2007	8,876	1.233	1.193	1.149	614,681	629,689	2
2008	25,000	1.585	1.193	1.105	566,233	618,455	1
2009	27,912	2.593	1.193	1.060	514,415	605,938	3
(9)	(10)	(11)		(12)		(13)	(14)
Calendar/ Accident <u>Year</u>	Total Earned <u>Premium</u>	On-Level <u>Factor</u>		On Level Earned <u>Premium</u>		Earned <u>Cars</u>	Adjusted Loss & LAE <u>Ratio</u>
2007	708,465	1.314		930,923		8,654	67.6%
2008	812,049	1.045		848,591		7,972	72.9%
2009	790,624	1.000		790,624		7,241	76.6%
(15)	Projected Loss & LAE Ratio						72.1%
(16)	Fixed Expense Ratio						9.6%
(17)	Projected Loss, LAE, and Fixed Expense Ratio = (15) +(16)						81.7%
(18)	Permissible Loss, LAE, and Fixed Expense Ratio						81.5%
(19)	Raw Indicated Rate Level Change						0.3%
(20)	3-Yr Total Claim Count						6
(21)	Credibility factor						1.000
(22)	# of years from last proposed effective date to proposed effective date						3.926
(23)	Trended Permissible Loss, LAE, and Fixed Expense Ratio						87.2%
(24)	Complement of Credibility Indicated Rate Level Change						7.0%
(25)	Credibility Weighted Indicated Rate Level Change						0.3%

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 98% Combined Ratio

Uninsured Motorists Bodily Injury							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident Year	Reported Loss (Capped at \$25K) + Paid ALAE @ 3/10	Loss Dev. Factor	ULAE Factor	Loss Trend	Large Loss Load	Adjusted Ultimate Loss & LAE	# of Claims
2007	8,876	1.233	1.193	1.149	614,681	629,689	2
2008	25,000	1.585	1.193	1.105	566,233	618,455	1
2009	26,000	2.711	1.193	1.062	514,338	603,598	1
(9)	(10)	(11)		(12)		(13)	(14)
Calendar/ Accident Year	Total Earned Premium	On-Level Factor		On Level Earned Premium		Earned Cars	Adjusted Loss & LAE Ratio
2007	705,659	1.314		927,236		8,654	67.9%
2008	808,083	1.045		844,447		7,972	73.2%
2009	785,634	1.000		785,634		7,241	76.8%

Uninsured Motorists Property Damage							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident Year	Reported Loss (Capped at \$25K) + Paid ALAE @ 3/10	Loss Dev. Factor	ULAE Factor	Loss Trend	Large Loss Load	Adjusted Ultimate Loss & LAE	# of Claims
2007	0	0.985	1.193	0.977	1.034	0	0
2008	0	0.984	1.193	0.989	1.034	0	0
2009	1,912	0.991	1.193	1.001	1.034	2,340	2
(9)	(10)	(11)		(12)		(13)	(14)
Calendar/ Accident Year	Total Earned Premium	On-Level Factor		On Level Earned Premium		Earned Cars	Adjusted Loss & LAE Ratio
2007	2,806	1.314		3,688		351	0.0%
2008	3,966	1.045		4,144		402	0.0%
2009	4,990	1.000		4,990		478	46.9%

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 94% Combined Ratio

Comprehensive

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Calendar/ Accident <u>Year</u>	Reported Loss (Capped at \$25K + Paid ALAE <u>@ 3/10 *</u>	Large Loss <u>Load</u>	CAT and Wind/Water <u>Factor</u>	Loss Dev. <u>Factor</u>	ULAE <u>Factor</u>	Loss <u>Trend</u>	Adjusted Ultimate Loss <u>& LAE</u>	<u># of Claims</u>
2007	256,504	1.048	1.190	0.999	1.171	0.819	306,800	234
2008	275,963	1.048	1.190	1.000	1.171	0.874	352,558	226
2009	285,192	1.048	1.190	0.997	1.171	0.933	387,788	216
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
Calendar/ Accident <u>Year</u>	Total Earned <u>Premium</u>	On-Level <u>Factor</u>	On Level Earned <u>Premium</u>	Model Year and & Symbol <u>Trend</u>	On Level Earned <u>Premium</u>	On Level Earned <u>Premium</u>	Earned <u>Cars</u>	Adjusted Loss & LAE <u>Ratio</u>
2007	1,352,727	0.462	624,960	1.060	662,159	662,159	8,549	46.3%
2008	803,589	0.827	664,568	1.047	696,025	696,025	7,889	50.7%
2009	564,560	1.000	564,560	1.035	584,481	584,481	7,158	66.3%
(18)	Projected Loss & LAE Ratio							53.9%
(19)	Fixed Expense Ratio							11.5%
(20)	Projected Loss, LAE, and Fixed Expense Ratio = (18) +(19)							65.4%
(21)	Permissible Loss, LAE, and Fixed Expense Ratio							77.5%
(22)	Raw Indicated Rate Level Change							(15.6%)
(23)	3-Yr Total Claim Count							676
(24)	Credibility Factor							0.668
(25)	# of years from last proposed effective date to proposed effective date							3.926
(26)	Trended Permissible Loss, LAE, and Fixed Expense Ratio							69.1%
(27)	Complement of Credibility Indicated Rate Level Change							(10.8%)
(28)	Credibility Weighted Indicated Rate Level Change							(14.0%)

* Excludes Catastrophe and Wind/Water Losses

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Rate Level Indication - All Companies
Priced to a 94% Combined Ratio

Collision

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Calendar/ Accident Year	Reported Loss (Capped at \$25k + Paid ALAE @ 3/10	Loss Dev. Factor	Large Loss Load	ULAE Factor	Loss Trend	Adjusted Ultimate Loss & LAE	# of Claims
2007	1,758,805	0.997	1.068	1.171	1.042	2,284,250	600
2008	1,728,248	0.988	1.068	1.171	1.030	2,199,059	528
2009	1,363,884	0.935	1.068	1.171	1.018	1,624,784	461
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Calendar/ Accident Year	Total Earned Premium	On-Level Factor	On Level Earned Premium	Model Year & Symbol Trend	On Level and Trended Earned Premium	Earned Cars	Adjusted Loss & LAE Ratio
2007	3,442,468	0.873	3,005,275	1.152	3,461,083	8,219	66.0%
2008	3,036,231	0.975	2,960,326	1.120	3,314,325	7,580	66.4%
2009	2,723,270	1.000	2,723,270	1.088	2,963,971	6,899	54.8%
(17)	Projected Loss & LAE Ratio						62.7%
(18)	Fixed Expense Ratio						9.1%
(19)	Projected Loss, LAE, and Fixed Expense Ratio = (17) +(18)						71.8%
(20)	Permissible Loss, LAE, and Fixed Expense Ratio						77.5%
(21)	Raw Indicated Rate Level Change						(7.3%)
(22)	3-Yr Total Claim Count						1,589
(23)	Credibility Factor						1.000
(24)	# of years from last proposed effective date to proposed effective date						3.926
(25)	Trended Permissible Loss, LAE, and Fixed Expense Ratio						71.8%
(26)	Complement of Credibility Indicated Rate Level Change						(7.4%)
(27)	Credibility Weighted Indicated Rate Level Change						(7.3%)

Chubb Group of Insurance Companies
Ohio Personal Automobile
Expense Summary
Priced to a 96% Combined Ratio
All Companies

Exhibit 5

<u>Expense Component</u>	<u>Liability</u>	<u>Physical Damage</u>
(1) Other Acquisitions	6.5%	6.8%
(2) General Expenses	3.1%	2.3%
(3) Reinsurance Provision	0.0%	0.4%
Fixed Expense	9.6%	9.5%
(4) Commissions		
a) Regular	12.5%	13.1%
b) Guaranteed Supplemental Compensation	1.4%	1.4%
(5) Taxes, Licenses, and Fees		
a) Premium Tax, Licenses, Fees	1.7%	1.8%
b) Misc TLF	0.3%	0.3%
(6) Underwriting Profit and Contingencies	2.5%	5.9%
(7) Assigned Risk Provision	0.0%	0.0%
Variable Expense	18.5%	22.5%
(9) Total Expenses	28.1%	32.0%
(10) Permissible Loss & LAE Ratio	71.9%	68.0%
(11) Fixed Expense Ratio	9.6%	9.5%
(12) Permissible Loss, LAE, and Fixed Expense Ratio	81.5%	77.5%

Chubb Group of Insurance Companies
Private Passenger Automobile
2007-2009 Countrywide Expense Experience

Consolidated Federal Insurance Company, Excluding Executive Risk, Quadrant Insurance Companies

(1) <u>Year</u>	(2) <u>General Expenses Incurred</u>	(3) <u>Other Acq Expenses Incurred</u>	(4) <u>Direct Premiums Earned</u>	(2)/(4) (5) <u>General Expenses Ratio</u>	(3)/(4) (6) <u>Other Acq Expenses Ratio</u>
Private Passenger Automobile Liability					
2007	8,233	15,310	244,240	3.4%	6.3%
2008	7,892	13,907	232,067	3.4%	6.0%
2009	5,843	15,859	219,233	2.7%	7.2%
3 year average				3.1%	6.5%
Private Passenger Automobile Physical Damage					
2007	5,811	15,413	240,010	2.4%	6.4%
2008	5,487	13,986	215,120	2.6%	6.5%
2009	3,951	14,681	195,117	2.0%	7.5%
3 year average				2.3%	6.8%

Source: 2007, 2008, 2009 Insurance Expense Exhibits

Chubb Group of Insurance Companies
Private Passenger Automobile
2007-2009 Countrywide Expense Experience

	(2) Gross Incurred Losses including Allocated Loss <u>Adjustment Expenses</u>	(3) Gross Incurred Unallocated Loss <u>Adjustment Expenses</u>	(4) [(2)+(3)]/(2) ULAE <u>Factor</u>
Private Passenger Automobile Liability			
2007	135,351,371	27,357,269	1.202
2008	129,354,877	24,447,554	1.189
2009	122,334,297	23,147,147	1.189
3 Year Average			1.193
Selected			1.193
Private Passenger Automobile Physical Damage			
2007	103300591	15,946,567	1.154
2008	93707449	15,729,897	1.168
2009	88069715	16,794,598	1.191
3 Year Average			1.171
Selected			1.171

Source: MIS

Reported Loss + Paid ALAE - Calendar/Accident Year Data - Evaluated at March 31, 2010
 Bodily Injury
 Countrywide (Tort States) - Capped at \$75,000

Exhibit 8.01

(1) Calendar Acc. Year	(2) Ultimate Claim Counts	(3) Ultimate Avg Capped Losses + ALAE	(4) = (2) * (3) Ultimate Capped Losses + ALAE	(5) Capped Losses + ALAE as of 03/10	(6) = (4) / (5) Implied LDF's to ult
1991	568	14,239	8,087,798	8,087,798	1.000
1992	539	12,154	6,551,252	6,551,252	1.000
1993	488	12,568	6,133,321	6,133,321	1.000
1994	509	12,148	6,183,209	6,183,209	1.000
1995	462	13,456	6,216,691	6,216,691	1.000
1996	463	12,348	5,717,293	5,717,293	1.000
1997	475	12,239	5,813,511	5,813,511	1.000
1998	511	12,210	6,239,253	6,239,253	1.000
1999	524	13,174	6,903,123	6,889,344	1.002
2000	536	13,583	7,280,244	7,251,210	1.004
2001	613	15,342	9,404,575	9,348,373	1.006
2002	601	16,120	9,688,194	9,611,074	1.008
2003	585	17,025	9,959,435	9,860,435	1.010
2004	578	18,222	10,538,541	10,414,142	1.012
2005	620	18,970	11,754,912	11,563,324	1.017
2006	510	20,020	10,201,785	9,733,270	1.048
2007	475	17,329	8,224,477	7,345,585	1.120
2008	421	21,402	9,011,472	7,147,487	1.261
2009	405	29,174	11,802,794	9,118,821	1.294

Notes

Column (2): developed in Exhibit 8.02
 Column (3): developed in Exhibit 8.03

Reported Loss + Paid ALAE - Calendar/Accident Year Data - Evaluated at March 31, 2010
 Uninsured Motorist Bodily Injury
 Countrywide - Capped at \$25,000

Exhibit 8.04

(1) Calendar Acc. Year	(2) Ultimate Claim Counts	(3) Ultimate Avg Capped Losses + ALAE	(4) = (2) * (3) Ultimate Capped Losses + ALAE	(5) Capped Losses + ALAE as of 03/10	(6) = (4) / (5) Implied LDF's to ult
1991	108	12,552	1,355,602	1,355,602	1.000
1992	97	12,457	1,208,332	1,208,332	1.000
1993	82	13,191	1,081,689	1,081,689	1.000
1994	104	12,744	1,325,356	1,325,356	1.000
1995	90	12,928	1,163,538	1,163,538	1.000
1996	122	10,326	1,259,794	1,259,794	1.000
1997	92	9,725	894,697	894,697	1.000
1998	93	10,208	949,343	949,343	1.000
1999	93	15,137	1,407,736	1,407,637	1.000
2000	109	15,385	1,677,000	1,675,898	1.001
2001	119	15,930	1,895,623	1,894,389	1.001
2002	117	17,004	1,997,309	1,983,635	1.007
2003	121	17,632	2,137,936	2,124,052	1.007
2004	116	19,551	2,276,696	2,202,214	1.034
2005	153	22,451	3,424,875	3,256,644	1.052
2006	152	23,194	3,532,154	3,131,515	1.128
2007	110	25,163	2,768,133	2,244,772	1.233
2008	118	26,552	3,126,270	1,972,214	1.585
2009	107	25,944	2,767,395	1,020,913	2.711

Notes

Column (2): developed in Exhibit 8.05

Column (3): developed in Exhibit 8.06

Ohio
Chubb Group of Insurance Companies
Bodily Injury Large Loss Load

Accident Year	(1) Total Incurred <u>Loss & ALAE</u>	(2) Capped Incurred <u>Loss & ALAE</u>	(3) Large Loss Load <u>Capped</u>
1991	964,548	628,697	1.534
1992	621,870	594,913	1.045
1993	847,368	649,471	1.305
1994	436,781	436,781	1.000
1995	548,830	548,830	1.000
1996	417,292	384,137	1.086
1997	1,275,872	896,735	1.423
1998	857,055	575,556	1.489
1999	1,791,755	1,049,837	1.707
2000	976,503	723,107	1.350
2001	1,411,015	1,195,093	1.181
2002	1,550,487	935,675	1.657
2003	1,098,607	968,897	1.134
2004	1,680,208	1,146,793	1.465
2005	2,131,254	1,259,304	1.692
2006	1,171,023	744,791	1.572
2007	1,142,707	936,937	1.220
2008	754,250	529,250	1.425
2009	1,255,526	939,526	1.336
2010	124,000	124,000	1.000
Total	21,056,951	15,268,330	1.379
Selected			1.379

Note: (3) = (1) / (2)

Accident Year	Reported at Maturity (Months)																		Estimated Ultimates	Capped Ultimates	Large Loss Load			
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183	195	207	219				231		
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,120,874	13,120,874	13,120,874	13,110,874	13,110,874	13,110,874	13,110,874	12,776,506	1,026	
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,565,255	12,565,255	12,565,255	12,565,255	12,565,255	12,565,255	12,565,255	12,565,255	12,533,997	1,025
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	13,419,669	13,419,669	13,419,669	13,419,669	13,419,669	13,419,669	13,419,669	13,419,669	13,419,669	12,537,350	1,070
1994	-	-	-	-	-	-	-	-	-	-	-	-	15,301,536	15,301,579	15,301,579	15,301,579	15,301,564	15,301,564	-	-	-	15,297,651	13,920,983	1,099
1995	-	-	-	-	-	-	-	-	-	-	15,316,296	15,316,296	15,316,296	15,316,296	15,316,296	15,316,281	15,316,281	-	-	-	15,312,364	14,944,861	1,025	
1996	-	-	-	-	-	-	-	-	17,786,322	17,788,547	17,788,222	17,787,882	17,787,782	17,786,782	-	-	-	-	-	-	17,782,230	17,035,247	1,044	
1997	-	-	-	-	-	-	-	18,923,685	18,923,685	18,924,627	18,923,685	18,923,685	18,923,685	18,923,685	-	-	-	-	-	-	18,918,584	18,277,849	1,035	
1998	-	-	-	-	-	-	20,507,293	20,490,907	20,491,683	20,491,328	20,491,328	20,491,328	20,491,328	-	-	-	-	-	-	-	20,485,779	19,557,871	1,047	
1999	-	-	-	-	-	25,905,421	25,893,585	25,892,110	25,891,210	25,890,479	25,888,789	-	-	-	-	-	-	-	-	-	25,881,691	24,769,061	1,045	
2000	-	-	-	-	32,617,754	32,471,182	32,437,334	32,430,150	32,432,360	32,435,524	-	-	-	-	-	-	-	-	-	-	32,425,656	30,885,329	1,050	
2001	-	-	-	38,821,332	38,836,835	38,821,999	38,816,115	38,820,844	38,821,235	-	-	-	-	-	-	-	-	-	-	-	38,811,186	37,154,389	1,045	
2002	-	-	39,767,063	39,867,522	39,883,817	39,853,375	39,846,370	39,849,873	-	-	-	-	-	-	-	-	-	-	-	-	39,840,281	38,691,596	1,030	
2003	-	41,361,673	41,631,435	41,845,181	41,862,991	41,884,513	41,911,327	-	-	-	-	-	-	-	-	-	-	-	-	-	41,896,766	40,717,320	1,029	
2004	39,480,019	41,629,659	41,799,733	41,841,151	41,834,667	41,806,777	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,784,834	40,199,774	1,039	
2005	40,535,359	42,634,132	42,742,843	42,979,141	43,125,068	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,058,628	41,182,764	1,046	
2006	37,298,841	38,672,333	38,888,878	38,944,128	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,919,926	37,879,553	1,027	
2007	34,225,354	35,456,105	35,713,736	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,804,311	34,908,820	1,026	
2008	30,866,328	32,929,553	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,182,091	32,574,031	1,019	
2009	29,612,328	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,297,958	30,402,707	1,029	

Accident Year	Age-to-Age Link Factors (Months)																		Avg. Last 10 yr	1.034			
	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147	147:159	159:171	171:183	183:195	195:207	207:219	219:231			231:Ult		
1991														1.000	1.000	0.999	1.000	1.000	1.000				
1992													1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1993												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1994												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1995										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1996									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1997								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1998							0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1999						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2000					0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2001				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2002			1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003		1.007	1.005	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001				
2004	1.054	1.004	1.001	1.000	0.999																		
2005	1.052	1.003	1.006	1.003																			
2006	1.037	1.006	1.001																				
2007	1.036	1.007																					
2008	1.067																						
Referenced (Weighted Average)	1.049	1.005	1.003	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Tail
Selected (Weighted Average)	1.049	1.005	1.003	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Tail
Cumulative Development Factors																							
Month:	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183	195	207	219	231				
LDF:	1.057	1.008	1.003	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Large Loss Load = 1.034

Accident Year	Reported at Maturity (Months)																		Estimated Ultimates	Capped Ultimates	Large Loss Load						
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183	195	207	219				231					
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,283,386	1,283,386	1,283,386	1,283,386	1,283,386	1,283,386	1,283,386	1,283,386	1,283,386	1,283,386	1,249,186	1,027	
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,143,966	1,090,218	1,049	
1993	-	-	-	-	-	-	-	-	-	-	-	-	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,327,034	1,001,823	1,325		
1994	-	-	-	-	-	-	-	-	-	-	-	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	1,003,266	928,566	1,080		
1995	-	-	-	-	-	-	-	-	-	-	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	1,009,005	973,947	1,036		
1996	-	-	-	-	-	-	-	-	-	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	1,044,782	990,184	1,055		
1997	-	-	-	-	-	-	-	-	921,341	921,421	931,421	929,535	929,535	967,535	-	-	-	-	-	-	-	-	-	-	967,535	785,570	1,232
1998	-	-	-	-	-	-	-	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,297,593	1,306,873	999,139	1,308	
1999	-	-	-	-	-	1,424,062	1,417,742	1,417,947	1,407,947	1,407,947	1,407,947	1,407,947	1,407,811	-	-	-	-	-	-	-	-	-	-	-	1,417,879	1,363,878	1,040
2000	-	-	-	-	2,296,900	2,302,786	2,311,137	2,301,320	2,301,320	2,301,037	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,316,669	1,974,257	1,173
2001	-	-	-	2,387,671	2,355,996	2,274,240	2,262,672	2,263,942	2,265,671	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,284,242	2,175,415	1,050
2002	-	-	2,608,742	2,583,233	2,582,735	2,587,101	2,581,292	2,581,292	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,599,851	2,435,365	1,068
2003	-	2,410,296	2,455,203	2,439,016	2,395,958	2,378,319	2,386,610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,401,738	2,356,936	1,019
2004	3,417,100	3,079,155	3,008,605	2,972,949	2,946,229	2,951,748	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,968,547	2,906,253	1,021	
2005	2,919,549	2,514,013	2,552,507	2,528,549	2,512,480	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,509,979	2,433,252	1,032
2006	2,699,599	2,576,090	2,558,785	2,579,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,553,337	2,537,139	1,006
2007	2,709,528	2,593,392	2,613,774	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,571,480	2,509,305	1,025
2008	2,338,999	2,325,481	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,290,618	2,140,273	1,070
2009	2,641,566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,417,649	2,336,740	1,035

Accident Year	Age-to-Age Link Factors (Months)																		Avg. Last 10 yr	1.050							
	15:27	27:39	39:51	51:63	63:75	75:87	87:99	99:111	111:123	123:135	135:147	147:159	159:171	171:183	183:195	195:207	207:219	219:231			231:Ult						
1991															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997															1.000	1.011	0.998	1.000	1.041								
1998															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999							0.996	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000						1.003	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001					0.987	0.965	0.995	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002			0.990	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003		1.019	0.993	0.982	0.993	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
2004	0.901	0.977	0.988	0.991	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
2005	0.861	1.015	0.991	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	0.954	0.993	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008
2007	0.957	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008
2008	0.994	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008
2009	0.994	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008
Referenced (Weighted Average)	0.929	1.001	0.994	0.991	0.993	0.999	0.999	0.999	0.999	1.001	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Tail
Selected (Weighted Average)	0.929	1.001	0.994	0.991	0.993	0.999	0.999	0.999	0.999	1.001	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Tail
Cumulative Development Factors																											
Month:	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183	195	207	219	231								
LDF:	0.915	0.985	0.984	0.990	0.999	1.006	1.006	1.007	1.008	1.007	1.007	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Large Loss Load = 1.05

Ohio
Chubb Group of Insurance Companies
Comprehensive Large Loss Load

Accident Year	(1) Total Incurred <u>Loss & ALAE</u>	(2) Capped Incurred <u>Loss & ALAE</u>	(3) Large Loss Load <u>Capped</u>
1991	321,733	272,746	1.180
1992	196,989	196,989	1.000
1993	168,497	167,988	1.003
1994	175,996	170,871	1.030
1995	122,825	122,825	1.000
1996	224,335	224,335	1.000
1997	184,054	183,690	1.002
1998	126,365	126,365	1.000
1999	267,378	267,378	1.000
2000	345,425	345,425	1.000
2001	371,831	366,831	1.014
2002	452,661	448,661	1.009
2003	502,962	467,434	1.076
2004	589,018	549,534	1.072
2005	497,172	492,643	1.009
2006	382,167	351,250	1.088
2007	288,829	288,829	1.000
2008	375,680	282,116	1.332
2009	285,085	285,085	1.000
2010	29,657	29,657	1.000
Total	5,908,659	5,640,652	1.048
Selected			1.048

Note: (3) = (1) / (2)

Ohio
Chubb Group of Insurance Companies
Collision Large Loss Load

Accident Year	(1) Total Incurred <u>Loss & ALAE</u>	(2) Capped Incurred <u>Loss & ALAE</u>	(3) Large Loss Load <u>Capped</u>
1991	666,640	655,536	1.017
1992	648,329	631,571	1.027
1993	677,503	667,335	1.015
1994	684,623	648,840	1.055
1995	882,978	858,525	1.028
1996	806,388	752,952	1.071
1997	1,114,503	1,032,968	1.079
1998	1,323,063	1,212,732	1.091
1999	1,646,008	1,554,520	1.059
2000	1,895,145	1,739,439	1.090
2001	2,107,713	1,948,611	1.082
2002	1,863,992	1,813,929	1.028
2003	2,391,757	2,245,079	1.065
2004	2,495,871	2,317,185	1.077
2005	2,490,773	2,267,440	1.098
2006	1,943,683	1,690,585	1.150
2007	1,865,048	1,812,144	1.029
2008	1,861,062	1,746,660	1.065
2009	1,468,053	1,392,534	1.054
2010	279,675	279,675	1.000
Total	29,112,807	27,268,260	1.068
Selected			1.068

Note: (3) = (1) / (2)

Chubb Group of Insurance Companies
 Masterpiece Automobile - Ohio
 Calculation of Loss Adjustment Factors
 Comprehensive Losses

Exhibit 10

Calendar Year	Reported Loss & ALAE	CAT Reported Loss & ALAE	Trended Reported Loss & ALAE	Trended CAT Loss & ALAE	Estimated CAT Load	Wind/Water Reported Loss & ALAE	Trended Wind/Water Loss & ALAE	Estimated Wind/Water Load
1991	316,447	-	587,796.88	-	0.0%	3,878	7,203	1.2%
1992	205,340	-	368,518.68	-	0.0%	9,997	17,941	4.9%
1993	161,528	443	280,087.30	768	0.3%	24,940	43,246	15.4%
1994	222,482	26,333	372,734.96	44,117	11.8%	29,180	48,887	13.1%
1995	168,315	16,503	272,450.57	26,713	9.8%	32,356	52,374	19.2%
1996	246,235	-	385,100.72	-	0.0%	32,472	50,785	13.2%
1997	277,998	11,849	420,074.06	17,905	4.3%	84,808	128,151	30.5%
1998	148,801	6,383	217,244.95	9,319	4.3%	17,773	25,948	11.9%
1999	293,738	6,086	414,346.46	8,585	2.1%	33,715	47,558	11.5%
2000	299,917	-	408,756.09	-	0.0%	15,176	20,683	5.1%
2001	402,458	8,108	529,960.33	10,677	2.0%	27,645	36,403	6.9%
2002	526,408	33,238	669,737.98	42,288	6.3%	104,121	132,471	19.8%
2003	595,452	11,544	731,962.54	14,191	1.9%	103,954	127,786	17.5%
2004	490,404	11,727	582,446.12	13,928	2.4%	3,045	3,617	0.6%
2005	431,459	3,699	495,109.13	4,245	0.9%	3,447	3,956	0.8%
2006	523,372	180,955	580,271.89	200,628	34.6%	893	990	0.2%
2007	298,084	32,689	319,315.03	35,017	11.0%	2,048	2,194	0.7%
2008	526,817	105,683	545,255.60	109,382	20.1%	45,454	47,045	8.6%
2009	297,639	-	297,639.00	-	0.0%	12,554	12,554	4.2%

notes: Trend factor - 1.035, to 2009
 5yr, 10yr, and 15yr trend avgs
 Trend Factor 3.5%

	2.9%		11.1%
All Yrs Average	6.3%	All Yrs Average	9.6%
10-Yr Average	8.3%	10-Yr Average	7.5%
5-Yr Average	15.6%	5-Yr Average	3.0%
Selected:	8.0%	Selected:	8.0%

**Chubb Group of Insurance Companies
Calculation of UM Load per Exposure by State**

Exhibit 11

(a)	(b)	(c)	(d)	(e)	(f)	
State Name	Uninsured %	All Coverages BI Frequency	Non-Masterpiece Stacking Adj.	3-Year UMBI Exposure	Expected UM Claim Count	UM Load Per Exposure
Alabama	26%	6.130	1.000	5,416	9	85.31
Arizona	18%	6.788	1.000	17,914	22	65.40
Arkansas	15%	6.948	1.000	2,035	2	55.78
California	18%	7.329	1.000	29,517	39	70.61
Coloradc	15%	5.423	1.000	22,558	18	43.54
Connecticut	9%	5.681	1.000	74,260	38	27.37
Delaware	15%	6.809	1.000	7,498	8	54.67
D.C.	10%	7.296	1.000	6,161	4	39.05
Florida	23%	6.187	1.050	84,736	127	79.98
Georgia	12%	6.594	1.000	23,553	19	42.35
Idaho	9%	5.946	1.000	3,273	2	28.65
Illinois	15%	6.700	1.000	49,475	50	53.80
Indiana	14%	6.303	1.000	9,282	8	47.23
Iowa	12%	6.046	1.000	6,141	4	38.83
Kansas	10%	6.178	1.000	6,970	4	33.07
Kentucky	16%	6.391	0.787	876	1	43.07
Louisiana	12%	7.005	1.000	2,385	2	44.99
Maine	4%	5.645	1.000	9,630	2	12.09
Marylanc	12%	8.003	1.000	19,393	19	51.40
Massachusetts	1%	6.390	0.787	0	0	2.69
Michigan	17%	5.672	1.000	8,576	8	51.61
Minnesota	12%	5.960	1.000	23,404	17	38.28
Mississippi	28%	6.535	1.000	2,642	5	97.94
Missouri	14%	6.626	1.000	9,611	9	49.65
Montana	15%	6.010	1.000	2,574	2	48.25
Nebraska	8%	6.603	1.000	2,409	1	28.28
Nevadæ	15%	7.281	1.000	5,878	6	58.46
New Hampshire	11%	5.841	1.000	7,367	5	34.39
New Jersey	8%	7.342	0.787	65,803	30	24.74
New Mexicc	29%	6.095	1.050	6,946	13	99.34
New York	5%	6.010	1.000	130,901	39	16.08
North Carolinæ	12%	6.421	0.787	1,974	1	32.45
North Dakota	5%	6.390	1.000	26	0	17.10
Ohio	16%	6.953	1.000	24,451	27	59.54
Oklahoma	24%	6.037	1.000	9,395	14	77.55
Oregon	11%	6.446	1.000	6,062	4	37.95
Pennsylvaniæ	7%	6.314	1.050	69,212	32	24.84
Rhode Islanc	14%	6.502	1.000	3,225	3	48.72
South Carolinæ	9%	6.390	0.787	0	0	24.22
South Dakotæ	7%	6.263	1.000	328	0	23.47
Tennessee	20%	5.959	1.000	13,574	16	63.79
Texas	15%	7.770	1.000	73,863	86	62.39
Utah	8%	5.945	1.000	6,557	3	25.46
Vermont	6%	5.943	1.000	3,356	1	19.08
Virginia	9%	7.326	0.787	22,205	12	27.77
Washington	16%	5.969	1.000	19,900	19	51.12
West Virginia	8%	7.093	1.000	375	0	30.37
Wisconsin	15%	5.996	1.000	13,441	12	48.14
Wyoming	9%	6.122	1.000	1,235	1	29.49
Hawaii	12%	6.165	0.787	0	0	31.16
Alaska	13%	6.390	1.000	51	0	44.46
Total		6.390		916,414	745	43.51

Total Trended 3-Year XS Loss (g) 39,877,570
XS Loss per claim (h) 53,526

Notes:

- (a) = From 2008 Study performed by Insurance Research Council (based on 2005-2007 data)
- (b) = Chubb's actual BI claim count per 1000 cars, credibility weighte
- (c) = Adjustment for fact that Non-MP UM limits are generally 250/500 rather than much higher (i.e. \$10
- (d) = Chubb's actual UMBI Exposures
- (e) = (a) * (b) * (c) * (d) / 1000
- (f) = (h) * (a) * (b) * (c) / 1000
- (g) = (Ratio of \$300K losses to capped losses -1) * (2007-2009 capped losse:
(Trended to Average Loss Date in Prospective Period 1/1/201
- (h) = (g) / Sum of (e)

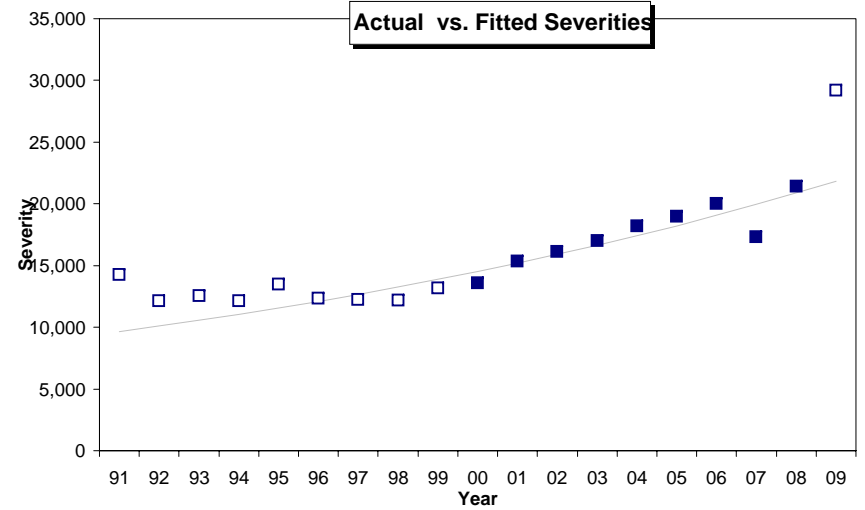
CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Historical Trend
Bodily Injury - Tort States

Regression Statistics

Trend / Slope Scale / Constant Regression

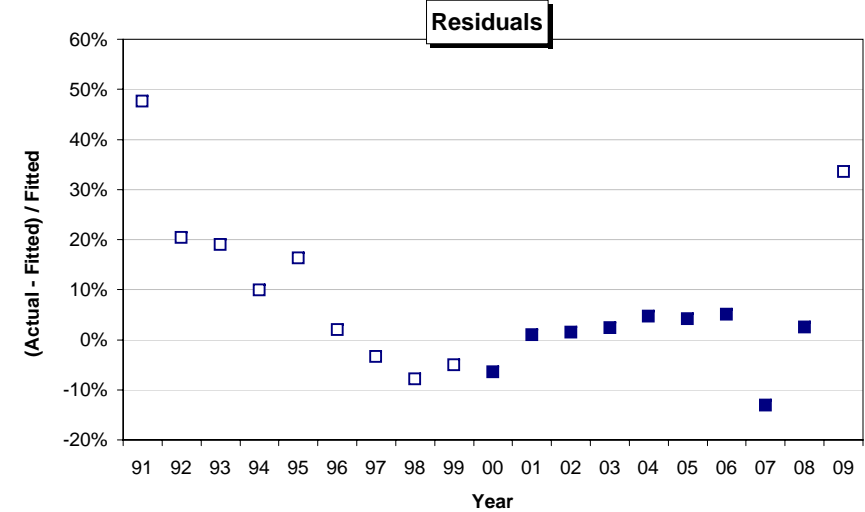
Untransformed Values	4.6%	0	Y = a [(1+b)^X]
Std Error	0.9%	37532534.57	
R-squared			0.785
R-bar-squared			0.754

Log-Transformed Values	0.045	-81.276	Z = ln(Y) = c + dX
Std Error	0.009	17.441	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	5.220	4.660	27.248
5% significance stat	2.365	2.365	5.591
Durbin-Watson (dw)	no serious auto-correlation		2.200
R-squared	0		0.796
R-bar-squared			0.766
No. of observations = 9	Degrees of freedom = 7		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	14,239		9,644	47.6%	N/A
0	1992	12,154	-14.6%	10,092	20.4%	N/A
0	1993	12,568	3.4%	10,561	19.0%	N/A
0	1994	12,148	-3.3%	11,052	9.9%	N/A
0	1995	13,456	10.8%	11,566	16.3%	N/A
0	1996	12,348	-8.2%	12,103	2.0%	N/A
0	1997	12,239	-0.9%	12,666	-3.4%	N/A
0	1998	12,210	-0.2%	13,254	-7.9%	N/A
0	1999	13,174	7.9%	13,870	-5.0%	N/A
1	2000	13,583	3.1%	14,515	-6.4%	0.443
1	2001	15,342	13.0%	15,190	1.0%	0.005
1	2002	16,120	5.1%	15,896	1.4%	0.006
1	2003	17,025	5.6%	16,635	2.3%	0.010
1	2004	18,222	7.0%	17,408	4.7%	0.034
1	2005	18,970	4.1%	18,217	4.1%	0.032
1	2006	20,020	5.5%	19,063	5.0%	0.073
1	2007	17,329	-13.4%	19,949	-13.1%	0.908
1	2008	21,402	23.5%	20,877	2.5%	0.068
0	2009	29,174	36.3%	21,847	33.5%	N/A



Trend = 4.6% / R-bar = 0.754 / Obs = 9 / df = 7 / dw = 2.2 ok

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Historical Trend
Property Damage

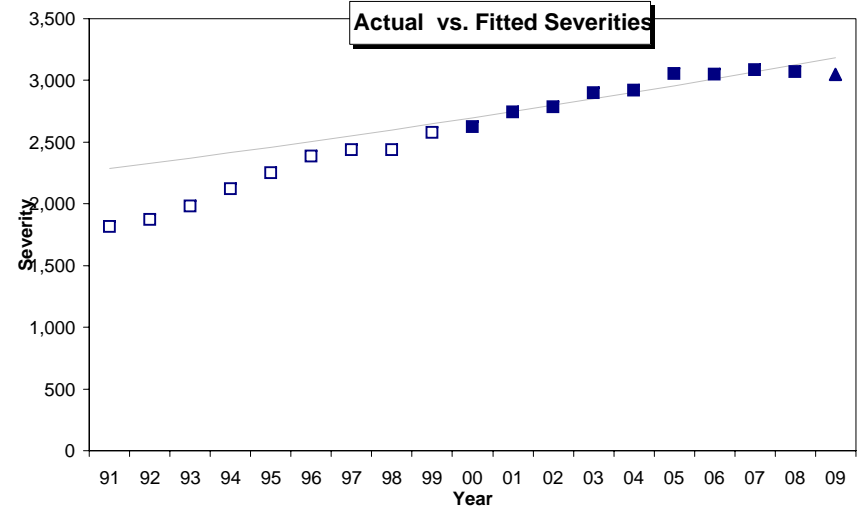
Exhibit 12.02

Regression Statistics

Trend / Slope Scale / Constant Regression

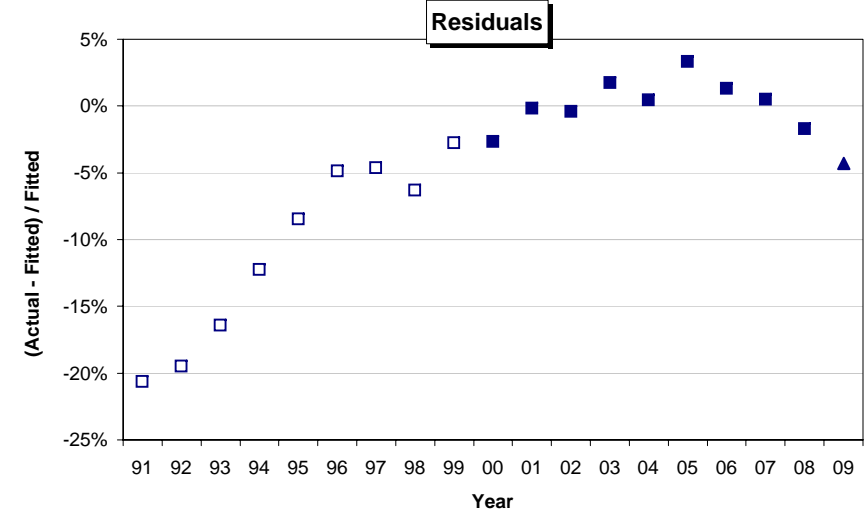
Untransformed Values	1.9%	0	Y = a [(1+b)^X]
Std Error	0.3%	192.8409468	
R-squared			0.855
R-bar-squared			0.837

Log-Transformed Values	0.018	-28.909	Z = ln(Y) = c + dX
Std Error	0.003	5.262	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	7.011	5.494	49.240
5% significance stat	2.306	2.306	5.318
Durbin-Watson (dw)	positive auto-correlation		0.812
R-squared	0		0.971
R-bar-squared			0.951
No. of observations = 10	Degrees of freedom = 8		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	1,814		2,286	-20.6%	N/A
0	1992	1,874	3.3%	2,328	-19.5%	N/A
0	1993	1,982	5.7%	2,371	-16.4%	N/A
0	1994	2,120	7.0%	2,415	-12.2%	N/A
0	1995	2,252	6.3%	2,460	-8.5%	N/A
0	1996	2,384	5.9%	2,506	-4.9%	N/A
0	1997	2,435	2.1%	2,553	-4.6%	N/A
0	1998	2,436	0.1%	2,600	-6.3%	N/A
0	1999	2,575	5.7%	2,648	-2.8%	N/A
1	2000	2,625	2.0%	2,697	-2.7%	0.544
1	2001	2,742	4.4%	2,748	-0.2%	0.002
1	2002	2,787	1.6%	2,799	-0.4%	0.004
1	2003	2,900	4.1%	2,851	1.7%	0.044
1	2004	2,917	0.6%	2,903	0.5%	0.003
1	2005	3,056	4.8%	2,957	3.3%	0.141
1	2006	3,051	-0.2%	3,012	1.3%	0.030
1	2007	3,083	1.0%	3,068	0.5%	0.007
1	2008	3,072	-0.4%	3,125	-1.7%	0.159
0.5	2009	3,047	-0.8%	3,183	-4.3%	0.536



Trend = 1.9% / R-bar = 0.837 / Obs = 10 / df = 8 / dw = 0.81 +

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Historical Trend
Medical Payments

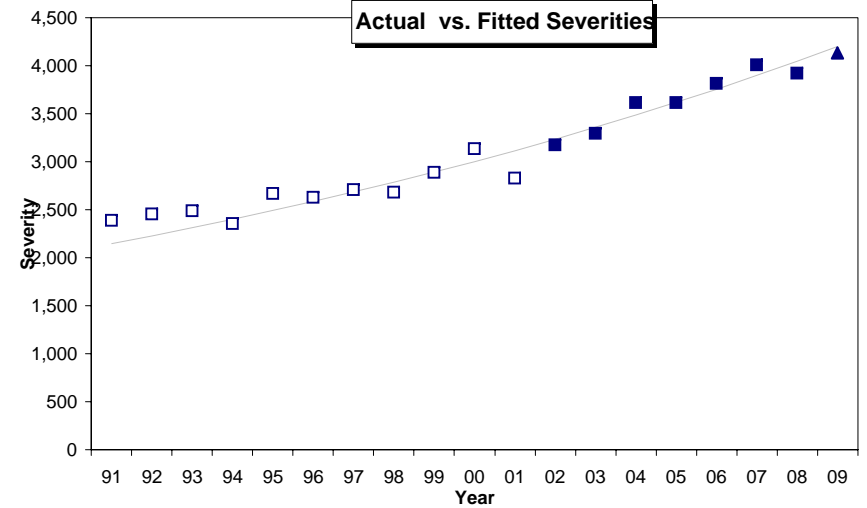
Exhibit 12.03

Regression Statistics

Trend / Slope
 Scale / Constant
 Regression

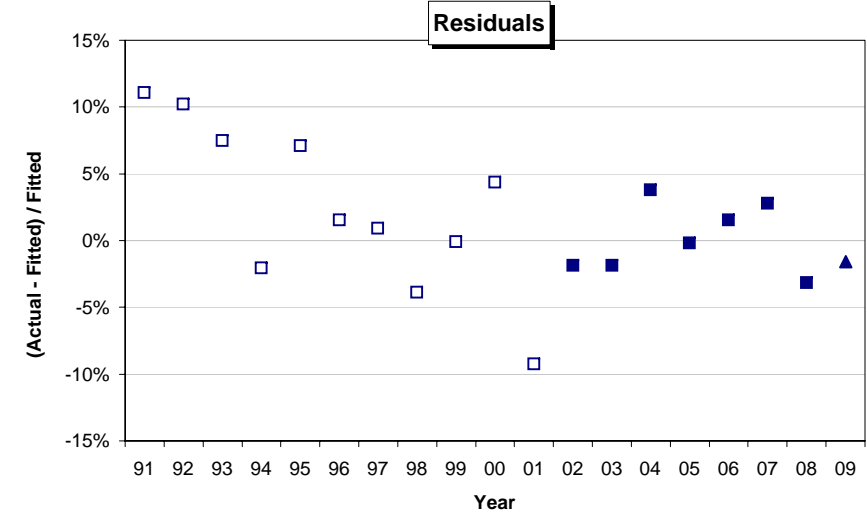
Untransformed Values	3.8%	0	Y = a [(1+b)^X]
Std Error	0.4%	4262.275139	
R-squared			0.929
R-bar-squared			0.917

Log-Transformed Values	0.037	-66.549	Z = ln(Y) = c + dX
Std Error	0.004	8.358	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	8.945	7.963	80.030
5% significance stat	2.447	2.447	5.987
Durbin-Watson (dw)	no serious auto-correlation		2.035
R-squared	0		0.962
R-bar-squared			0.950
No. of observations = 8	Degrees of freedom = 6		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	2,384		2,147	11.1%	N/A
0	1992	2,455	3.0%	2,228	10.2%	N/A
0	1993	2,486	1.2%	2,313	7.5%	N/A
0	1994	2,351	-5.4%	2,401	-2.1%	N/A
0	1995	2,668	13.5%	2,492	7.1%	N/A
0	1996	2,626	-1.6%	2,586	1.5%	N/A
0	1997	2,709	3.1%	2,685	0.9%	N/A
0	1998	2,679	-1.1%	2,787	-3.9%	N/A
0	1999	2,890	7.9%	2,892	-0.1%	N/A
0	2000	3,134	8.5%	3,002	4.4%	N/A
0	2001	2,828	-9.8%	3,116	-9.3%	N/A
1	2002	3,174	12.2%	3,235	-1.9%	0.331
1	2003	3,295	3.8%	3,358	-1.9%	0.128
1	2004	3,616	9.8%	3,485	3.8%	0.258
1	2005	3,611	-0.2%	3,618	-0.2%	0.000
1	2006	3,813	5.6%	3,755	1.5%	0.034
1	2007	4,007	5.1%	3,898	2.8%	0.191
1	2008	3,918	-2.2%	4,046	-3.2%	0.549
0.5	2009	4,133	5.5%	4,199	-1.6%	0.083



Trend = 3.8% / R-bar = 0.917 / Obs = 8 / df = 6 / dw = 2.04 ok

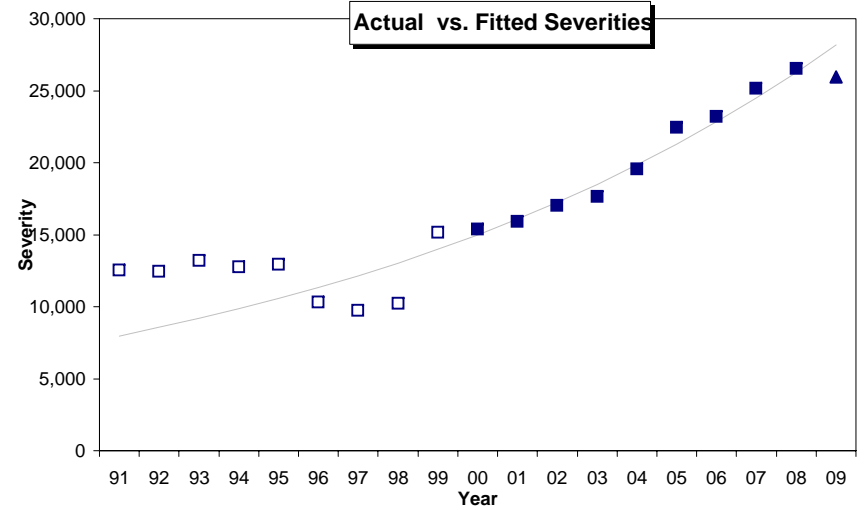
CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Historical Trend
Uninsured Motorists - Bodily Injur.

Regression Statistics

Trend / Slope Scale / Constant Regression

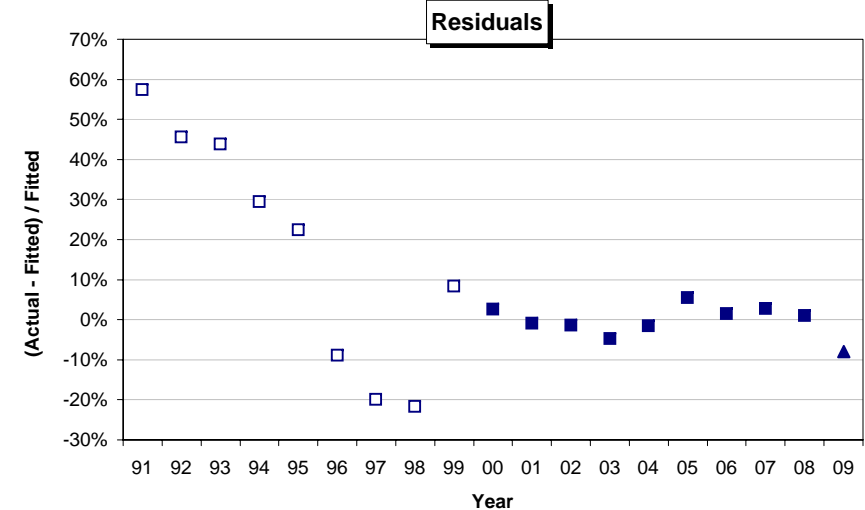
Untransformed Values	7.3%	0	Y = a [(1+b)^X]
Std Error	0.5%	11305.47419	
R-squared			0.956
R-bar-squared			0.951

Log-Transformed Values	0.070	-130.681	Z = ln(Y) = c + dX
Std Error	0.005	9.333	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	15.066	14.002	227.084
5% significance stat	2.306	2.306	5.318
Durbin-Watson (dw)	positive auto-correlation		1.306
R-squared	0		1.031
R-bar-squared			1.027
No. of observations = 10	Degrees of freedom = 8		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	12,552		7,977	57.4%	N/A
0	1992	12,457	-0.8%	8,556	45.6%	N/A
0	1993	13,191	5.9%	9,178	43.7%	N/A
0	1994	12,744	-3.4%	9,845	29.4%	N/A
0	1995	12,928	1.4%	10,560	22.4%	N/A
0	1996	10,326	-20.1%	11,328	-8.8%	N/A
0	1997	9,725	-5.8%	12,151	-20.0%	N/A
0	1998	10,208	5.0%	13,034	-21.7%	N/A
0	1999	15,137	48.3%	13,981	8.3%	N/A
1	2000	15,385	1.6%	14,997	2.6%	0.163
1	2001	15,930	3.5%	16,087	-1.0%	0.012
1	2002	17,004	6.7%	17,256	-1.5%	0.016
1	2003	17,632	3.7%	18,510	-4.7%	0.105
1	2004	19,551	10.9%	19,855	-1.5%	0.009
1	2005	22,451	14.8%	21,297	5.4%	0.118
1	2006	23,194	3.3%	22,845	1.5%	0.013
1	2007	25,163	8.5%	24,505	2.7%	0.068
1	2008	26,552	5.5%	26,286	1.0%	0.018
0.5	2009	25,944	-2.3%	28,196	-8.0%	0.595



Trend = 7.3% / R-bar = 0.951 / Obs = 10 / df = 8 / dw = 1.31 +

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Historical Trend
Comprehensive

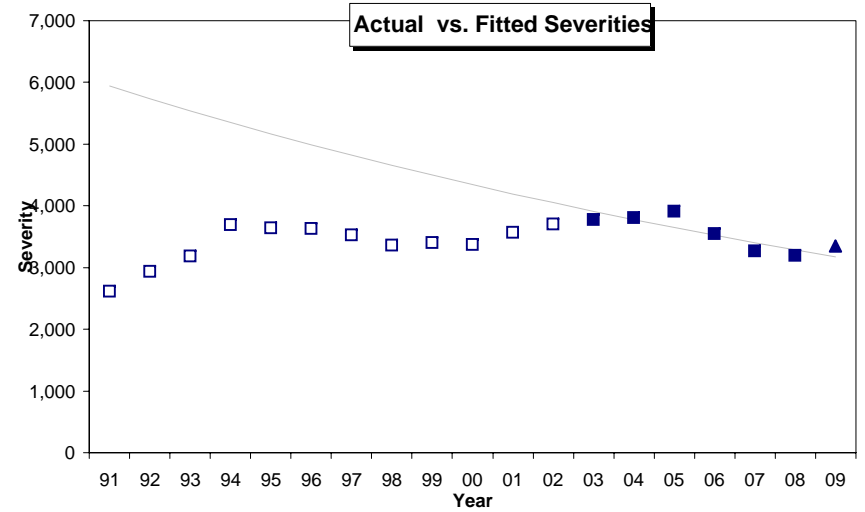
Exhibit 12.05

Regression Statistics

Trend / Slope Scale / Constant Regression

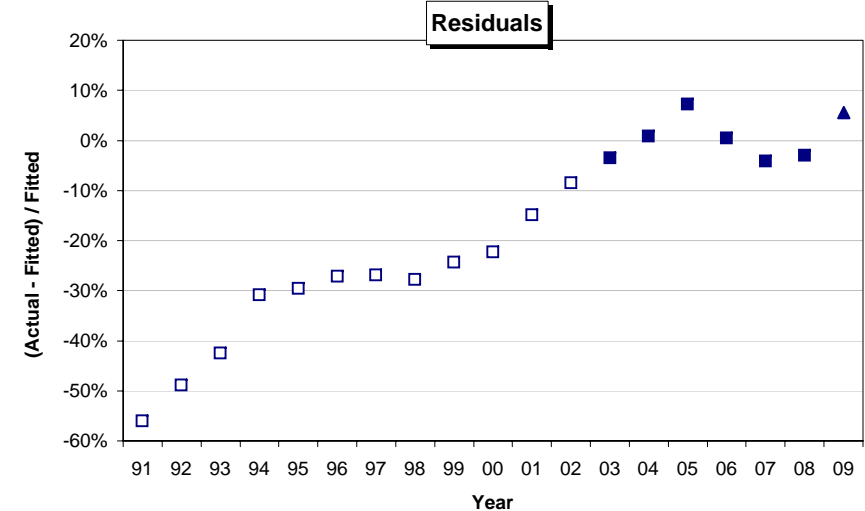
Untransformed Values	-3.4%	#####	Y = a [(1+b)^X]
Std Error	0.9%	96548642.41	
R-squared			0.740
R-bar-squared			0.688

Log-Transformed Values	-0.035	77.957	Z = ln(Y) = c + dX
Std Error	0.009	18.386	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	3.796	4.240	14.453
5% significance stat	2.571	2.571	6.608
Durbin-Watson (dw)	no serious auto-correlation		1.640
R-squared	0		0.851
R-bar-squared			0.792
No. of observations = 7	Degrees of freedom = 5		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	2,609		5,940	-56.1%	N/A
0	1992	2,934	12.5%	5,737	-48.9%	N/A
0	1993	3,187	8.6%	5,541	-42.5%	N/A
0	1994	3,696	16.0%	5,351	-30.9%	N/A
0	1995	3,636	-1.6%	5,168	-29.6%	N/A
0	1996	3,633	-0.1%	4,992	-27.2%	N/A
0	1997	3,521	-3.1%	4,821	-27.0%	N/A
0	1998	3,360	-4.6%	4,656	-27.8%	N/A
0	1999	3,402	1.3%	4,497	-24.3%	N/A
0	2000	3,374	-0.8%	4,343	-22.3%	N/A
0	2001	3,572	5.9%	4,195	-14.8%	N/A
0	2002	3,705	3.7%	4,051	-8.6%	N/A
1	2003	3,775	1.9%	3,913	-3.5%	0.479
1	2004	3,808	0.9%	3,779	0.8%	0.007
1	2005	3,911	2.7%	3,650	7.2%	0.291
1	2006	3,542	-9.5%	3,525	0.5%	0.001
1	2007	3,263	-7.9%	3,404	-4.1%	0.131
1	2008	3,189	-2.3%	3,288	-3.0%	0.177
0.5	2009	3,351	5.1%	3,176	5.5%	0.402



Trend = -3.4% / R-bar = 0.688 / Obs = 7 / df = 5 / dw = 1.64 ok

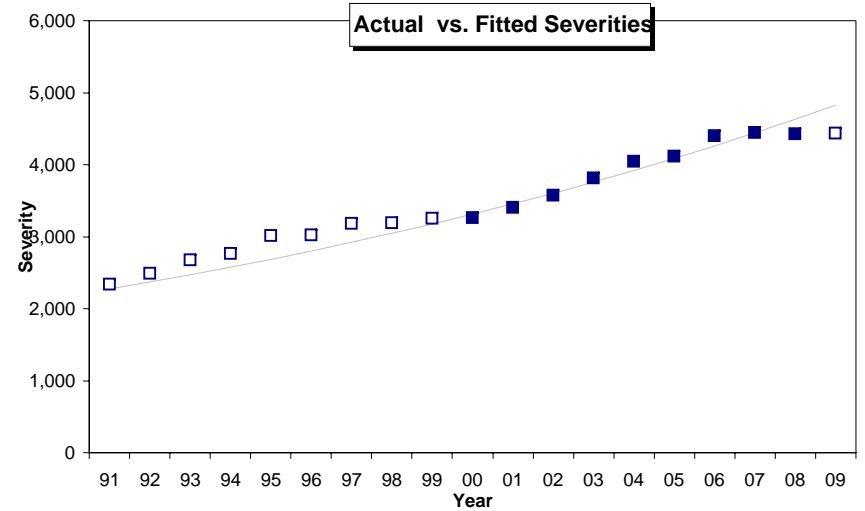
CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Historical Trend
Collision

Regression Statistics

Trend / Slope
 Scale / Constant
 Regression

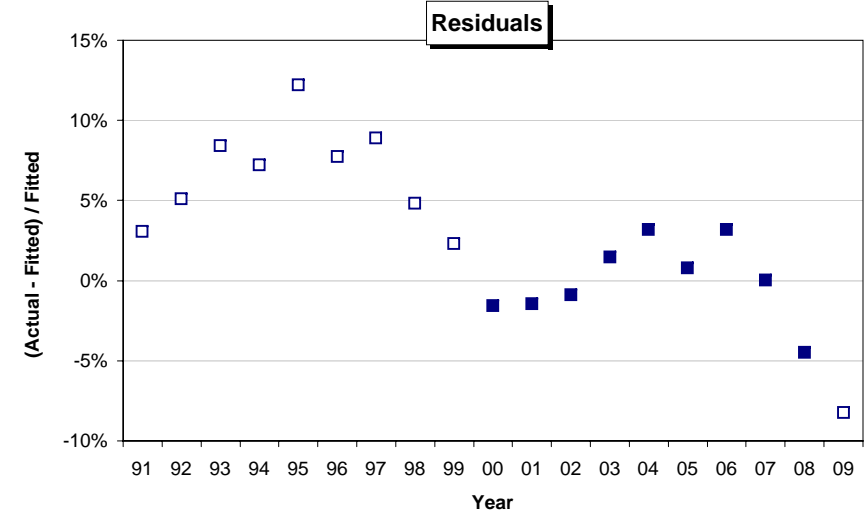
Untransformed Values	4.3%	0	Y = a [(1+b)^X]
Std Error	0.3%	936.9965534	
R-squared			0.949
R-bar-squared			0.942

Log-Transformed Values	0.042	-75.659	Z = ln(Y) = c + dX
Std Error	0.003	6.843	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	12.266	11.057	150.456
5% significance stat	2.365	2.365	5.591
Durbin-Watson (dw)	positive auto-correlation		1.040
R-squared	0		0.956
R-bar-squared			0.949
No. of observations = 9	Degrees of freedom = 7		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	2,342		2,273	3.1%	N/A
0	1992	2,491	6.4%	2,370	5.1%	N/A
0	1993	2,679	7.6%	2,471	8.4%	N/A
0	1994	2,763	3.1%	2,577	7.2%	N/A
0	1995	3,016	9.2%	2,687	12.2%	N/A
0	1996	3,019	0.1%	2,802	7.7%	N/A
0	1997	3,182	5.4%	2,922	8.9%	N/A
0	1998	3,194	0.4%	3,047	4.8%	N/A
0	1999	3,251	1.8%	3,177	2.3%	N/A
1	2000	3,261	0.3%	3,313	-1.6%	0.175
1	2001	3,404	4.4%	3,455	-1.5%	0.074
1	2002	3,571	4.9%	3,603	-0.9%	0.015
1	2003	3,812	6.7%	3,757	1.5%	0.026
1	2004	4,042	6.0%	3,918	3.2%	0.102
1	2005	4,117	1.8%	4,085	0.8%	0.007
1	2006	4,396	6.8%	4,260	3.2%	0.192
1	2007	4,444	1.1%	4,442	0.0%	0.000
1	2008	4,425	-0.4%	4,632	-4.5%	1.399
0	2009	4,432	0.2%	4,830	-8.2%	N/A



Trend = 4.3% / R-bar = 0.942 / Obs = 9 / df = 7 / dw = 1.04 +

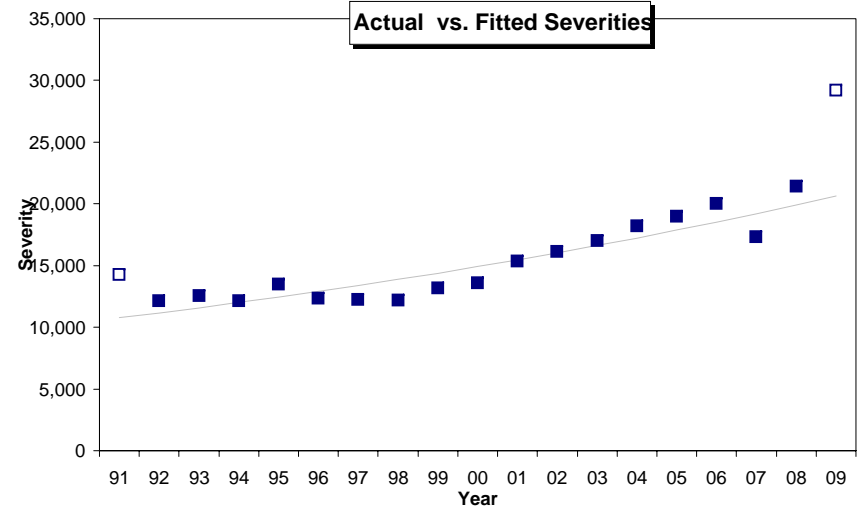
CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Prospective Trend
Bodily Injury - Tort States

Regression Statistics

Trend / Slope Scale / Constant Regression

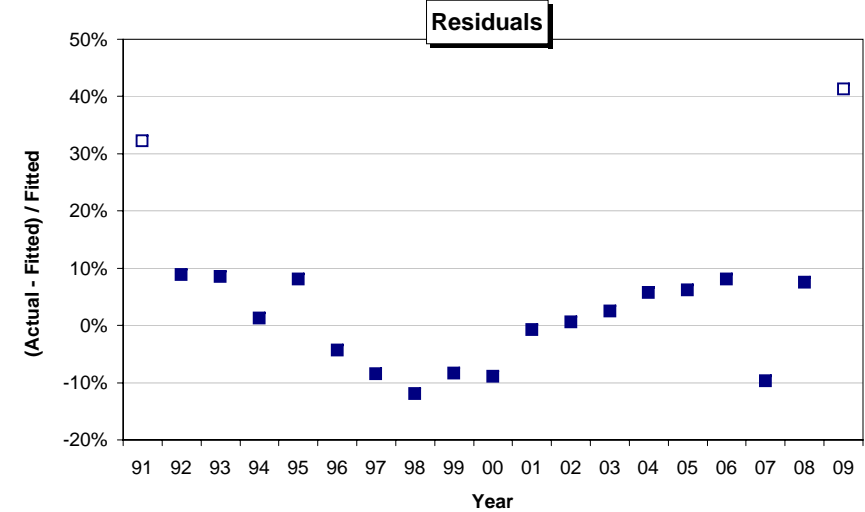
Untransformed Values	3.7%	0	Y = a [(1+b)^X]
Std Error	0.4%	2323.257351	
R-squared			0.853
R-bar-squared			0.843

Log-Transformed Values	0.036	-62.664	Z = ln(Y) = c + dX
Std Error	0.004	7.751	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	9.325	8.085	86.953
5% significance stat	2.131	2.131	4.543
Durbin-Watson (dw)	positive auto-correlation		1.107
R-squared	0		0.853
R-bar-squared			0.843
No. of observations = 17	Degrees of freedom = 15		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
0	1991	14,239		10,771	32.2%	N/A
1	1992	12,154	-14.6%	11,168	8.8%	0.223
1	1993	12,568	3.4%	11,579	8.5%	0.158
1	1994	12,148	-3.3%	12,005	1.2%	0.002
1	1995	13,456	10.8%	12,447	8.1%	0.083
1	1996	12,348	-8.2%	12,905	-4.3%	0.018
1	1997	12,239	-0.9%	13,379	-8.5%	0.057
1	1998	12,210	-0.2%	13,872	-12.0%	0.093
1	1999	13,174	7.9%	14,382	-8.4%	0.040
1	2000	13,583	3.1%	14,911	-8.9%	0.043
1	2001	15,342	13.0%	15,460	-0.8%	0.000
1	2002	16,120	5.1%	16,029	0.6%	0.000
1	2003	17,025	5.6%	16,619	2.4%	0.005
1	2004	18,222	7.0%	17,231	5.8%	0.033
1	2005	18,970	4.1%	17,865	6.2%	0.048
1	2006	20,020	5.5%	18,522	8.1%	0.108
1	2007	17,329	-13.4%	19,204	-9.8%	0.206
1	2008	21,402	23.5%	19,910	7.5%	0.161
0	2009	29,174	36.3%	20,643	41.3%	N/A



Trend = 3.7% / R-bar = 0.843 / Obs = 17 / df = 15 / dw = 1.11 +

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Prospective Trend
Property Damage

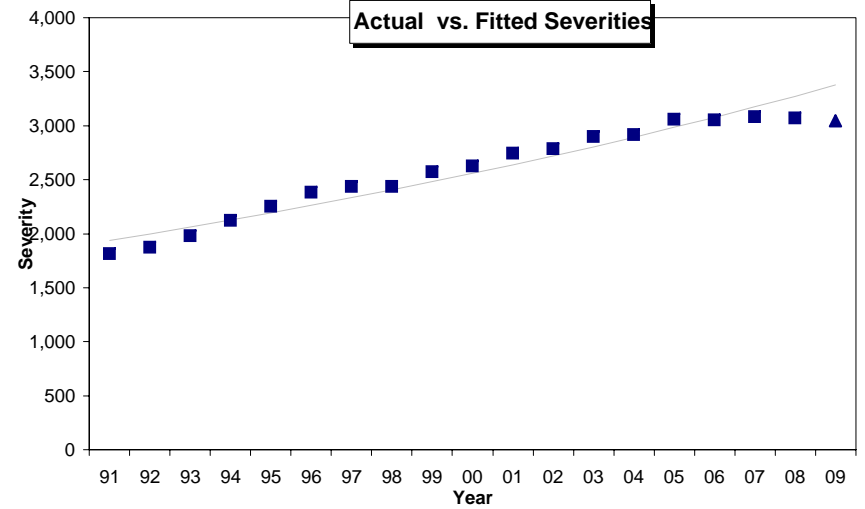
Exhibit 12.08

Regression Statistics

Trend / Slope
 Scale / Constant
 Regression

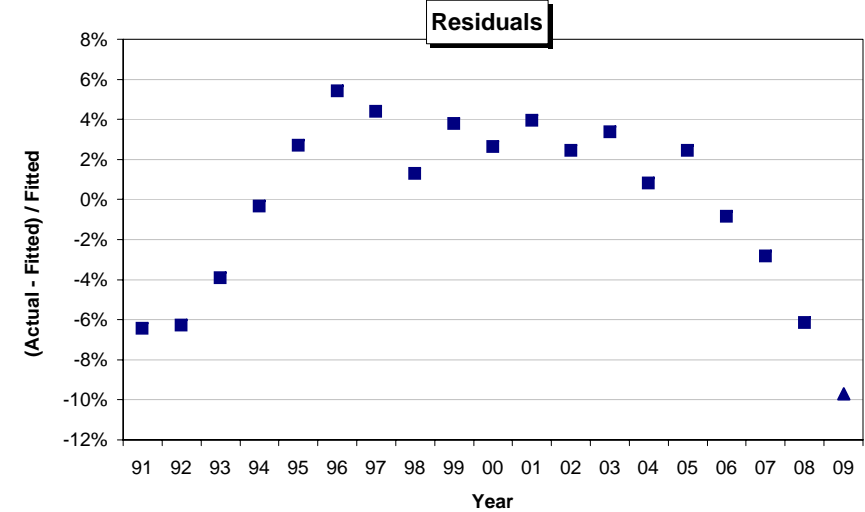
Untransformed Values	3.1%	0	Y = a [(1+b)^X]
Std Error	0.2%	49.59048803	
R-squared			0.931
R-bar-squared			0.927

Log-Transformed Values	0.031	-53.734	Z = ln(Y) = c + dX
Std Error	0.002	3.904	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	15.775	13.765	248.906
5% significance stat	2.110	2.110	4.451
Durbin-Watson (dw)	positive auto-correlation		0.291
R-squared	0		0.985
R-bar-squared			0.981
No. of observations = 19	Degrees of freedom = 17		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
1	1991	1,814		1,939	-6.4%	0.297
1	1992	1,874	3.3%	2,000	-6.3%	0.219
1	1993	1,982	5.7%	2,062	-3.9%	0.067
1	1994	2,120	7.0%	2,127	-0.3%	0.000
1	1995	2,252	6.3%	2,193	2.7%	0.020
1	1996	2,384	5.9%	2,262	5.4%	0.064
1	1997	2,435	2.1%	2,332	4.4%	0.035
1	1998	2,436	0.1%	2,405	1.3%	0.003
1	1999	2,575	5.7%	2,481	3.8%	0.020
1	2000	2,625	2.0%	2,558	2.6%	0.010
1	2001	2,742	4.4%	2,638	3.9%	0.023
1	2002	2,787	1.6%	2,721	2.4%	0.010
1	2003	2,900	4.1%	2,806	3.4%	0.022
1	2004	2,917	0.6%	2,893	0.8%	0.002
1	2005	3,056	4.8%	2,984	2.4%	0.018
1	2006	3,051	-0.2%	3,077	-0.8%	0.003
1	2007	3,083	1.0%	3,173	-2.8%	0.040
1	2008	3,072	-0.4%	3,273	-6.1%	0.238
0.5	2009	3,047	-0.8%	3,375	-9.7%	0.294



Trend = 3.1% / R-bar = 0.927 / Obs = 19 / df = 17 / dw = 0.29 +

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Prospective Trend
Medical Payments

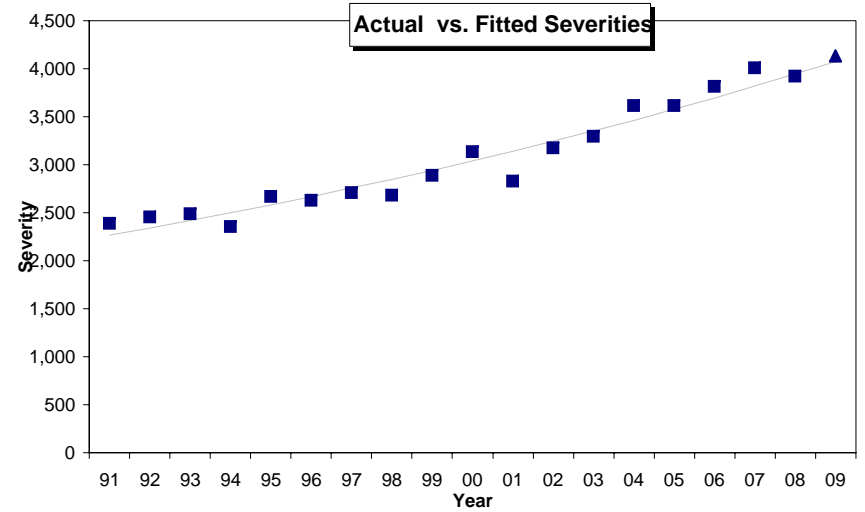
Exhibit 12.09

Regression Statistics

Trend / Slope
 Scale / Constant
 Regression

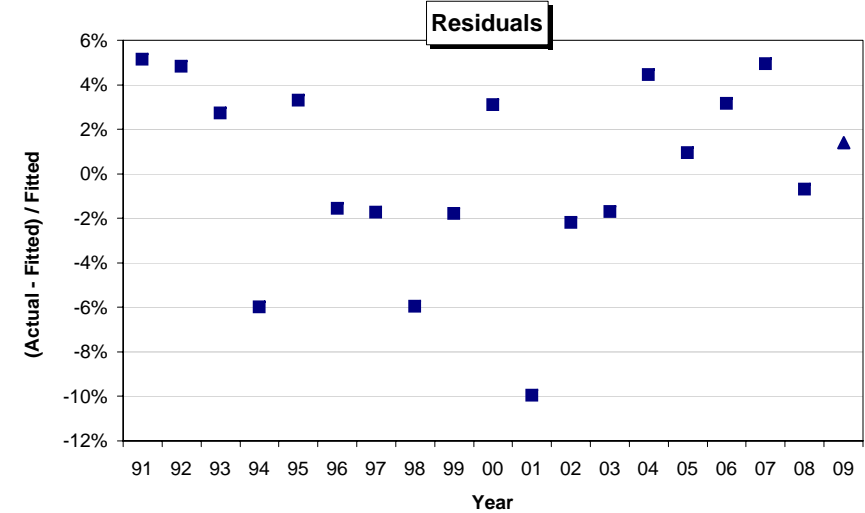
Untransformed Values	3.3%	0	Y = a [(1+b)^X]
Std Error	0.2%	40.47418446	
R-squared			0.952
R-bar-squared			0.949

Log-Transformed Values	0.033	-57.123	Z = ln(Y) = c + dX	
Std Error	0.002	3.701		
Significant?	Yes	Yes	Yes	
Test statistic (t or F)	17.603	15.436	309.867	
5% significance stat	2.110	2.110	4.451	
Durbin-Watson (dw)	no serious auto-correlation		1.805	
R-squared	0		0.942	
R-bar-squared			0.939	
No. of observations = 19	Degrees of freedom = 17			



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
1	1991	2,384		2,268	5.1%	0.210
1	1992	2,455	3.0%	2,343	4.8%	0.144
1	1993	2,486	1.2%	2,420	2.7%	0.036
1	1994	2,351	-5.4%	2,500	-6.0%	0.137
1	1995	2,668	13.5%	2,583	3.3%	0.033
1	1996	2,626	-1.6%	2,669	-1.6%	0.006
1	1997	2,709	3.1%	2,757	-1.7%	0.006
1	1998	2,679	-1.1%	2,848	-6.0%	0.062
1	1999	2,890	7.9%	2,942	-1.8%	0.005
1	2000	3,134	8.5%	3,040	3.1%	0.015
1	2001	2,828	-9.8%	3,141	-10.0%	0.163
1	2002	3,174	12.2%	3,245	-2.2%	0.009
1	2003	3,295	3.8%	3,352	-1.7%	0.006
1	2004	3,616	9.8%	3,463	4.4%	0.053
1	2005	3,611	-0.2%	3,578	0.9%	0.003
1	2006	3,813	5.6%	3,696	3.2%	0.043
1	2007	4,007	5.1%	3,818	4.9%	0.133
1	2008	3,918	-2.2%	3,945	-0.7%	0.003
0.5	2009	4,133	5.5%	4,075	1.4%	0.007



Trend = 3.3% / R-bar = 0.949 / Obs = 19 / df = 17 / dw = 1.81 ok

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Prospective Trend
Uninsured Motorists - Bodily Injur.

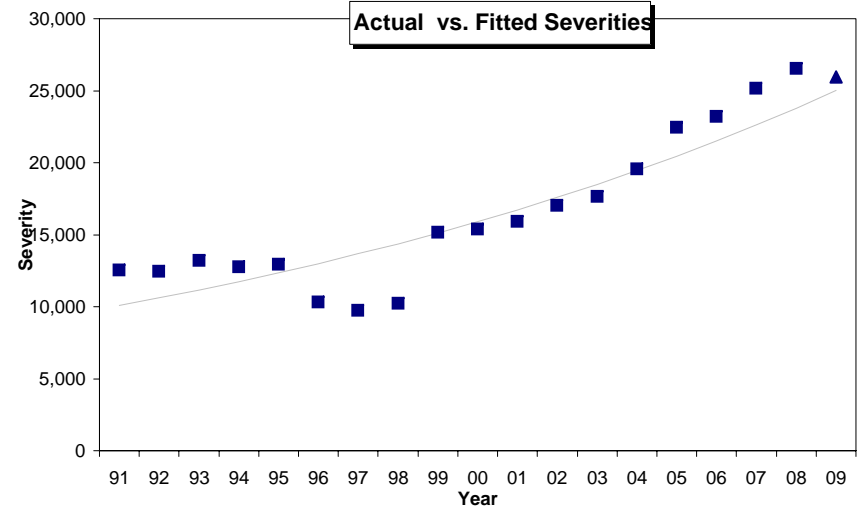
Exhibit 12.10

Regression Statistics

Trend / Slope Scale / Constant Regression

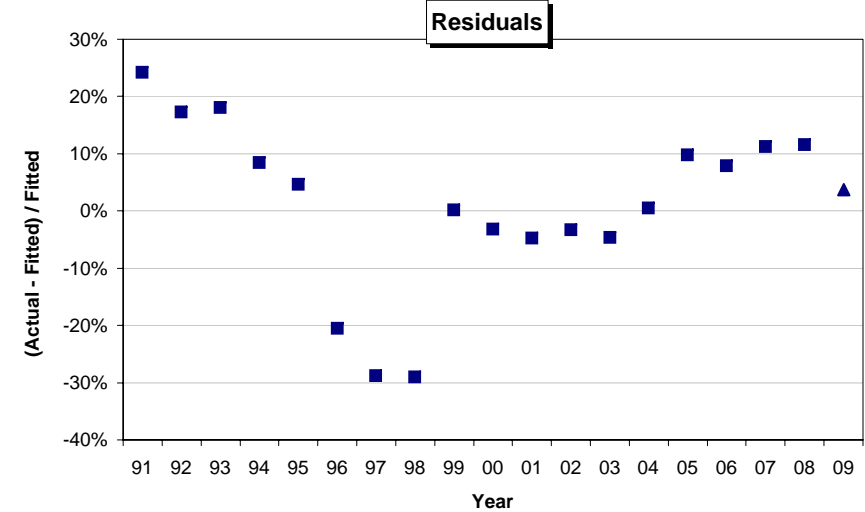
Untransformed Values	5.2%	0	Y = a [(1+b)^X]
Std Error	0.7%	718138.1546	
R-squared			0.832
R-bar-squared			0.822

Log-Transformed Values	0.050	-91.062	Z = ln(Y) = c + dX
Std Error	0.007	13.484	
Significant?	Yes	Yes	Yes
Test statistic (t or F)	7.471	6.753	55.810
5% significance stat	2.110	2.110	4.451
Durbin-Watson (dw)	positive auto-correlation		0.538
R-squared	0		0.760
R-bar-squared			0.746
No. of observations = 19	Degrees of freedom = 17		



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
1	1991	12,552		10,105	24.2%	0.351
1	1992	12,457	-0.8%	10,627	17.2%	0.139
1	1993	13,191	5.9%	11,176	18.0%	0.119
1	1994	12,744	-3.4%	11,754	8.4%	0.020
1	1995	12,928	1.4%	12,361	4.6%	0.005
1	1996	10,326	-20.1%	12,999	-20.6%	0.078
1	1997	9,725	-5.8%	13,671	-28.9%	0.127
1	1998	10,208	5.0%	14,377	-29.0%	0.110
1	1999	15,137	48.3%	15,120	0.1%	0.000
1	2000	15,385	1.6%	15,901	-3.2%	0.001
1	2001	15,930	3.5%	16,722	-4.7%	0.003
1	2002	17,004	6.7%	17,586	-3.3%	0.002
1	2003	17,632	3.7%	18,495	-4.7%	0.004
1	2004	19,551	10.9%	19,450	0.5%	0.000
1	2005	22,451	14.8%	20,455	9.8%	0.024
1	2006	23,194	3.3%	21,511	7.8%	0.020
1	2007	25,163	8.5%	22,623	11.2%	0.052
1	2008	26,552	5.5%	23,791	11.6%	0.071
0.5	2009	25,944	-2.3%	25,020	3.7%	0.004



Trend = 5.2% / R-bar = 0.822 / Obs = 19 / df = 17 / dw = 0.54 +

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Prospective Trend
Comprehensive

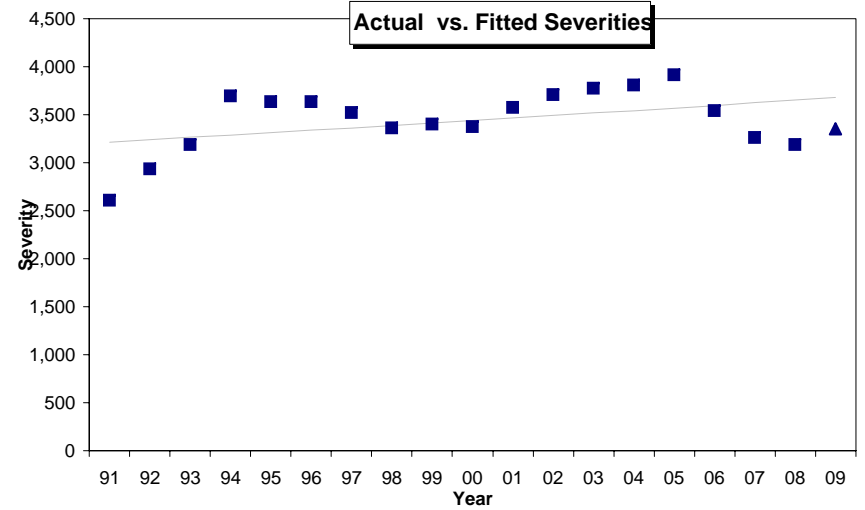
Exhibit 12.11

Regression Statistics

Trend / Slope Scale / Constant Regression

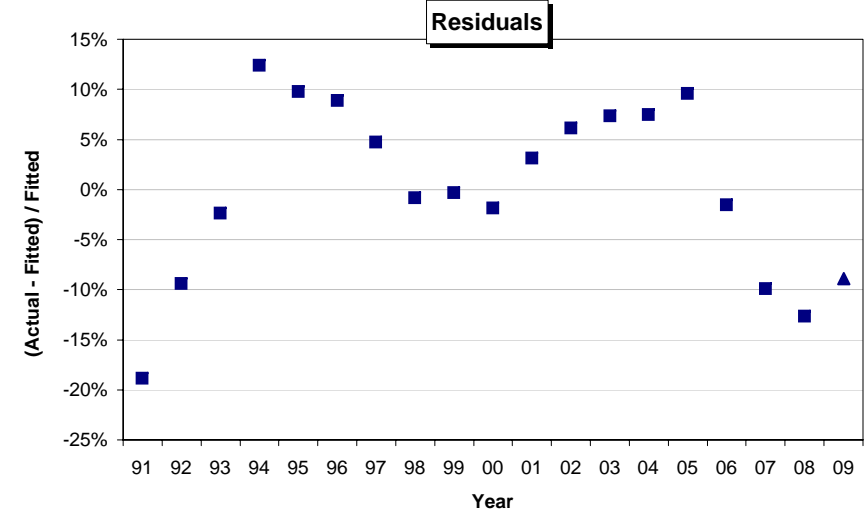
Untransformed Values	0.7%	0	Y = a [(1+b)^X]
Std Error	0.4%	2439.342546	
R-squared			0.189
R-bar-squared			0.141

Log-Transformed Values	0.007	-6.787	Z = ln(Y) = c + dX	
Std Error	0.004	7.799		
Significant?	No	No	No	
Test statistic (t or F)	1.914	0.870	3.678	
5% significance stat	2.110	2.110	4.451	
Durbin-Watson (dw)	positive auto-correlation		0.467	
R-squared	0		0.185	
R-bar-squared			0.134	
No. of observations = 19	Degrees of freedom = 17			



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
1	1991	2,609		3,216	-18.9%	0.638
1	1992	2,934	12.5%	3,240	-9.4%	0.124
1	1993	3,187	8.6%	3,264	-2.4%	0.006
1	1994	3,696	16.0%	3,288	12.4%	0.133
1	1995	3,636	-1.6%	3,313	9.8%	0.065
1	1996	3,633	-0.1%	3,338	8.8%	0.043
1	1997	3,521	-3.1%	3,363	4.7%	0.010
1	1998	3,360	-4.6%	3,388	-0.8%	0.000
1	1999	3,402	1.3%	3,413	-0.3%	0.000
1	2000	3,374	-0.8%	3,439	-1.9%	0.001
1	2001	3,572	5.9%	3,465	3.1%	0.004
1	2002	3,705	3.7%	3,491	6.1%	0.016
1	2003	3,775	1.9%	3,517	7.3%	0.027
1	2004	3,808	0.9%	3,543	7.5%	0.034
1	2005	3,911	2.7%	3,570	9.6%	0.070
1	2006	3,542	-9.5%	3,597	-1.5%	0.002
1	2007	3,263	-7.9%	3,624	-9.9%	0.122
1	2008	3,189	-2.3%	3,651	-12.6%	0.252
0.5	2009	3,351	5.1%	3,678	-8.9%	0.062



Trend = 0.7% / R-bar = 0.141 / Obs = 19 / df = 17 / dw = 0.47 +

CHUBB GROUP OF INSURANCE COMPANIES
Private Passenger Automobile Prospective Trend
Collision

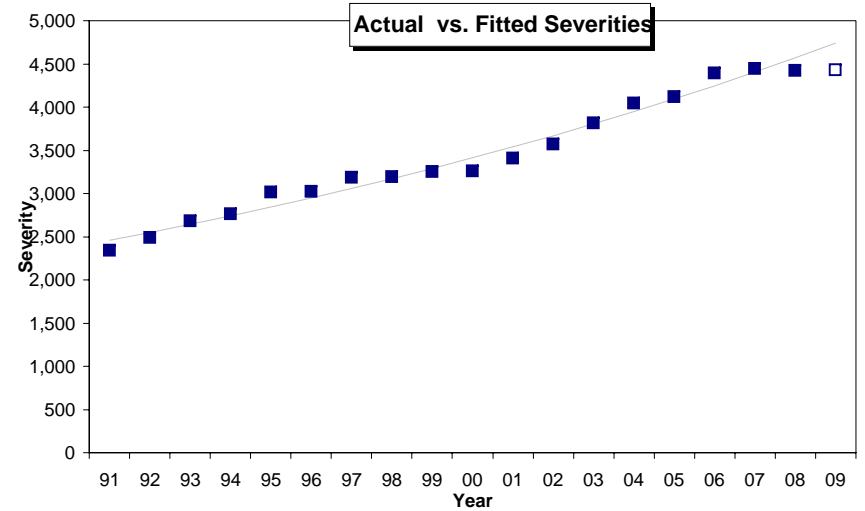
Exhibit 12.12

Regression Statistics

Trend / Slope
 Scale / Constant
 Regression

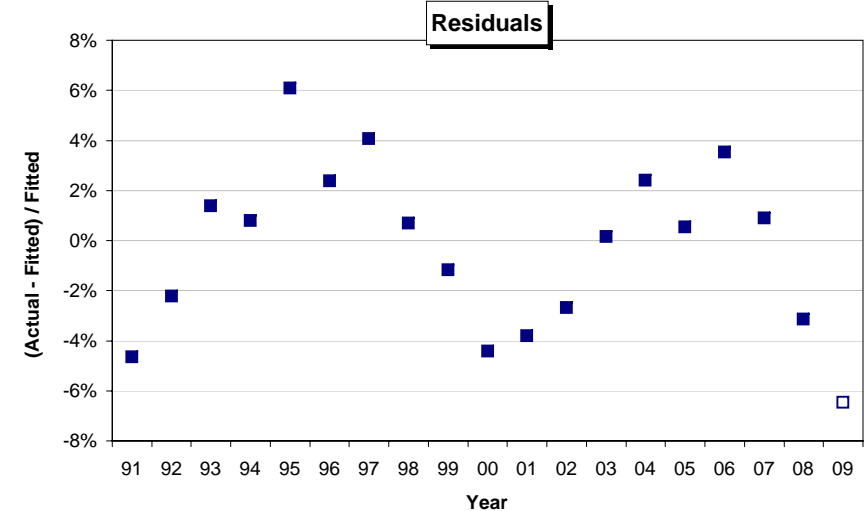
Untransformed Values	3.7%	0	Y = a [(1+b)^X]
Std Error	0.1%	17.74015869	
R-squared			0.977
R-bar-squared			0.976

Log-Transformed Values	0.036	-64.849	Z = ln(Y) = c + dX	
Std Error	0.001	2.876		
Significant?	Yes	Yes	Yes	
Test statistic (t or F)	25.372	22.550	643.746	
5% significance stat	2.120	2.120	4.494	
Durbin-Watson (dw)	positive auto-correlation		0.853	
R-squared	0		0.976	
R-bar-squared			0.974	
No. of observations = 18	Degrees of freedom = 16			



Fitting Data

Weight	Acc Year	Actual Severity	Chg	Fitted Severity	Actual vs Fitted	Cook's D Influence
1	1991	2,342		2,457	-4.7%	0.350
1	1992	2,491	6.4%	2,548	-2.2%	0.062
1	1993	2,679	7.6%	2,643	1.4%	0.019
1	1994	2,763	3.1%	2,741	0.8%	0.005
1	1995	3,016	9.2%	2,843	6.1%	0.221
1	1996	3,019	0.1%	2,948	2.4%	0.027
1	1997	3,182	5.4%	3,058	4.1%	0.065
1	1998	3,194	0.4%	3,172	0.7%	0.002
1	1999	3,251	1.8%	3,289	-1.2%	0.004
1	2000	3,261	0.3%	3,412	-4.4%	0.061
1	2001	3,404	4.4%	3,538	-3.8%	0.049
1	2002	3,571	4.9%	3,670	-2.7%	0.029
1	2003	3,812	6.7%	3,806	0.1%	0.000
1	2004	4,042	6.0%	3,948	2.4%	0.034
1	2005	4,117	1.8%	4,095	0.5%	0.002
1	2006	4,396	6.8%	4,247	3.5%	0.120
1	2007	4,444	1.1%	4,405	0.9%	0.010
1	2008	4,425	-0.4%	4,568	-3.1%	0.160
0	2009	4,432	0.2%	4,738	-6.5%	N/A



Trend = 3.7% / R-bar = 0.976 / Obs = 18 / df = 16 / dw = 0.85 +

CHUBB GROUP OF INSURANCE COMPANIES
Ohio Private Passenger Automobile
Selected Historical and Prospective Trend
Frequency and Severity Trends

Coverage	Year	Selected	Historical	Selected	Historical	Total	Selected	Prospective	Selected	Prospective	Total	Total Trend
		Historical	Severity	Historical	Trend Period	Historical	Prospective	Severity	Prospective	Trend Period	Prospective	
		Trend	Trend	Trend	(in years)	Trend	Trend	Trend	Trend	(in years)	Trend	(11)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
BI	2007	-3.0%	4.6%	1.5%	2	1.030	-3.0%	3.7%	0.6%	3.000	1.017	1.048
	2008	-3.0%	4.6%	1.5%	1	1.015	-3.0%	3.7%	0.6%	3.000	1.017	1.033
	2009	-3.0%	4.6%	1.5%	0	1.000	-3.0%	3.7%	0.6%	3.000	1.017	1.017
PD	2007	-3.0%	1.9%	-1.2%	2	0.976	-3.0%	3.1%	0.0%	3.000	1.001	0.977
	2008	-3.0%	1.9%	-1.2%	1	0.988	-3.0%	3.1%	0.0%	3.000	1.001	0.989
	2009	-3.0%	1.9%	-1.2%	0	1.000	-3.0%	3.1%	0.0%	3.000	1.001	1.001
MED	2007	-3.0%	3.8%	0.7%	2	1.014	-3.0%	3.3%	0.2%	3.000	1.007	1.021
	2008	-3.0%	3.8%	0.7%	1	1.007	-3.0%	3.3%	0.2%	3.000	1.007	1.014
	2009	-3.0%	3.8%	0.7%	0	1.000	-3.0%	3.3%	0.2%	3.000	1.007	1.007
UMBI	2007	-3.0%	7.3%	4.0%	2	1.083	-3.0%	5.2%	2.0%	3.000	1.062	1.149
	2008	-3.0%	7.3%	4.0%	1	1.040	-3.0%	5.2%	2.0%	3.000	1.062	1.105
	2009	-3.0%	7.3%	4.0%	0	1.000	-3.0%	5.2%	2.0%	3.000	1.062	1.062
COMP	2007	-3.0%	-3.4%	-6.3%	2	0.878	-3.0%	0.7%	-2.3%	3.000	0.933	0.819
	2008	-3.0%	-3.4%	-6.3%	1	0.937	-3.0%	0.7%	-2.3%	3.000	0.933	0.874
	2009	-3.0%	-3.4%	-6.3%	0	1.000	-3.0%	0.7%	-2.3%	3.000	0.933	0.933
COLL	2007	-3.0%	4.3%	1.1%	2	1.023	-3.0%	3.7%	0.6%	3.000	1.018	1.042
	2008	-3.0%	4.3%	1.1%	1	1.011	-3.0%	3.7%	0.6%	3.000	1.018	1.030
	2009	-3.0%	4.3%	1.1%	0	1.000	-3.0%	3.7%	0.6%	3.000	1.018	1.018

- Notes:
- (1) - Selected Frequency Trend (Historical)
 - (2) - Exhibits 12.01 - 12.06 - Untransformed trend/slope
 - (3) - $[1+(1)]*[1+(2)]-1$
 - (4) - The period from the midpoint of each Calendar/Accident Year to July 1, 2009
 - (5) - $[1+(3)]^(4)$
 - (6) - Selected Frequency Trend (Prospective)
 - (7) - Exhibits 12.07 - 12.12 - Untransformed trend/slope
 - (8) - $[1+(6)]*[1+(7)]-1$
 - (9) - The period from July 1, 2009 to July 1, 2012 - the average date of loss under the new rates
 - (10) - $[1+(8)]^(9)$
 - (11) - (5)*(10)

**FEDERAL COMBINED INSURANCE COMPANIES
STATE OF OHIO**

Exhibit 13
Sheet 1

PRIVATE PASSENGER AUTOMOBILE LIABILITY

CALCULATION OF INVESTMENT INCOME OFFSET

A.	Direct Earned Premiums for Calendar Year 2009 (see Sheet 2)	4,170,672
B.	Unearned Premium Reserve Subject to Investment (see Sheet 2)	
1.	Mean Unearned Premium Reserve for Calendar Year 2009	
a.	Unearned Premium Reserve as of 12/31/09	1,928,240
b.	Unearned Premium Reserve as of 12/31/08	2,198,795
c.	Mean Unearned Premium Reserve (a + b) / 2	2,063,518
2.	Deduction for Prepaid Expenses	
a.	Prepaid Expense Provisions:	
	1. Commissions & Brokerage (excluding Guaranteed Supp. Comp.)	12.5%
	2. Other Acquisition Expenses	6.5%
	3. 50% of General Expenses	1.6%
	4. Taxes, Licenses, & Fees	2.0%
	5. Total	22.6%
b.	Deduction for Prepaid Expenses (B.1.c. x B.2.a.5)	467,078
3.	Deduction for Federal Taxes Payable (B.1.c x 7.0%) (see Sheet 2)	144,446
4.	Deduction for Delayed Remission of Premiums	
a.	Average Agents' Balances Percentage (see Sheet 2)	19.3%
b.	Delayed Remission of Premiums (A x B.4.a)	804,940
5.	Net Unearned Premium Reserve Subject to Investment (B.1.c - B.2.b - B.3 - B.4.b)	647,054
C.	Loss Reserves Subject to Investment (see Sheet 2)	
1.	Expected Incurred Loss & Loss Adjustment Expense Ratio	79.5%
2.	Average Reserve to Incurred Ratio	2.394
3.	Expected Mean Loss and Loss Adjustment Expense Reserve (A x C.1 x C.2)	7,940,005
D.	Net Subject to Investment (B.5 + C.3)	8,587,059
E.	Average Rate of Return on Invested Assets (see Sheet 2)	3.7%
F.	Expected Investment Earnings (D x E)	317,721
G.	Ratio of Investment Earnings to Earned Premium, equals Investment Income Offset (F / A)	7.6%

**FEDERAL COMBINED INSURANCE COMPANIES
STATE OF OHIO**

Exhibit 13
Sheet 2

PRIVATE PASSENGER AUTOMOBILE LIABILITY
CALCULATION OF INVESTMENT INCOME OFFSET

- Item A Earned premiums are from the Federal Combined Annual Statement for Private Passenger Automobile Liability: (Page 14, Lines 19.1, 19.2).
- Item B.1 Unearned premium reserves are from the Federal Combined Annual Statement for Private Passenger Automobile Liability: (Page 14, Lines 19.1, 19.2).
- Item B.2 Production costs and a significant portion of other underwriting expenses (excluding loss adjustment expenses) are incurred as soon as the policy is written and before the premium is earned. As a result, these monies are not available for investment.
- Item B.3 The Tax Reform Act of 1986 taxes 20% of the change in the unearned premium reserve. At a corporate tax rate of 35%, this tax equals 7.0% ($0.20 \times 0.35 = 0.070$) of the unearned premium reserve. As a result, these monies are not available for investment.
- Item B.4 The average agents' balances percentage is based on the following information for all lines of business from the Federal Combined Annual Statement:

Dollars in Thousands	<u>2009</u>
1. Net Earned Premium (Page 4, Line 1)	9,227,142
2. Current Agents' Balances (Page 2, Lines 13.1 + 13.2, column 3)	1,747,407
3. Prior Agents' Balances (Page 2, Lines 13.1 + 13.2, column 4)	1,808,635
4. Mean Agents' Balances [(2) + (3)] / 2	1,778,021
5. Average Agents' Balances Percentage (4) / (1)	19.3%

- Item C.1 The expected incurred loss & loss adjustment expense ratio is the complement of the Prepaid Expense Ratio, Item B.2.a.5, minus Guaranteed Supplemental Compensation, 50% of General Expenses and a Profit & Contingencies loading (2.2% - Item G).

- Item C.2 The average reserve to incurred ratio is based on the following information based on the Federal Combined Insurance Expense Exhibit for Private Passenger Automobile Liability: (Page IEE-6, Lines 19.1, 19.2).

	<u>2007</u>	<u>2008</u>	<u>2009</u>
1. Incurred Losses including ALAE (000's)	139,126	132,204	113,819
2. Current Unpaid Losses and ALAE (000's)	318,110	303,763	290,730
3. Prior Unpaid Losses and ALAE (000's)	343,887	318,110	303,763
4. Mean Loss Reserves [(2) + (3)] / 2	330,999	310,937	297,247
5. Ratio (4) / (1)	2.379	2.352	2.612
6. Average Reserve to Incurred Ratio		2.448	
7. Estimated Reserve Discount (See Sheet 5)		6.3%	
8. Federal Taxes Payable (% of Reserve): [(7) x 35%]		0.022	
9. (6) x [(1.000 - (8))]		2.394	

- Item E The average rate of return on invested assets is based on the following information for all lines of business from the Federal Combined Annual Statement:

	<u>2007</u>	<u>2008</u>	<u>2009</u>
1. Net Investment Gain (Page 4, Line 11)	1,670,006	875,623	1,075,567
2. Cash and Invested Assets (Page 2, Line 10)	32,701,649	32,198,357	33,743,941
3. Rate of Return Percentage (1) / (2)	5.1%	2.7%	3.2%
4. Selected Rate of Return on Invested Assets		3.7%	

**FEDERAL COMBINED INSURANCE COMPANIES
STATE OF OHIO**

Exhibit 13
Sheet 3

PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE

CALCULATION OF INVESTMENT INCOME OFFSET

A.	Direct Earned Premiums for Calendar Year 2009 (see Sheet 4)	3,725,614
B.	Unearned Premium Reserve Subject to Investment (see Sheet 4)	
1.	Mean Unearned Premium Reserve for Calendar Year 2009	
a.	Unearned Premium Reserve as of 12/31/09	1,787,088
b.	Unearned Premium Reserve as of 12/31/08	1,957,420
c.	Mean Unearned Premium Reserve (a + b) / 2	1,872,254
2.	Deduction for Prepaid Expenses	
a.	Prepaid Expense Provisions:	
	1. Commissions & Brokerage (excluding Guaranteed Supp. Comp.)	13.1%
	2. Other Acquisition Expenses	6.8%
	3. 50% of General Expenses	1.2%
	4. Taxes, Licenses, & Fees	2.1%
	5. Total	23.2%
b.	Deduction for Prepaid Expenses (B.1.c x B.2.a.5)	434,383
3.	Deduction for Federal Taxes Payable (B.1.c. x 7.0%) (see Sheet 4)	131,058
4.	Deduction for Delayed Remission of Premiums	
a.	Average Agents' Balances Percentage (see Sheet 4)	19.3%
b.	Delayed Remission of Premiums (A x B.4.a)	719,044
5.	Net Unearned Premium Reserve Subject to Investment (B.1.c - B.2.b - B.3 - B.4.b)	587,769
C.	Loss Reserves Subject to Investment (see Sheet 4)	
1.	Expected Incurred Loss & Loss Adjustment Expense Ratio	69.1%
2.	Average Reserve to Incurred Ratio	0.043
3.	Expected Mean Loss and Loss Adjustment Expense Reserve (A x C.1 x C.2)	109,795
D.	Net Subject to Investment (B.5 + C.3)	697,564
E.	Average Rate of Return on Invested Assets (see Sheet 4)	3.7%
F.	Expected Investment Earnings (D x E)	25,810
G.	Ratio of Investment Earnings to Earned Premium, equals Investment Income Offset (F / A)	0.7%

T:\Plauto\CW\Ca109Exh\C09 Invest Income adj for PA Grundy.xls]Liability

**FEDERAL COMBINED INSURANCE COMPANIES
STATE OF OHIO**

Exhibit 13
Sheet 4

PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE
CALCULATION OF INVESTMENT INCOME OFFSET

- Item A Earned premiums are from the Federal Combined Annual Statement for Private Passenger Automobile Physical Damage: (Page 14, Line 21.1).
- Item B.1 Unearned premium reserves are from the Federal Combined Annual Statement for Private Passenger Automobile Physical Damage: (Page 14, Line 21.1).
- Item B.2 Production costs and a significant portion of other underwriting expenses (excluding loss adjustment expenses) are incurred as soon as the policy is written and before the premium is earned. As a result, these monies are not available for investment.
- Item B.3 The Tax Reform Act of 1986 taxes 20% of the change in the unearned premium reserve. At a corporate tax rate of 35%, this tax equals 7.0% ($0.20 \times 0.35 = 0.070$) of the unearned premium reserve. As a result, these monies are not available for investment.
- Item B.4 The average agents' balances percentage is based on the following information for all lines of business from the Federal Combined Annual Statement:

Dollars in Thousands		<u>2009</u>
1. Net Earned Premium (Page 4, Line 1)		9,227,142
2. Current Agents' Balances (Page 2, Lines 13.1 + 13.2, column 3)		1,747,407
3. Prior Agents' Balances (Page 2, Lines 13.1 + 13.2, column 4)		1,808,635
4. Mean Agents' Balances [(2) + (3)] / 2		1,778,021
5. Average Agents' Balances Percentage (4) / (1)		19.3%

- Item C.1 The expected incurred loss & loss adjustment expense ratio is the complement of the Prepaid Expense Ratio, Item B.2.a.5, minus Guaranteed Supplemental Compensation, 50% of General Expenses and a Profit & Contingencies loading (6.2% - Item G).

- Item C.2 The average reserve to incurred ratio is based on the following information based on the Federal Combined Insurance Expense Exhibit for Private Passenger Automobile Physical Damage: (Page IEE-6, Line 21.1).

	<u>2007</u>	<u>2008</u>	<u>2009</u>
1. Incurred Losses including ALAE (000's)	104,811	94,393	85,751
2. Current Unpaid Losses and ALAE (000's)	5,060	3,330	1,656
3. Prior Unpaid Losses and ALAE (000's)	6,950	5,060	3,330
4. Mean Loss Reserves [(2) + (3)] / 2	6,005	4,195	2,493
5. Ratio (4) / (1)	0.057	0.044	0.029
6. Average Reserve to Incurred Ratio		0.043	
7. Estimated Reserve Discount (See Sheet 5)		2.2%	
8. Federal Taxes Payable (% of Reserve): [(7) x 35%]		0.8%	
9. (6) x [(1.000 - (8))]		0.043	

- Item E The average rate of return on invested assets is based on the following information for all lines of business from the Federal Combined Annual Statement:

Dollars in Thousands		<u>2007</u>	<u>2008</u>	<u>2009</u>
1. Net Investment Gain (Page 4, Line 11)		1,670,006	875,623	1,075,567
2. Cash and Invested Assets (Page 2, Line 10)		32,701,649	32,198,357	33,743,941
3. Rate of Return Percentage (1) / (2)		5.1%	2.7%	3.2%
4. Selected Rate of Return on Invested Assets			3.7%	

Masterpiece "Vehicles" Section
State of Ohio
CURRENT Vehicle Driver Risk Factors

Age Group	Marital Status	Usage			
		A	B	C	D
No Driver	-	0.75	N/A	N/A	N/A
90+	-	1.40	1.45	1.50	1.65
85-89	-	1.40	1.45	1.50	1.65
80-84	-	1.20	1.25	1.30	1.45
75-79	-	1.05	1.10	1.15	1.30
70-74	-	0.95	1.00	1.05	1.20
65-69	-	0.86	0.91	0.96	1.11
60-64	-	0.81	0.86	0.91	1.06
55-59	-	0.85	0.90	0.95	1.10
50-54	-	0.90	0.95	1.00	1.15
45-49	-	1.00	1.05	1.10	1.25
40-44	-	1.00	1.05	1.10	1.25
35-39	-	1.05	1.10	1.15	1.30
30-34	-	1.10	1.15	1.20	1.35
Male 29	Unmarried	1.26	1.31	1.36	1.51
Male 29	Married	1.22	1.27	1.32	1.47
Male 28	Unmarried	1.31	1.36	1.41	1.56
Male 28	Married	1.27	1.32	1.37	1.52
Male 27	Unmarried	1.31	1.36	1.41	1.56
Male 27	Married	1.27	1.32	1.37	1.52
Male 26	Unmarried	1.49	1.54	1.59	1.74
Male 26	Married	1.40	1.45	1.50	1.65
Male 25	Unmarried	1.54	1.59	1.64	1.79
Male 25	Married	1.45	1.50	1.55	1.70
Male 24	Unmarried	2.09	2.14	2.19	2.34
Male 24	Married	1.50	1.55	1.60	1.75
Male 23	Unmarried	2.39	2.44	2.49	2.64
Male 23	Married	1.55	1.60	1.65	1.80
Male 22	Unmarried	2.75	2.80	2.85	3.00
Male 22	Married	1.60	1.65	1.70	1.85
Male 21	Unmarried	2.96	3.01	3.06	3.21
Male 21	Married	1.75	1.80	1.85	2.00
Male 20	Unmarried	3.17	3.22	3.27	3.42
Male 20	Married	1.95	2.00	2.05	2.20
Male 19	Unmarried	3.39	3.44	3.49	3.64
Male 19	Married	2.15	2.20	2.25	2.40
Male 18	Unmarried	3.90	3.95	4.00	4.15
Male 18	Married	2.25	2.30	2.35	2.50
Male 17 & under	Unmarried	4.91	4.96	5.01	5.16
Male 17 & under	Married	2.50	2.55	2.60	2.75
Female 29	Unmarried	1.16	1.21	1.26	1.41
Female 29	Married	1.13	1.18	1.23	1.38
Female 28	Unmarried	1.21	1.26	1.31	1.46
Female 28	Married	1.18	1.23	1.28	1.43
Female 27	Unmarried	1.21	1.26	1.31	1.46
Female 27	Married	1.18	1.23	1.28	1.43

Female 26	Unmarried	1.24	1.29	1.34	1.49
Female 26	Married	1.17	1.22	1.27	1.42
Female 25	Unmarried	1.29	1.34	1.39	1.54
Female 25	Married	1.21	1.26	1.31	1.46
Female 24	Unmarried	1.68	1.73	1.78	1.93
Female 24	Married	1.25	1.30	1.35	1.50
Female 23	Unmarried	1.79	1.84	1.89	2.04
Female 23	Married	1.30	1.35	1.40	1.55
Female 22	Unmarried	1.94	1.99	2.04	2.19
Female 22	Married	1.35	1.40	1.45	1.60
Female 21	Unmarried	2.09	2.14	2.19	2.34
Female 21	Married	1.40	1.45	1.50	1.65
Female 20	Unmarried	2.51	2.56	2.61	2.76
Female 20	Married	1.55	1.60	1.65	1.80
Female 19	Unmarried	2.88	2.93	2.98	3.13
Female 19	Married	1.75	1.80	1.85	2.00
Female 18	Unmarried	3.14	3.19	3.24	3.39
Female 18	Married	1.95	2.00	2.05	2.20
Female 17 & under	Unmarried	3.44	3.49	3.54	3.69
Female 17 & under	Married	2.10	2.15	2.20	2.35

Youthful Away at School:

If the driver is under 25 years of age and away at school more than 100 miles without a vehicle, use the appropriate married driver risk factor.

Youthful Non-Principal:

Subtract 0.40 from the Driver Risk Factor prior to application of the Auto Tier Factor, if: the driver is under 25 years of age, unmarried, and operates the covered vehicle less than 30% of the time that the vehicle is on the road. This credit does not apply if the driver qualifies for the "away at school" credit.

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Vehicle Driver Risk Factors**

Age Group	Marital Status	Usage			
		A	B	C	D
No Driver	-	0.75	N/A	N/A	N/A
90+	-	1.40	1.45	1.50	1.65
88-89	-	1.40	1.45	1.50	1.65
86-87	-	1.35	1.40	1.45	1.60
84-85	-	1.25	1.30	1.35	1.50
82-83	-	1.20	1.25	1.30	1.45
80-81	-	1.15	1.20	1.25	1.40
78-79	-	1.10	1.15	1.20	1.35
76-77	-	1.05	1.10	1.15	1.30
74-75	-	1.00	1.05	1.10	1.25
72-73	-	0.95	1.00	1.05	1.20
70-71	-	0.95	1.00	1.05	1.20
65-69	-	0.86	0.91	0.96	1.11
60-64	-	0.82	0.87	0.92	1.07
55-59	-	0.86	0.91	0.96	1.11
50-54	-	0.90	0.95	1.00	1.15
45-49	-	1.00	1.05	1.10	1.25
40-44	-	1.00	1.05	1.10	1.25
35-39	-	1.00	1.05	1.10	1.25
30-34	-	1.05	1.10	1.15	1.30
Male 29	Unmarried	1.26	1.31	1.36	1.51
Male 29	Married	1.10	1.15	1.20	1.35
Male 28	Unmarried	1.27	1.32	1.37	1.52
Male 28	Married	1.20	1.25	1.30	1.45
Male 27	Unmarried	1.30	1.35	1.40	1.55
Male 27	Married	1.25	1.30	1.35	1.50
Male 26	Unmarried	1.32	1.37	1.42	1.57
Male 26	Married	1.28	1.33	1.38	1.53
Male 25	Unmarried	1.43	1.48	1.53	1.68
Male 25	Married	1.39	1.44	1.49	1.64
Male 24	Unmarried	2.09	2.14	2.19	2.34
Male 24	Married	1.50	1.55	1.60	1.75
Male 23	Unmarried	2.19	2.24	2.29	2.44
Male 23	Married	1.55	1.60	1.65	1.80
Male 22	Unmarried	2.35	2.40	2.45	2.60
Male 22	Married	1.60	1.65	1.70	1.85
Male 21	Unmarried	2.69	2.74	2.79	2.94
Male 21	Married	1.75	1.80	1.85	2.00
Male 20	Unmarried	2.93	2.98	3.03	3.18
Male 20	Married	1.95	2.00	2.05	2.20
Male 19	Unmarried	3.27	3.32	3.37	3.52
Male 19	Married	2.15	2.20	2.25	2.40
Male 18	Unmarried	3.90	3.95	4.00	4.15
Male 18	Married	2.25	2.30	2.35	2.50
Male 17 & under	Unmarried	4.39	4.44	4.49	4.64
Male 17 & under	Married	2.50	2.55	2.60	2.75

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Vehicle Driver Risk Factors**

Age Group	Marital Status	Usage			
		A	B	C	D
Female 29	Unmarried	1.12	1.17	1.22	1.37
Female 29	Married	1.10	1.15	1.20	1.35
Female 28	Unmarried	1.16	1.21	1.26	1.41
Female 28	Married	1.13	1.18	1.23	1.38
Female 27	Unmarried	1.20	1.25	1.30	1.45
Female 27	Married	1.17	1.22	1.27	1.42
Female 26	Unmarried	1.21	1.26	1.31	1.46
Female 26	Married	1.18	1.23	1.28	1.43
Female 25	Unmarried	1.22	1.27	1.32	1.47
Female 25	Married	1.19	1.24	1.29	1.44
Female 24	Unmarried	1.68	1.73	1.78	1.93
Female 24	Married	1.25	1.30	1.35	1.50
Female 23	Unmarried	1.79	1.84	1.89	2.04
Female 23	Married	1.28	1.33	1.38	1.53
Female 22	Unmarried	1.86	1.91	1.96	2.11
Female 22	Married	1.33	1.38	1.43	1.58
Female 21	Unmarried	1.92	1.97	2.02	2.17
Female 21	Married	1.38	1.43	1.48	1.63
Female 20	Unmarried	2.30	2.35	2.40	2.55
Female 20	Married	1.48	1.53	1.58	1.73
Female 19	Unmarried	2.67	2.72	2.77	2.92
Female 19	Married	1.64	1.69	1.74	1.89
Female 18	Unmarried	2.98	3.03	3.08	3.23
Female 18	Married	1.84	1.89	1.94	2.09
Female 17 & under	Unmarried	3.28	3.33	3.38	3.53
Female 17 & under	Married	2.01	2.06	2.11	2.26

Proposed Driver Risk Factors
Countrywide

(1)	(2)	(3)	(4)	(5)
Rated Driver <u>Age/Gender/Marital</u>	HLDI Indicated Loss Cost <u>Relativity*</u>	Proposed Driver Risk <u>Factor</u>	Current Driver Risk <u>Factor</u>	Relative % Change <u>in Factor</u>
17FM	2.46	2.01	2.10	-4%
18FM	2.16	1.84	1.95	-5%
19FM	2.00	1.64	1.75	-6%
20FM	1.86	1.48	1.55	-4%
21FM	1.68	1.38	1.40	-1%
22FM	1.59	1.33	1.35	-1%
23FM	1.50	1.28	1.30	-1%
24FM	1.41	1.25	1.25	0%
17FS	2.46	3.28	3.44	-4%
18FS	2.16	2.98	3.14	-4%
19FS	2.00	2.67	2.88	-7%
20FS	1.86	2.30	2.51	-8%
21FS	1.68	1.92	2.09	-7%
22FS	1.59	1.86	1.94	-3%
23FS	1.50	1.79	1.79	1%
24FS	1.41	1.68	1.68	1%
17MM	2.47	2.50	2.50	1%
18MM	2.44	2.25	2.25	1%
19MM	2.40	2.15	2.15	1%
20MM	2.24	1.95	1.95	1%
21MM	2.04	1.75	1.75	1%
22MM	1.93	1.60	1.60	1%
23MM	1.78	1.55	1.55	1%
24MM	1.65	1.50	1.50	1%
17MS	2.47	4.39	4.91	-10%
18MS	2.44	3.90	3.90	1%
19MS	2.40	3.27	3.39	-3%
20MS	2.24	2.93	3.17	-7%
21MS	2.04	2.69	2.96	-8%
22MS	1.93	2.35	2.75	-14%
23MS	1.78	2.19	2.39	-8%
24MS	1.65	2.09	2.09	1%
25FM	1.32	1.19	1.21	-1%
26FM	1.26	1.18	1.17	2%
27FM	1.21	1.17	1.18	0%
28FM	1.15	1.13	1.18	-4%
29FM	1.10	1.10	1.13	-2%
25FS	1.32	1.22	1.29	-5%
26FS	1.26	1.21	1.24	-2%
27FS	1.21	1.20	1.21	0%
28FS	1.15	1.16	1.21	-3%
29FS	1.10	1.12	1.16	-3%
25MM	1.50	1.39	1.45	-3%
26MM	1.45	1.28	1.40	-8%
27MM	1.35	1.25	1.27	-1%
28MM	1.28	1.20	1.27	-5%
29MM	1.22	1.10	1.22	-9%
25MS	1.50	1.43	1.54	-6%
26MS	1.45	1.32	1.49	-11%
27MS	1.35	1.30	1.31	0%
28MS	1.28	1.27	1.31	-2%
29MS	1.22	1.26	1.26	1%
30-34	1.04	1.05	1.10	-4%
35-39	0.99	1.00	1.05	-4%
40-44	1.00	1.00	1.00	1%
45-49	1.00	1.00	1.00	1%
50-54	0.94	0.90	0.90	1%
55-59	0.86	0.86	0.85	2%
60-64	0.82	0.82	0.81	1%
65-69	0.78	0.86	0.86	1%
70-71	0.82	0.95	0.95	1%
72-73	0.86	0.95	0.95	1%
74-75	0.90	1.00	1.00	1%
76-77	0.95	1.05	1.05	1%
78-79	1.01	1.10	1.05	1%
80-81	1.07	1.15	1.20	1%
82-83	1.14	1.20	1.20	1%
84-85	1.22	1.25	1.30	1%
86-87	1.28	1.35	1.40	1%
88-89	1.35	1.40	1.40	1%
90+	1.37	1.40	1.40	1%

* HLDI loss cost relativities are not available by marital status.

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
17	F	N	Y	Y	Y	Y	Y	0.75
17	F	N	Y	Y	Y	Y	N	0.75
17	F	N	Y	Y	Y	N	Y	0.82
17	F	N	Y	Y	Y	N	N	0.82
17	F	N	Y	Y	N	Y	Y	0.72
17	F	N	Y	Y	N	Y	N	0.58
17	F	N	Y	Y	N	N	Y	0.75
17	F	N	Y	Y	N	N	N	0.63
17	F	N	Y	N	Y	Y	Y	0.79
17	F	N	Y	N	Y	Y	N	0.79
17	F	N	Y	N	Y	N	Y	0.86
17	F	N	Y	N	Y	N	N	0.86
17	F	N	Y	N	N	Y	Y	0.67
17	F	N	Y	N	N	Y	N	0.61
17	F	N	Y	N	N	N	Y	0.69
17	F	N	Y	N	N	N	N	0.66
17	F	N	N	Y	Y	Y	Y	0.87
17	F	N	N	Y	Y	Y	N	0.87
17	F	N	N	Y	Y	N	Y	0.95
17	F	N	N	Y	Y	N	N	0.95
17	F	N	N	Y	N	Y	Y	0.72
17	F	N	N	Y	N	Y	N	0.67
17	F	N	N	Y	N	N	Y	0.75
17	F	N	N	Y	N	N	N	0.73
17	F	N	N	N	Y	Y	Y	0.92
17	F	N	N	N	Y	Y	N	0.92
17	F	N	N	N	Y	N	Y	1.00
17	F	N	N	N	Y	N	N	1.00
17	F	N	N	N	N	Y	Y	0.72
17	F	N	N	N	N	Y	N	0.70
17	F	N	N	N	N	N	Y	0.76
17	F	N	N	N	N	N	N	0.76
17	F	Y	Y	Y	Y	Y	Y	0.94
17	F	Y	Y	Y	Y	Y	N	0.94
17	F	Y	Y	Y	Y	N	Y	0.94
17	F	Y	Y	Y	Y	N	N	0.94
17	F	Y	Y	Y	Y	Y	Y	0.94
17	F	Y	Y	Y	Y	N	Y	0.94
17	F	Y	Y	Y	Y	N	N	0.94
17	F	Y	Y	Y	Y	N	Y	0.94
17	F	Y	Y	Y	Y	Y	N	0.95
17	F	Y	Y	N	Y	Y	N	0.95
17	F	Y	Y	N	Y	N	Y	0.95
17	F	Y	Y	N	Y	N	N	0.95
17	F	Y	Y	N	N	Y	Y	0.95
17	F	Y	Y	N	N	N	N	0.95
17	F	Y	Y	N	N	N	N	0.95
17	F	Y	N	Y	Y	Y	Y	0.98
17	F	Y	N	Y	Y	Y	N	0.98
17	F	Y	N	Y	Y	N	N	0.98
17	F	Y	N	Y	N	Y	Y	0.98
17	F	Y	N	Y	N	Y	N	0.98
17	F	Y	N	Y	N	N	Y	0.98
17	F	Y	N	N	Y	Y	Y	1.00
17	F	Y	N	N	Y	Y	N	1.00
17	F	Y	N	N	Y	N	Y	1.00
17	F	Y	N	N	Y	N	N	1.00
17	F	Y	N	N	N	Y	Y	1.00
17	F	Y	N	N	N	Y	N	1.00

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
17	F	Y	N	N	N	N	Y	1.00
17	F	Y	N	N	N	N	N	1.00
17	M	N	Y	Y	Y	Y	Y	0.66
17	M	N	Y	Y	Y	Y	N	0.66
17	M	N	Y	Y	Y	N	Y	0.72
17	M	N	Y	Y	Y	N	N	0.72
17	M	N	Y	Y	N	Y	Y	0.63
17	M	N	Y	Y	N	Y	N	0.52
17	M	N	Y	Y	N	N	Y	0.63
17	M	N	Y	Y	N	N	N	0.56
17	M	N	Y	N	Y	Y	Y	0.70
17	M	N	Y	N	Y	Y	N	0.70
17	M	N	Y	N	Y	N	N	0.76
17	M	N	Y	N	Y	N	N	0.76
17	M	N	Y	N	N	Y	Y	0.60
17	M	N	Y	N	N	Y	N	0.53
17	M	N	Y	N	N	N	Y	0.64
17	M	N	Y	N	N	N	N	0.58
17	M	N	N	Y	Y	Y	Y	0.87
17	M	N	N	Y	Y	Y	N	0.87
17	M	N	N	Y	Y	N	Y	0.95
17	M	N	N	Y	Y	N	N	0.95
17	M	N	N	Y	N	Y	Y	0.63
17	M	N	N	Y	N	Y	N	0.66
17	M	N	N	Y	N	N	Y	0.68
17	M	N	N	Y	N	N	N	0.72
17	M	N	N	N	Y	Y	Y	0.92
17	M	N	N	N	Y	Y	N	0.92
17	M	N	N	N	Y	N	Y	1.00
17	M	N	N	N	Y	N	N	1.00
17	M	N	N	N	N	Y	Y	0.64
17	M	N	N	N	N	N	N	0.70
17	M	N	N	N	N	N	Y	0.69
17	M	N	N	N	N	N	N	0.76
17	M	Y	Y	Y	Y	Y	Y	0.94
17	M	Y	Y	Y	Y	Y	N	0.94
17	M	Y	Y	Y	Y	N	Y	0.94
17	M	Y	Y	Y	Y	N	N	0.94
17	M	Y	Y	Y	N	Y	Y	0.94
17	M	Y	Y	Y	N	Y	N	0.94
17	M	Y	Y	Y	N	N	N	0.94
17	M	Y	Y	N	Y	Y	Y	0.95
17	M	Y	Y	N	Y	Y	N	0.95
17	M	Y	Y	N	Y	N	Y	0.95
17	M	Y	Y	N	N	Y	Y	0.95
17	M	Y	Y	N	N	Y	N	0.95
17	M	Y	Y	N	N	N	Y	0.95
17	M	Y	Y	N	N	N	N	0.95
17	M	Y	N	Y	Y	Y	Y	0.98
17	M	Y	N	Y	Y	Y	N	0.98
17	M	Y	N	Y	Y	N	Y	0.98
17	M	Y	N	Y	Y	N	N	0.98
17	M	Y	N	Y	Y	N	N	0.98
17	M	Y	N	Y	N	Y	Y	0.98
17	M	Y	N	Y	N	Y	N	0.98
17	M	Y	N	N	Y	Y	Y	1.00
17	M	Y	N	N	Y	Y	N	1.00
17	M	Y	N	N	Y	N	Y	1.00
17	M	Y	N	N	Y	N	N	1.00

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
17	M	Y	N	N	N	Y	Y	1.00
17	M	Y	N	N	N	Y	N	1.00
17	M	Y	N	N	N	N	Y	1.00
17	M	Y	N	N	N	N	N	1.00
18	F	N	Y	Y	Y	Y	Y	0.79
18	F	N	Y	Y	Y	Y	N	0.79
18	F	N	Y	Y	Y	N	Y	0.82
18	F	N	Y	Y	Y	N	N	0.82
18	F	N	Y	Y	N	Y	Y	0.78
18	F	N	Y	Y	N	Y	N	0.61
18	F	N	Y	Y	N	N	Y	0.81
18	F	N	Y	Y	N	N	N	0.64
18	F	N	Y	N	Y	Y	Y	0.83
18	F	N	Y	N	Y	Y	N	0.83
18	F	N	Y	N	Y	N	Y	0.86
18	F	N	Y	N	Y	N	N	0.86
18	F	N	Y	N	N	Y	Y	0.73
18	F	N	Y	N	N	Y	N	0.64
18	F	N	Y	N	N	N	Y	0.75
18	F	N	Y	N	N	N	N	0.67
18	F	N	N	Y	Y	Y	Y	0.91
18	F	N	N	Y	Y	Y	N	0.91
18	F	N	N	Y	Y	N	Y	0.95
18	F	N	N	Y	Y	N	N	0.95
18	F	N	N	Y	N	Y	Y	0.78
18	F	N	N	Y	N	Y	N	0.71
18	F	N	N	N	N	N	Y	0.81
18	F	N	N	Y	N	N	N	0.74
18	F	N	N	N	Y	Y	Y	0.96
18	F	N	N	N	Y	Y	N	0.96
18	F	N	N	N	Y	N	Y	1.00
18	F	N	N	N	Y	N	N	1.00
18	F	N	N	N	N	Y	Y	0.78
18	F	N	N	N	N	Y	N	0.75
18	F	N	N	N	N	N	Y	0.82
18	F	N	N	N	N	N	N	0.78
18	F	Y	Y	Y	Y	Y	Y	0.95
18	F	Y	Y	Y	Y	Y	N	0.95
18	F	Y	Y	Y	Y	N	Y	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	Y	Y	0.95
18	F	Y	Y	Y	Y	N	Y	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	Y	Y	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	N	Y	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	Y	Y	0.95
18	F	Y	Y	Y	Y	N	Y	0.95
18	F	Y	Y	Y	Y	N	N	0.95
18	F	Y	Y	Y	Y	Y	Y	0.98
18	F	Y	N	Y	Y	Y	N	0.98
18	F	Y	N	Y	Y	N	Y	0.98
18	F	Y	N	Y	Y	N	N	0.98
18	F	Y	N	Y	N	N	Y	0.98
18	F	Y	N	Y	N	N	Y	0.98
18	F	Y	N	N	Y	Y	Y	1.00
18	F	Y	N	N	Y	Y	N	1.00

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
18	F	Y	N	N	Y	N	Y	1.00
18	F	Y	N	N	Y	N	N	1.00
18	F	Y	N	N	N	Y	Y	1.00
18	F	Y	N	N	N	Y	N	1.00
18	F	Y	N	N	N	N	Y	1.00
18	F	Y	N	N	N	N	N	1.00
18	M	N	Y	Y	Y	Y	Y	0.70
18	M	N	Y	Y	Y	Y	N	0.70
18	M	N	Y	Y	Y	N	Y	0.73
18	M	N	Y	Y	Y	N	N	0.73
18	M	N	Y	Y	N	Y	Y	0.70
18	M	N	Y	Y	N	Y	N	0.55
18	M	N	Y	Y	N	N	Y	0.68
18	M	N	Y	Y	N	N	N	0.57
18	M	N	Y	N	Y	Y	Y	0.74
18	M	N	Y	N	Y	Y	N	0.74
18	M	N	Y	N	Y	N	Y	0.77
18	M	N	Y	N	Y	N	N	0.77
18	M	N	Y	N	N	Y	Y	0.66
18	M	N	Y	N	N	Y	N	0.58
18	M	N	Y	N	N	N	Y	0.67
18	M	N	Y	N	N	N	N	0.60
18	M	N	N	Y	Y	Y	Y	0.91
18	M	N	N	Y	Y	Y	N	0.91
18	M	N	N	Y	Y	N	Y	0.95
18	M	N	N	Y	Y	N	N	0.95
18	M	N	N	Y	N	Y	Y	0.69
18	M	N	N	Y	N	Y	N	0.71
18	M	N	N	Y	N	N	Y	0.71
18	M	N	N	Y	N	N	N	0.74
18	M	N	N	N	Y	Y	Y	0.96
18	M	N	N	N	Y	Y	N	0.96
18	M	N	N	N	Y	N	Y	1.00
18	M	N	N	N	Y	N	N	1.00
18	M	N	N	N	N	Y	Y	0.71
18	M	N	N	N	N	Y	N	0.75
18	M	N	N	N	N	N	Y	0.72
18	M	N	N	N	N	N	N	0.78
18	M	Y	Y	Y	Y	Y	Y	0.95
18	M	Y	Y	Y	Y	Y	N	0.95
18	M	Y	Y	Y	Y	N	Y	0.95
18	M	Y	Y	Y	Y	N	N	0.95
18	M	Y	Y	Y	Y	Y	Y	0.95
18	M	Y	Y	Y	Y	Y	N	0.95
18	M	Y	Y	Y	Y	N	Y	0.95
18	M	Y	Y	Y	Y	N	N	0.95
18	M	Y	Y	Y	Y	N	N	0.95
18	M	Y	Y	Y	Y	N	Y	0.95
18	M	Y	Y	Y	Y	Y	Y	0.95
18	M	Y	Y	Y	Y	Y	N	0.95
18	M	Y	Y	Y	Y	Y	N	0.95
18	M	Y	Y	Y	Y	Y	Y	0.95
18	M	Y	Y	Y	Y	N	Y	0.95
18	M	Y	Y	Y	Y	N	N	0.95
18	M	Y	Y	Y	Y	N	N	0.95
18	M	Y	Y	Y	Y	N	N	0.95
18	M	Y	Y	Y	Y	Y	Y	0.98
18	M	Y	Y	Y	Y	Y	N	0.98
18	M	Y	N	Y	Y	N	Y	0.98
18	M	Y	N	Y	Y	N	N	0.98
18	M	Y	N	Y	N	Y	Y	0.98
18	M	Y	N	Y	N	Y	N	0.98
18	M	Y	N	Y	N	N	Y	0.98
18	M	Y	N	Y	N	N	N	0.98

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
18	M	Y	N	N	Y	Y	Y	1.00
18	M	Y	N	N	Y	Y	N	1.00
18	M	Y	N	N	Y	N	Y	1.00
18	M	Y	N	N	Y	N	N	1.00
18	M	Y	N	N	N	Y	Y	1.00
18	M	Y	N	N	N	Y	N	1.00
18	M	Y	N	N	N	N	Y	1.00
18	M	Y	N	N	N	N	N	1.00
19	F	N	Y	Y	Y	Y	Y	0.82
19	F	N	Y	Y	Y	Y	N	0.82
19	F	N	Y	Y	Y	N	Y	0.82
19	F	N	Y	Y	Y	N	N	0.82
19	F	N	Y	Y	N	Y	Y	0.86
19	F	N	Y	Y	N	Y	N	0.66
19	F	N	Y	Y	N	N	Y	0.86
19	F	N	Y	Y	N	N	N	0.66
19	F	N	Y	N	Y	Y	Y	0.86
19	F	N	Y	N	Y	Y	N	0.86
19	F	N	Y	N	Y	N	Y	0.86
19	F	N	Y	N	Y	N	N	0.86
19	F	N	Y	N	N	Y	Y	0.80
19	F	N	Y	N	N	Y	N	0.68
19	F	N	Y	N	N	N	Y	0.80
19	F	N	Y	N	N	N	N	0.68
19	F	N	N	Y	Y	Y	Y	0.95
19	F	N	N	Y	Y	Y	N	0.95
19	F	N	N	Y	Y	N	Y	0.95
19	F	N	N	Y	N	Y	Y	0.86
19	F	N	N	Y	N	Y	N	0.75
19	F	N	N	Y	N	N	Y	0.86
19	F	N	N	N	Y	Y	N	0.75
19	F	N	N	N	Y	Y	Y	1.00
19	F	N	N	N	Y	Y	N	1.00
19	F	N	N	N	Y	N	Y	1.00
19	F	N	N	N	N	Y	N	1.00
19	F	N	N	N	N	Y	Y	0.86
19	F	N	N	N	N	Y	N	0.79
19	F	N	N	N	N	N	Y	0.86
19	F	N	N	N	N	N	N	0.79
19	F	Y	Y	Y	Y	Y	Y	0.95
19	F	Y	Y	Y	Y	Y	N	0.95
19	F	Y	Y	Y	Y	N	Y	0.95
19	F	Y	Y	Y	N	Y	N	0.95
19	F	Y	Y	Y	N	N	Y	0.95
19	F	Y	Y	Y	N	N	N	0.95
19	F	Y	Y	N	Y	Y	Y	0.96
19	F	Y	Y	N	Y	Y	N	0.96
19	F	Y	Y	N	Y	N	Y	0.96
19	F	Y	Y	N	N	Y	Y	0.96
19	F	Y	Y	N	N	Y	N	0.96
19	F	Y	Y	N	N	N	Y	0.96
19	F	Y	Y	N	N	N	N	0.96
19	F	Y	N	Y	Y	Y	Y	0.98
19	F	Y	N	Y	Y	Y	N	0.98
19	F	Y	N	Y	Y	N	Y	0.98
19	F	Y	N	Y	N	Y	Y	0.98
19	F	Y	N	Y	N	Y	N	0.98

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
21	M	Y	Y	N	N	Y	Y	0.97
21	M	Y	Y	N	N	Y	N	0.97
21	M	Y	Y	N	N	N	Y	0.97
21	M	Y	Y	N	N	N	N	0.97
21	M	Y	N	Y	Y	Y	Y	0.98
21	M	Y	N	Y	Y	Y	N	0.98
21	M	Y	N	Y	Y	N	Y	0.98
21	M	Y	N	Y	N	Y	Y	0.98
21	M	Y	N	Y	N	Y	N	0.98
21	M	Y	N	Y	N	N	Y	0.98
21	M	Y	N	Y	N	N	N	0.98
21	M	Y	N	N	Y	Y	Y	1.00
21	M	Y	N	N	Y	Y	N	1.00
21	M	Y	N	N	Y	N	Y	1.00
21	M	Y	N	N	Y	N	N	1.00
21	M	Y	N	N	N	Y	N	1.00
21	M	Y	N	N	N	N	Y	1.00
21	M	Y	N	N	N	N	N	1.00
22	F	N	Y	Y	Y	Y	Y	0.83
22	F	N	Y	Y	Y	Y	N	0.83
22	F	N	Y	Y	Y	N	N	0.83
22	F	N	Y	Y	N	Y	Y	0.99
22	F	N	Y	Y	N	Y	N	0.81
22	F	N	Y	Y	N	N	Y	0.99
22	F	N	Y	Y	N	N	N	0.81
22	F	N	Y	N	Y	Y	Y	0.87
22	F	N	Y	N	Y	Y	N	0.87
22	F	N	Y	N	Y	N	N	0.87
22	F	N	Y	N	N	Y	Y	0.96
22	F	N	Y	N	N	Y	N	0.78
22	F	N	Y	N	N	N	Y	0.96
22	F	N	Y	N	N	N	N	0.78
22	F	N	N	Y	Y	Y	Y	0.95
22	F	N	N	Y	Y	Y	N	0.95
22	F	N	N	Y	Y	N	Y	0.95
22	F	N	N	Y	N	Y	Y	0.99
22	F	N	N	Y	N	Y	N	0.85
22	F	N	N	Y	N	N	Y	0.99
22	F	N	N	Y	N	N	N	0.85
22	F	N	N	N	Y	Y	N	1.00
22	F	N	N	N	Y	N	Y	1.00
22	F	N	N	N	Y	N	N	1.00
22	F	N	N	N	N	Y	Y	0.96
22	F	N	N	N	N	Y	N	0.90
22	F	N	N	N	N	N	N	0.96
22	F	N	N	N	N	N	N	0.90
22	F	Y	Y	Y	Y	Y	Y	0.97
22	F	Y	Y	Y	Y	Y	N	0.97
22	F	Y	Y	Y	Y	N	Y	0.97
22	F	Y	Y	Y	Y	N	N	0.97
22	F	Y	Y	Y	Y	Y	Y	0.97
22	F	Y	Y	Y	N	Y	N	0.97
22	F	Y	Y	Y	N	N	Y	0.97
22	F	Y	Y	Y	N	N	N	0.97
22	F	Y	Y	N	Y	Y	Y	0.97
22	F	Y	Y	N	Y	Y	N	0.97

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
22	F	Y	Y	N	Y	N	Y	0.97
22	F	Y	Y	N	Y	N	N	0.97
22	F	Y	Y	N	N	Y	Y	0.97
22	F	Y	Y	N	N	Y	N	0.97
22	F	Y	Y	N	N	N	Y	0.97
22	F	Y	Y	N	N	N	N	0.97
22	F	Y	N	Y	Y	Y	Y	0.99
22	F	Y	N	Y	Y	Y	N	0.99
22	F	Y	N	Y	Y	N	Y	0.99
22	F	Y	N	Y	Y	N	N	0.99
22	F	Y	N	Y	N	Y	Y	0.99
22	F	Y	N	Y	N	N	N	0.99
22	F	Y	N	N	Y	Y	Y	1.00
22	F	Y	N	N	Y	Y	N	1.00
22	F	Y	N	N	Y	N	Y	1.00
22	F	Y	N	N	Y	N	N	1.00
22	F	Y	N	N	N	Y	Y	1.00
22	F	Y	N	N	N	Y	N	1.00
22	F	Y	N	N	N	N	Y	1.00
22	F	Y	N	N	N	N	N	1.00
22	M	N	Y	Y	Y	Y	Y	0.73
22	M	N	Y	Y	Y	Y	N	0.73
22	M	N	Y	Y	Y	N	Y	0.73
22	M	N	Y	Y	Y	N	N	0.73
22	M	N	Y	Y	N	Y	Y	0.91
22	M	N	Y	Y	N	Y	N	0.68
22	M	N	Y	Y	N	N	Y	0.91
22	M	N	Y	Y	N	N	N	0.68
22	M	N	Y	N	Y	Y	Y	0.77
22	M	N	Y	N	Y	Y	N	0.77
22	M	N	Y	N	Y	N	Y	0.77
22	M	N	Y	N	Y	N	N	0.77
22	M	N	Y	N	N	Y	Y	0.91
22	M	N	Y	N	N	Y	N	0.70
22	M	N	Y	N	N	N	Y	0.91
22	M	N	Y	N	N	N	N	0.70
22	M	N	N	Y	Y	Y	Y	0.95
22	M	N	N	Y	Y	Y	N	0.95
22	M	N	N	Y	Y	N	Y	0.95
22	M	N	N	Y	Y	N	N	0.95
22	M	N	N	Y	N	Y	Y	0.92
22	M	N	N	Y	N	Y	N	0.85
22	M	N	N	Y	N	N	Y	0.92
22	M	N	N	N	Y	Y	N	0.85
22	M	N	N	N	Y	Y	Y	1.00
22	M	N	N	N	Y	Y	N	1.00
22	M	N	N	N	Y	N	Y	1.00
22	M	N	N	N	Y	N	N	1.00
22	M	N	N	N	N	Y	Y	0.94
22	M	N	N	N	N	Y	N	0.90
22	M	N	N	N	N	N	Y	0.94
22	M	N	N	N	N	N	N	0.90
22	M	Y	Y	Y	Y	Y	Y	0.97
22	M	Y	Y	Y	Y	Y	N	0.97
22	M	Y	Y	Y	Y	N	Y	0.97
22	M	Y	Y	Y	Y	Y	Y	0.97
22	M	Y	Y	Y	N	N	N	0.97
22	M	Y	Y	Y	N	N	Y	0.97
22	M	Y	Y	Y	N	N	N	0.97

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
22	M	Y	Y	N	Y	Y	Y	0.97
22	M	Y	Y	N	Y	Y	N	0.97
22	M	Y	Y	N	Y	N	Y	0.97
22	M	Y	Y	N	Y	N	N	0.97
22	M	Y	Y	N	N	Y	Y	0.97
22	M	Y	Y	N	N	Y	N	0.97
22	M	Y	Y	N	N	N	Y	0.97
22	M	Y	Y	N	N	N	N	0.97
22	M	Y	N	Y	Y	Y	Y	0.99
22	M	Y	N	Y	Y	Y	N	0.99
22	M	Y	N	Y	Y	N	Y	0.99
22	M	Y	N	Y	Y	N	Y	0.99
22	M	Y	N	Y	Y	N	N	0.99
22	M	Y	N	Y	Y	Y	Y	0.99
22	M	Y	N	Y	Y	N	N	0.99
22	M	Y	N	Y	Y	N	N	0.99
22	M	Y	N	Y	Y	N	N	0.99
22	M	Y	N	N	Y	Y	N	1.00
22	M	Y	N	N	Y	Y	N	1.00
22	M	Y	N	N	Y	N	Y	1.00
22	M	Y	N	N	Y	N	N	1.00
22	M	Y	N	N	N	Y	Y	1.00
22	M	Y	N	N	N	N	Y	1.00
22	M	Y	N	N	N	N	N	1.00
22	M	Y	N	N	N	N	N	1.00
23	F	N	Y	Y	Y	Y	Y	0.83
23	F	N	Y	Y	Y	Y	N	0.83
23	F	N	Y	Y	Y	N	N	0.83
23	F	N	Y	Y	N	Y	Y	0.99
23	F	N	Y	Y	N	Y	N	0.84
23	F	N	Y	Y	N	N	Y	0.99
23	F	N	Y	Y	N	N	N	0.84
23	F	N	Y	N	Y	Y	Y	0.87
23	F	N	Y	N	Y	Y	N	0.87
23	F	N	Y	N	Y	N	Y	0.87
23	F	N	Y	N	Y	N	N	0.87
23	F	N	Y	N	N	Y	Y	0.99
23	F	N	Y	N	N	Y	N	0.81
23	F	N	Y	N	N	N	Y	0.99
23	F	N	Y	N	N	N	N	0.81
23	F	N	Y	N	Y	Y	Y	0.95
23	F	N	N	Y	Y	Y	N	0.95
23	F	N	N	Y	Y	N	N	0.95
23	F	N	N	Y	N	Y	Y	0.99
23	F	N	N	Y	N	Y	N	0.88
23	F	N	N	Y	N	N	Y	0.99
23	F	N	N	Y	N	N	N	0.88
23	F	N	N	N	Y	Y	Y	1.00
23	F	N	N	N	Y	Y	N	1.00
23	F	N	N	N	Y	Y	N	1.00
23	F	N	N	N	N	Y	Y	0.99
23	F	N	N	N	N	Y	N	0.93
23	F	N	N	N	N	N	Y	0.99
23	F	N	N	N	N	N	N	0.93
23	F	Y	Y	Y	Y	Y	Y	0.99
23	F	Y	Y	Y	Y	Y	N	0.99
23	F	Y	Y	Y	Y	N	Y	0.99
23	F	Y	Y	Y	Y	N	N	0.99
23	F	Y	Y	Y	N	Y	Y	0.99
23	F	Y	Y	Y	N	Y	N	0.99

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
23	M	Y	Y	Y	N	Y	Y	0.99
23	M	Y	Y	Y	N	Y	N	0.99
23	M	Y	Y	Y	N	N	Y	0.99
23	M	Y	Y	Y	N	N	N	0.99
23	M	Y	Y	N	Y	Y	Y	0.99
23	M	Y	Y	N	Y	Y	N	0.99
23	M	Y	Y	N	Y	N	Y	0.99
23	M	Y	Y	N	N	Y	Y	0.99
23	M	Y	Y	N	N	Y	N	0.99
23	M	Y	Y	N	N	N	Y	0.99
23	M	Y	Y	N	N	N	N	0.99
23	M	Y	N	Y	Y	Y	Y	0.99
23	M	Y	N	Y	Y	Y	N	0.99
23	M	Y	N	Y	Y	N	Y	0.99
23	M	Y	N	Y	Y	N	N	0.99
23	M	Y	N	Y	N	N	Y	0.99
23	M	Y	N	N	Y	Y	Y	1.00
23	M	Y	N	N	Y	Y	N	1.00
23	M	Y	N	N	Y	N	Y	1.00
23	M	Y	N	N	Y	N	N	1.00
23	M	Y	N	N	N	Y	Y	1.00
23	M	Y	N	N	N	Y	N	1.00
23	M	Y	N	N	N	N	N	1.00
24	F	N	Y	Y	Y	Y	Y	0.86
24	F	N	Y	Y	Y	Y	N	0.86
24	F	N	Y	Y	Y	N	Y	0.86
24	F	N	Y	Y	N	Y	Y	0.86
24	F	N	Y	Y	N	Y	N	0.86
24	F	N	Y	Y	N	N	Y	0.99
24	F	N	Y	N	Y	Y	Y	0.88
24	F	N	Y	N	Y	Y	N	0.88
24	F	N	Y	N	Y	N	Y	0.88
24	F	N	Y	N	Y	N	N	0.88
24	F	N	Y	N	Y	Y	Y	0.99
24	F	N	Y	N	N	Y	N	0.84
24	F	N	Y	N	N	N	Y	0.99
24	F	N	Y	N	N	N	N	0.84
24	F	N	N	Y	Y	Y	Y	0.95
24	F	N	N	Y	Y	Y	N	0.95
24	F	N	N	Y	Y	N	Y	0.95
24	F	N	N	Y	N	Y	Y	0.99
24	F	N	N	Y	N	Y	N	0.91
24	F	N	N	Y	N	N	Y	0.99
24	F	N	N	Y	N	N	N	0.91
24	F	N	N	N	Y	Y	Y	1.00
24	F	N	N	N	Y	Y	N	1.00
24	F	N	N	N	Y	N	Y	1.00
24	F	N	N	N	N	N	Y	1.00
24	F	N	N	N	N	Y	Y	0.99
24	F	N	N	N	N	Y	N	0.96
24	F	N	N	N	N	N	Y	0.99
24	F	N	N	N	N	N	N	0.96
24	F	Y	Y	Y	Y	Y	Y	0.99
24	F	Y	Y	Y	Y	Y	N	0.99

**Masterpiece "Vehicles" Section
State of Ohio
PROPOSED Youthful Discount Factors**

Age	Gender	Married	Good Student	Driver Training	Principal	Tenure	Away at School	Discount Factor
24	F	Y	Y	Y	Y	N	Y	0.99
24	F	Y	Y	Y	Y	N	N	0.99
24	F	Y	Y	Y	N	Y	Y	0.99
24	F	Y	Y	Y	N	Y	N	0.99
24	F	Y	Y	Y	N	N	Y	0.99
24	F	Y	Y	Y	N	N	N	0.99
24	F	Y	Y	N	Y	Y	Y	0.99
24	F	Y	Y	N	Y	N	Y	0.99
24	F	Y	Y	N	Y	N	N	0.99
24	F	Y	Y	N	N	Y	Y	0.99
24	F	Y	Y	N	N	N	N	0.99
24	F	Y	N	Y	Y	Y	Y	0.99
24	F	Y	N	Y	Y	Y	N	0.99
24	F	Y	N	Y	Y	N	N	0.99
24	F	Y	N	Y	N	Y	Y	0.99
24	F	Y	N	Y	N	Y	N	0.99
24	F	Y	N	Y	N	N	Y	0.99
24	F	Y	N	Y	N	N	N	0.99
24	F	Y	N	N	Y	Y	Y	1.00
24	F	Y	N	N	Y	Y	N	1.00
24	F	Y	N	N	Y	N	Y	1.00
24	F	Y	N	N	Y	N	N	1.00
24	F	Y	N	N	N	N	N	1.00
24	M	N	Y	Y	Y	Y	Y	0.74
24	M	N	Y	Y	Y	Y	N	0.74
24	M	N	Y	Y	Y	N	Y	0.74
24	M	N	Y	Y	Y	N	N	0.74
24	M	N	Y	Y	N	Y	Y	0.96
24	M	N	Y	Y	N	Y	N	0.74
24	M	N	Y	Y	N	N	N	0.74
24	M	N	Y	N	Y	Y	Y	0.78
24	M	N	Y	N	Y	Y	N	0.78
24	M	N	Y	N	Y	N	Y	0.78
24	M	N	Y	N	N	Y	Y	0.96
24	M	N	Y	N	N	Y	N	0.74
24	M	N	Y	N	N	N	Y	0.96
24	M	N	N	Y	Y	Y	Y	0.95
24	M	N	N	Y	Y	Y	N	0.95
24	M	N	N	Y	Y	N	Y	0.95
24	M	N	N	Y	Y	N	N	0.95
24	M	N	N	Y	N	Y	Y	0.96
24	M	N	N	Y	N	Y	N	0.91
24	M	N	N	Y	N	N	Y	0.96
24	M	N	N	Y	N	N	N	0.91
24	M	N	N	N	Y	Y	Y	1.00
24	M	N	N	N	Y	Y	N	1.00
24	M	N	N	N	N	Y	Y	0.99
24	M	N	N	N	N	N	N	0.96
24	M	N	N	N	N	N	Y	0.99
24	M	N	N	N	N	N	N	0.96

**Chubb Group of Insurance Companies
Ohio - Private Passenger Auto
Current and Proposed Deductible Relativities**

Vehicles valued less than \$75,000

Comprehensive

Deductible	Without Full Glass					Competitor Factors			With Full Glass					Competitor Factors		
	% In-Force				Balanced	Progressive	Safeco	ISO	% In-Force				Balanced	Progressive	Safeco	ISO
	Cars	Current	Indicated	Proposed	%Change				Cars	Current	Indicated	Proposed	%Change			
\$100	2.0%	1.19	1.43	1.25	1.6%	1.17	1.37	1.16	5.0%	1.29	1.27	1.29	-3.3%	1.17	1.37	1.16
\$250	5.7%	1.00	1.00	1.00	-3.3%	1.00	1.00	1.00	10.9%	1.19	1.14	1.21	-1.7%	1.00	1.00	1.00
\$500	9.3%	0.92	0.84	0.88	-7.5%	0.80	0.82	0.81	22.9%	1.13	1.23	1.15	-1.6%	0.80	0.82	0.81
\$1,000	8.5%	0.76	0.74	0.74	-5.9%	0.64	0.65	0.60	25.4%	0.94	1.08	1.05	8.0%	0.64	0.65	0.60
\$2,000	1.3%	0.63	0.63	0.63	-3.3%		0.58		2.3%	0.80	0.85	0.83	0.3%		0.58	
\$2,500	0.2%	0.57	0.57	0.57	-3.3%	0.47			0.5%	0.74	0.73	0.74	-3.3%	0.47		
\$5,000	0.2%	0.42	0.49	0.42	-3.3%				0.4%	0.57	0.65	0.57	-3.3%			
\$10,000	0.0%	0.30	0.30	0.30	-3.3%				0.0%	0.46	0.45	0.46	-3.3%			

Collision

Deductible	Without Full Glass					Competitor Factors			With Full Glass					Competitor Factors		
	% In-Force				Balanced	Progressive	Safeco	ISO	% In-Force				Balanced	Progressive	Safeco	ISO
	Cars	Current	Indicated	Proposed	%Change				Cars	Current	Indicated	Proposed	%Change			
\$100	0.2%	1.18	1.20	1.20	-0.9%	1.26	1.12	1.06	0.1%	1.19	1.20	1.20	-1.7%	1.26	1.12	1.06
\$250	3.9%	1.00	1.00	1.00	-2.5%	1.00	1.00	1.00	7.9%	1.01	1.00	1.00	-3.5%	1.00	1.00	1.00
\$500	10.4%	0.93	1.00	0.95	-0.4%	0.90	0.92	0.90	24.7%	0.94	1.00	0.95	-1.5%	0.90	0.92	0.90
\$1,000	9.7%	0.73	0.90	0.78	4.1%	0.73	0.74	0.75	31.4%	0.74	0.90	0.78	2.7%	0.73	0.74	0.75
\$2,000	1.5%	0.58	0.56	0.58	-2.5%	0.00	0.55		3.1%	0.59	0.56	0.58	-4.2%	0.00	0.55	
\$2,500	0.3%	0.56	0.76	0.56	-2.5%	0.59			0.5%	0.57	0.76	0.56	-4.2%	0.59		
\$5,000	0.3%	0.49	0.55	0.49	-2.5%				0.4%	0.51	0.55	0.49	-6.4%			
\$10,000	0.1%	0.30	0.33	0.30	-2.5%				0.0%	0.35	0.33	0.30	-16.5%			

Vehicles valued \$75,000 or greater

Comprehensive

Deductible	Without Full Glass					With Full Glass				
	% In-Force				Balanced	% In-Force				Balanced
	Cars	Current	Indicated	Proposed	%Change	Cars	Current	Indicated	Proposed	%Change
\$500	0.3%	0.95	1.03	1.03	-4.8%	1.5%	1.15	1.22	1.20	0.9%
\$1,000	0.5%	0.81	0.84	0.81	-3.3%	2.1%	1.00	1.02	1.05	1.5%
\$2,000	0.1%	0.76	0.67	0.76	-3.3%	0.2%	0.96	0.95	0.96	-3.3%
\$2,500	0.0%	0.74	0.74	0.74	-3.3%	0.1%	0.93	0.94	0.93	-3.3%
\$5,000	0.1%	0.66	0.62	0.62	-9.2%	0.3%	0.86	0.82	0.86	-3.3%
\$10,000	0.0%	0.51	0.50	0.51	-3.3%	0.0%	0.71	0.68	0.71	-3.3%

Collision

Deductible	Without Full Glass					With Full Glass				
	% In-Force				Balanced	% In-Force				Balanced
	Cars	Current	Indicated	Proposed	%Change	Cars	Current	Indicated	Proposed	%Change
\$500	0.2%	0.95	0.84	0.95	-2.5%	1.2%	0.96	0.84	0.95	-3.5%
\$1,000	0.5%	0.83	0.85	0.85	-0.2%	2.6%	0.84	0.85	0.85	-1.4%
\$2,000	0.1%	0.77	0.67	0.76	-3.8%	0.3%	0.78	0.67	0.76	-5.0%
\$2,500	0.0%	0.75	0.79	0.75	-2.5%	0.1%	0.77	0.79	0.75	-5.1%
\$5,000	0.1%	0.70	0.80	0.70	-2.5%	0.3%	0.74	0.80	0.70	-7.8%
\$10,000	0.0%	0.55	0.59	0.55	-2.5%	0.0%	0.65	0.59	0.55	-17.5%

**Support for the Vehicle Ownership Discount
Countrywide**

Loss Payees on Vehicle?	Earned Car Distribution	Loss Ratio Relativity
NO	72.4%	-7.0%
YES	27.6%	14.8%

Ohio
Chubb Group of Insurance Companies
Additive Value Adjustments

Agreed Value Changes

Model Year 2010 and earlier Vehicle factor Model year 2011 and later Collision Vehicle factor

		Current	New
1-13	1-19	25	15
14-26	20-61	60	36
27 and Up	62 and Up	100	60
Additional charge per \$1,000		10	5

UM/UIM Surcharge

UMPD Surcharge (first Vehicle)	\$12	\$11
UMPD Surcharge (each Additional Vehicle)	\$8	\$8

Expense Fees Changes

	Current	New
Liability	81	N/C
Comprehensive	17	10
Collision	38	N/C

When there are one or two vehicles covered, we determine expense fees by adding the applicable expense fees for each vehicle for the coverages shown.

When there are more than two vehicles covered, we apply the expense fees to two vehicles only in the following priority:

- vehicles with liability, comprehensive and collision;
- vehicles with liability, and comprehensive;
- vehicles with liability.

Vehicle Surcharge Changes

	Current	New
Road Service Coverage	\$18	\$10

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
2	340	378	416	435	171	50	190
3	396	440	484	506	159	64	202
4	341	379	417	436	159	38	120
5	341	379	417	436	159	38	109
6	282	313	344	360	159	57	161
7	365	406	447	467	159	50	137
8	348	387	426	445	159	58	169
9	321	357	393	411	159	57	141
10	341	379	417	436	159	58	172
11	574	638	702	734	414	243	224
12	574	638	702	734	414	243	224
13	550	611	672	703	159	312	263
15	338	376	414	432	159	58	172
16	371	412	453	474	159	185	198
18	273	303	333	348	159	67	161
19	314	349	384	401	159	57	130
22	448	498	548	573	159	73	250
25	271	301	331	346	159	76	137
27	322	358	394	412	159	67	151
28	313	348	383	400	159	57	155
29	261	290	319	334	159	57	172
31	312	347	382	399	159	44	144
32	221	245	270	282	159	121	137
33	348	387	426	445	159	58	172
34	266	296	326	340	159	86	134
35	337	374	411	430	159	58	172
36	231	257	283	296	159	76	172
37	252	280	308	322	159	83	178
38	289	321	353	369	159	64	150
39	287	319	351	367	159	64	165
40	300	333	366	383	159	50	139
51	327	363	399	417	159	86	233
53	356	396	436	455	171	54	171
54	335	372	409	428	171	52	148
55	285	317	349	365	159	93	117
56	338	375	413	431	159	70	122

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
2	55	76	103	118	94
3	64	88	120	136	87
4	55	76	103	118	87
5	55	76	103	118	87
6	46	63	86	98	87
7	59	81	110	125	87
8	56	77	105	119	87
9	52	71	97	110	87
10	55	76	103	118	87
11	93	128	174	198	228
12	93	128	174	198	228
13	89	122	166	189	87
15	55	75	102	116	87
16	60	82	112	127	87
18	44	61	83	94	87
19	51	70	95	108	87
22	73	100	136	155	87
25	44	60	82	93	87
27	52	72	98	111	87
28	51	70	95	108	87
29	42	58	79	90	87
31	50	69	94	107	87
32	36	49	67	76	87
33	56	77	105	119	87
34	43	59	80	91	87
35	55	75	102	116	87
36	37	51	69	79	87
37	41	56	76	87	87
38	47	64	87	99	87
39	47	64	87	99	87
40	49	67	91	104	87
51	53	73	99	113	87
53	58	79	108	122	94
54	54	74	101	115	94
55	46	63	86	98	87
56	55	75	102	116	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision	Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K					50K	100K	200K	300K	
57	340	378	416	435	171	50	190	57	55	76	103	118	94
60	396	440	484	506	159	105	99	60	64	88	120	136	87
61	338	376	414	432	159	44	112	61	55	75	102	116	87
62	348	387	426	445	159	44	113	62	56	77	105	119	87
63	311	345	380	397	159	86	241	63	50	69	94	107	87
64	348	387	426	445	159	58	172	64	56	77	105	119	87
66	248	275	303	316	159	47	131	66	40	55	75	85	87
67	267	297	327	342	159	50	144	67	43	59	80	91	87
68	298	331	364	381	159	86	241	68	48	66	90	102	87
69	316	351	386	404	159	50	131	69	51	70	95	108	87
70	341	379	417	436	159	44	126	70	55	76	103	118	87
74	342	380	418	437	159	57	168	74	55	76	103	118	87
75	382	424	466	488	159	76	130	75	62	85	116	132	87
77	268	298	328	343	171	73	130	77	44	60	82	93	94
78	261	290	319	334	171	67	148	78	42	58	79	90	94
80	272	302	332	347	159	76	168	80	44	60	82	93	87
81	396	440	484	506	159	105	99	81	64	88	120	136	87
82	353	392	431	451	159	57	91	82	57	78	106	121	87
83	348	387	426	445	159	44	126	83	56	77	105	119	87
84	567	630	693	725	159	102	263	84	92	126	171	195	87
85	266	295	325	339	171	50	157	85	43	59	80	91	94
86	385	428	471	492	159	102	99	86	63	86	117	133	87
87	293	325	358	374	159	50	159	87	47	65	88	101	87
88	269	299	329	344	159	52	148	88	44	60	82	93	87
89	201	223	245	256	159	58	190	89	33	45	61	70	87
90	385	428	471	492	159	102	99	90	63	86	117	133	87
91	354	393	432	452	159	57	91	91	58	79	108	122	87
92	385	428	471	492	159	83	78	92	63	86	117	133	87
93	335	372	409	428	159	138	168	93	54	74	101	115	87
94	336	373	410	429	159	93	148	94	55	75	102	116	87
95	363	403	443	463	159	83	151	95	59	81	110	125	87
96	275	305	336	351	159	102	166	96	44	61	83	94	87
97	331	368	405	423	159	38	113	97	54	74	101	115	87
99	301	334	367	384	159	95	156	99	49	67	91	104	87
100	331	368	405	423	159	38	113	100	54	74	101	115	87
101	341	379	417	436	159	38	113	101	55	76	103	118	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
102	289	321	353	369	159	64	150
103	316	351	386	404	159	50	131
104	287	319	351	367	159	64	165
105	287	319	351	367	159	64	165
106	356	396	436	455	171	54	171
107	567	630	693	725	159	102	263
108	201	223	245	256	159	58	190
109	348	387	426	445	159	58	172
110	335	372	409	428	171	52	148
111	335	372	409	428	171	52	148
112	300	333	366	383	159	50	139
113	287	319	351	367	159	64	165
114	261	290	319	334	171	67	148
116	300	333	366	383	159	50	139
117	272	302	332	347	159	76	168
118	316	351	386	404	159	50	131
119	267	297	327	342	159	50	144
120	285	317	349	365	159	93	117
121	269	299	329	344	159	52	148
122	269	299	329	344	159	52	148
123	316	351	386	404	159	50	131
124	293	325	358	374	159	50	159
125	266	296	326	340	159	86	134
126	321	357	393	411	159	57	141
127	321	357	393	411	159	57	141
128	341	379	417	436	159	44	126
129	311	345	380	397	159	86	241
131	396	440	484	506	159	64	202
132	300	333	366	383	159	50	139
133	356	396	436	455	171	54	171
134	322	358	394	412	171	75	225
135	266	295	325	339	171	50	157
136	300	333	366	383	159	50	139
137	353	392	431	451	159	57	91
138	272	302	332	347	159	76	168
139	396	440	484	506	159	105	99

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
102	47	64	87	99	87
103	51	70	95	108	87
104	47	64	87	99	87
105	47	64	87	99	87
106	58	79	108	122	94
107	92	126	171	195	87
108	33	45	61	70	87
109	56	77	105	119	87
110	54	74	101	115	94
111	54	74	101	115	94
112	49	67	91	104	87
113	47	64	87	99	87
114	42	58	79	90	94
116	49	67	91	104	87
117	44	60	82	93	87
118	51	70	95	108	87
119	43	59	80	91	87
120	46	63	86	98	87
121	44	60	82	93	87
122	44	60	82	93	87
123	51	70	95	108	87
124	47	65	88	101	87
125	43	59	80	91	87
126	52	71	97	110	87
127	52	71	97	110	87
128	55	76	103	118	87
129	50	69	94	107	87
131	64	88	120	136	87
132	49	67	91	104	87
133	58	79	108	122	94
134	52	72	98	111	94
135	43	59	80	91	94
136	49	67	91	104	87
137	57	78	106	121	87
138	44	60	82	93	87
139	64	88	120	136	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Auto Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
140	300	333	366	383	159	50	139
141	268	298	328	343	171	73	130
142	231	257	283	296	159	76	172
143	348	387	426	445	159	58	169
144	338	375	413	431	159	70	122
146	338	375	413	431	159	70	122
151	356	396	436	455	171	54	171
153	392	435	479	500	159	105	102
154	550	611	672	703	159	312	263
155	445	494	543	568	159	232	211
156	461	512	563	589	159	248	246
157	299	332	365	382	159	44	126
158	385	428	471	492	159	102	99
159	363	403	443	463	159	76	130
160	261	290	319	334	171	67	148
161	287	319	351	367	159	64	165
162	300	333	366	383	159	50	139
163	311	345	380	397	159	86	241
164	221	245	270	282	159	121	137
165	267	297	327	342	159	50	144
166	287	319	351	367	159	64	165

Corporate Vehicles

Territory	Auto Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
140	49	67	91	104	87
141	44	60	82	93	94
142	37	51	69	79	87
143	56	77	105	119	87
144	55	75	102	116	87
146	55	75	102	116	87
151	58	79	108	122	94
153	63	87	118	135	87
154	89	122	166	189	87
155	72	99	135	153	87
156	74	102	139	158	87
157	48	66	90	102	87
158	63	86	117	133	87
159	59	81	110	125	87
160	42	58	79	90	94
161	47	64	87	99	87
162	49	67	91	104	87
163	50	69	94	107	87
164	36	49	67	76	87
165	43	59	80	91	87
166	47	64	87	99	87

OHIO
Proposed Rates - UM/UIM BI
Private Passenger Vehicles
All Companies

Surcharge by territory

Amount of coverage	11, 12		
	UM/UIM BI	UM/UIM BI code	First Vehicle
\$ 25,000	A	91	60
\$ 50,000	B	135	95
\$ 100,000	C	212	144
\$ 200,000	D	344	237
\$ 300,000	E	414	288
\$ 500,000	F	441	312
\$ 1,000,000	G	467	337
\$ 2,000,000	H	487	356
\$ 3,000,000	J	500	367
\$ 5,000,000	K	528	393
\$ 10,000,000	L	656	512

Surcharge by territory

Amount of coverage	2, 53, 54, 57, 77, 78, 85, 106, 110, 111, 114, 133, 134, 135, 141, 151, 160		
	UM/UIM BI	UM/UIM BI code	First Vehicle
\$ 25,000	A	38	25
\$ 50,000	B	56	39
\$ 100,000	C	88	60
\$ 200,000	D	142	98
\$ 300,000	E	171	119
\$ 500,000	F	199	145
\$ 1,000,000	G	228	172
\$ 2,000,000	H	249	192
\$ 3,000,000	J	263	205
\$ 5,000,000	K	293	233
\$ 10,000,000	L	433	361

Surcharge by territory

Amount of coverage	All Other		
	UM/UIM BI	UM/UIM BI code	First Vehicle
\$ 25,000	A	35	23
\$ 50,000	B	52	37
\$ 100,000	C	82	56
\$ 200,000	D	132	91
\$ 300,000	E	159	111
\$ 500,000	F	186	135
\$ 1,000,000	G	212	160
\$ 2,000,000	H	232	179
\$ 3,000,000	J	245	190
\$ 5,000,000	K	273	216
\$ 10,000,000	L	401	335

OHIO
Proposed Rates - UM/UIM BI
Corporate Vehicles
All Companies

Surcharge by territory

Amount of coverage	11, 12	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	34
\$ 50,000	B	58
\$ 100,000	C	105
\$ 200,000	D	183
\$ 300,000	E	228
\$ 500,000	F	252
\$ 1,000,000	G	277
\$ 2,000,000	H	296
\$ 3,000,000	J	307
\$ 5,000,000	K	333
\$ 10,000,000	L	452

Surcharge by territory

Amount of coverage	2, 53, 54, 57, 77, 78, 85, 106, 110, 111, 114, 133, 134, 135, 141, 151, 160	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	14
\$ 50,000	B	24
\$ 100,000	C	43
\$ 200,000	D	75
\$ 300,000	E	94
\$ 500,000	F	120
\$ 1,000,000	G	145
\$ 2,000,000	H	167
\$ 3,000,000	J	180
\$ 5,000,000	K	208
\$ 10,000,000	L	336

Surcharge by territory

Amount of coverage	All Other	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	13
\$ 50,000	B	22
\$ 100,000	C	40
\$ 200,000	D	70
\$ 300,000	E	87
\$ 500,000	F	111
\$ 1,000,000	G	136
\$ 2,000,000	H	155
\$ 3,000,000	J	166
\$ 5,000,000	K	192
\$ 10,000,000	L	311

Ohio
Collector Vehicles
Current and Proposed Premiums

Comprehensive and collision: (rate per \$100 of agreed value)

Current Model Year	Proposed Model Year	Current	Proposed				
			1 Veh	2 veh	3-5 Vehs	6-10 Vehs	11+ Vehs
1945 and prior	1945 and prior	0.50	0.63	0.52	0.49	0.47	0.44
1946 -1963	1946 - 1959	0.62	0.68	0.56	0.53	0.51	0.48
1964 -1977	1960 - 1968	0.62	0.71	0.59	0.55	0.53	0.50
	1969 - 1973	0.62	0.75	0.62	0.59	0.56	0.53
	1974 - 1978	0.62	0.81	0.67	0.63	0.60	0.56
1978 -1986	1979 - 1986	1.32	1.50	1.25	1.17	1.13	1.05
1987 and later	1987 - 1990	2.14	2.37	1.97	1.85	1.78	1.66
	1991 - 1995	2.14	2.37	1.97	1.85	1.78	1.66
	1996 - 2000	2.14	2.37	1.97	1.85	1.78	1.66
	Later than 2000	2.14	2.37	1.97	1.85	1.78	1.66

Comprehensive Only: (rate per \$100 of agreed value)

Current Model Year	Proposed Model Year	Current	Proposed				
			1 Veh	2 veh	3-5 Vehs	6-10 Vehs	11+ Vehs
1945 and prior	1945 and prior	0.25	0.31	0.26	0.24	0.23	0.22
1946 -1963	1946 - 1959	0.31	0.34	0.28	0.27	0.26	0.24
1964 -1977	1960 - 1968	0.31	0.36	0.30	0.28	0.27	0.25
	1969 - 1973	0.31	0.38	0.32	0.30	0.29	0.27
	1974 - 1978	0.66	0.40	0.33	0.31	0.30	0.28
1978 -1986	1979 - 1986	0.66	0.75	0.62	0.59	0.56	0.53
1987 and later	1987 - 1990	1.07	1.19	0.99	0.93	0.89	0.83
	1991 - 1995	1.07	1.19	0.99	0.93	0.89	0.83
	1996 - 2000	1.07	1.19	0.99	0.93	0.89	0.83
	Later than 2000	1.07	1.19	0.99	0.93	0.89	0.83

Liability: (rate applied for all vehicles)

Amount of Coverage	Current	Proposed	
		1 car	2+ car
\$ 50,000	41	25	38
\$ 100,000	45	28	42
\$ 200,000	50	31	47
\$ 300,000	53	33	50
\$ 500,000	98	54	82
\$ 1,000,000	129	91	137
\$ 2,000,000	144	102	152
\$ 3,000,000	162	114	171
\$ 5,000,000	198	140	210
\$ 10,000,000	258	182	273

Uninsured/Underinsured: (rate applied for all vehicles)

Amount of Coverage	Current	Proposed	
		1 car	2+ car
\$ 25,000	10	10	15
\$ 50,000	20	12	18
\$ 100,000	27	14	21
\$ 200,000	32	16	24
\$ 300,000	35	18	27
\$ 500,000	48	52	78
\$ 1,000,000	99	59	89
\$ 2,000,000	121	64	97
\$ 3,000,000	154	68	102
\$ 5,000,000	231	75	113
\$ 10,000,000	341	110	165

**Ohio
Other Vehicles
Current and Proposed Physical Damage Premiums**

Vehicles	Base rate per \$100			
	Comprehensive and collision		Comprehensive only	
	Current	New	Current	New
Registered motorcycles/mopeds	\$ 6.25	\$5.31	\$ 1.25	\$1.06
Registered recreational vehicles	\$ 1.95	N/C	\$ 0.60	N/C
Registered trailers	\$ 1.70	N/C	\$ 0.95	N/C
Unregistered vehicles	\$ 1.40	N/C	\$ 0.55	N/C

Ohio Department of Insurance

Bob Taft – Governor
 Ann Womer Benjamin – Director



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: Ohio
 Line: Liability

Total
 Combined
 Years

	Year 2009		Year 2008		Year 2007		Year 2006		Year 2005		Total	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	3701425		3900113		4457068		4474352		4946305		21479263	
Direct Premiums Earned	3772536		4170662		4505665		4626744		5146417		22222024	
Losses Incurred (E)*	1638566	.434	1383994	.332	3148497	.699	3309213	.715	2351115	.457	11831385	.532
Loss Adjustment Expense Incurred (E)*	397976	.105	377053	.09	865666	.192	1117803	.242	813515	.158	3572013	.161
Acquisition Expense Incurred (W)**	703271	.190	713721	.183	833472	.187	818806	.183	905174	.183	3974443	.185
General Expense (E)*	116949	.031	137632	.033	157698	.035	171190	.037	221296	.043	804764	.036
Taxes, License & Fees Incurred (W)**	74029	.02	78002	.020	84684	.019	111859	.025	103872	.021	452446	.021
Total Loss & Expense	2930790		2690402		5090017		5528871		4394972		20635052	

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).

Ohio Department of Insurance

Bob Taft – Governor
 Ann Womer Benjamin – Director



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: Ohio
 Line: Physical Damage

Total
 Combined
 Years

	Year 2009		Year 2008		Year 2007		Year 2006		Year 2005		Total	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	3540774		3555276		3891494		4760902		5976551		21724997	
Direct Premiums Earned	3501462		3725605		4222421		5444810		6191915		23086213	
Losses Incurred (E)*	1522155	.435	1884218	.506	2185130	.518	2250830	.413	2540831	.410	10383164	.450
Loss Adjustment Expense Incurred (E)*	324368	.093	360100	.097	382223	.091	377434	.069	403240	.065	1847365	.080
Acquisition Expense Incurred (W)**	704614	.199	675502	.190	731601	.188	895050	.188	1177381	.197	4184147	.193
General Expense (E)*	80534	.023	89415	.024	92893	.022	130675	.024	154798	.025	548315	.024
Taxes, License & Fees Incurred (W)**	74356	.021	71106	.020	70047	.018	138066	.029	95625	.016	449200	.021
Total Loss & Expense	2706027		3080340		3461894		3792055		4371874		17412191	

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).

Ohio Department of Insurance

Bob Taft – Governor
 Ann Womer Benjamin – Director



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: United States

Line: Liability

Total
 Combined
 Years

	Year 2009		Year 2008		Year 2007		Year 2006		Year 2005		Total	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	207673743		210912479		226367044		238019146		250953310		1133925722	
Direct Premiums Earned	208700554		218852639		231552943		243609357		254565667		1157281160	
Losses Incurred (E)*	124218081	.595	117246148	.536	131054270	.566	147873398	.607	151641204	.596	672033101	.581
Loss Adjustment Expense Incurred (E)*	39066352	.187	39454774	.180	43760433	.189	49571771	.203	40365348	.159	212218679	.183
Acquisition Expense Incurred (W)**	45272876	.218	42604321	.202	45499776	.201	44506580	.187	51194475	.204	229081028	.202
General Expense (E)*	5634915	.027	7440990	.034	7872800	.034	7308281	.03	10437192	.041	38694178	.033
Taxes, License & Fees Incurred (W)**	5399517	.026	5905549	.028	6338277	.028	5950479	.025	6524786	.026	30118609	.027
Total Loss & Expense	219591741		212651782		234525556		255213509		260163006		1182145595	

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).

Ohio Department of Insurance

Bob Taft – Governor
 Ann Womer Benjamin – Director



Property-Casualty Underwriting Profit & Loss Statement

Five Year Statement
 Complete Separately for Ohio and Countrywide

Program: United States

Line: Physical Damage

Total
 Combined
 Years

	Year 2009		Year 2008		Year 2007		Year 2006		Year 2005		Total Combined Years	
	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio	Dollars	Ratio
Direct Premiums Written	178994528		184787441		206892404		221857215		261540881		1054072469	
Direct Premiums Earned	182041303		194882436		214877152		239599429		274713955		1106114275	
Losses Incurred (E)*	84960396	.467	87270722	.448	94030640	.438	103317522	.431	120436686	.438	490015966	.443
Loss Adjustment Expense Incurred (E)*	18347319	.101	16911745	.087	16845793	.078	18645214	.078	19344596	.070	90094667	.081
Acquisition Expense Incurred (W)**	40094774	.224	38990150	.211	42412943	.205	47033730	.212	55708208	.213	224239804	.213
General Expense (E)*	3640826	.02	5066943	.026	5157052	.024	5510787	.023	5219565	.019	24595173	.022
Taxes, License & Fees Incurred (W)**	4295869	.024	4989261	.027	5172310	.025	5324573	.024	6276981	.024	26058994	.025
Total Loss & Expense	151339184		153228822		163618738		179831825		206986036		855004604	

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).

Revise Territorial Relativities

While we are not proposing any changes to the definitions of our territories, we are proposing to adjust our territorial relativities to ensure compliance with ORC 3901.21.

Revise Additive Values

We are proposing to revise the Agreed Value surcharge, expense fees, Road Service Coverage surcharge, and UM/UIM PD surcharge.

The current and proposed rates can be found in [Exhibit 21](#).

Revise Base Rates

Base rate offsets will be taken to make the overall statewide premium level effect of the above revisions 0.0%. Further base rate changes are being made in order to yield a 9.9% rate decrease.

Premium Level Effect

Based on our distribution of business by coverage, the overall premium level effect of the above revisions is **-9.0%**. Details are provided in the table below, and proposed base rates are displayed in [Exhibit 20](#).

<u>Coverage</u>	<u>All Companies</u>
CSL Liability	-4.9%
UM	-4.4%
Liability Subtotal	-4.8%
Comprehensive	-16.0%
Collision	-15.8%
Phys Dam Subtotal	-15.8%
TOTAL	-9.9%

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
2	340	378	416	435	171	50	190
3	396	440	484	506	159	64	202
4	341	379	417	436	159	38	120
5	341	379	417	436	159	38	109
6	282	313	344	360	159	57	161
7	365	406	447	467	159	50	137
8	348	387	426	445	159	58	169
9	321	357	393	411	159	57	141
10	341	379	417	436	159	58	172
11	574	638	702	734	414	243	224
12	574	638	702	734	414	243	224
13	550	611	672	703	159	312	263
15	338	376	414	432	159	58	172
16	371	412	453	474	159	185	198
18	273	303	333	348	159	67	161
19	314	349	384	401	159	57	130
22	448	498	548	573	159	73	250
25	271	301	331	346	159	76	137
27	322	358	394	412	159	67	151
28	313	348	383	400	159	57	155
29	261	290	319	334	159	57	172
31	312	347	382	399	159	44	144
32	221	245	270	282	159	121	137
33	348	387	426	445	159	58	172
34	266	296	326	340	159	86	134
35	337	374	411	430	159	58	172
36	231	257	283	296	159	76	172
37	252	280	308	322	159	83	178
38	289	321	353	369	159	64	150
39	287	319	351	367	159	64	165
40	300	333	366	383	159	50	139
51	356	396	436	455	171	54	171
53	356	396	436	455	171	54	171
54	335	372	409	428	171	52	148
55	285	317	349	365	159	93	117
56	338	375	413	431	159	70	122

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
2	55	76	103	118	94
3	64	88	120	136	87
4	55	76	103	118	87
5	55	76	103	118	87
6	46	63	86	98	87
7	59	81	110	125	87
8	56	77	105	119	87
9	52	71	97	110	87
10	55	76	103	118	87
11	93	128	174	198	228
12	93	128	174	198	228
13	89	122	166	189	87
15	55	75	102	116	87
16	60	82	112	127	87
18	44	61	83	94	87
19	51	70	95	108	87
22	73	100	136	155	87
25	44	60	82	93	87
27	52	72	98	111	87
28	51	70	95	108	87
29	42	58	79	90	87
31	50	69	94	107	87
32	36	49	67	76	87
33	56	77	105	119	87
34	43	59	80	91	87
35	55	75	102	116	87
36	37	51	69	79	87
37	41	56	76	87	87
38	47	64	87	99	87
39	47	64	87	99	87
40	49	67	91	104	87
51	58	79	108	122	94
53	58	79	108	122	94
54	54	74	101	115	94
55	46	63	86	98	87
56	55	75	102	116	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision	Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K					50K	100K	200K	300K	
57	340	378	416	435	171	50	190	57	55	76	103	118	94
60	396	440	484	506	159	105	99	60	64	88	120	136	87
61	338	376	414	432	159	44	112	61	55	75	102	116	87
62	348	387	426	445	159	44	113	62	56	77	105	119	87
63	356	396	436	455	171	54	171	63	58	79	108	122	94
64	348	387	426	445	159	58	172	64	56	77	105	119	87
66	248	275	303	316	159	47	131	66	40	55	75	85	87
67	300	333	366	383	159	50	139	67	49	67	91	104	87
68	298	331	364	381	159	86	241	68	48	66	90	102	87
69	316	351	386	404	159	50	131	69	51	70	95	108	87
70	287	319	351	367	159	64	165	70	47	64	87	99	87
74	342	380	418	437	159	57	168	74	55	76	103	118	87
75	382	424	466	488	159	76	130	75	62	85	116	132	87
77	268	298	328	343	171	73	130	77	44	60	82	93	94
78	261	290	319	334	171	67	148	78	42	58	79	90	94
80	272	302	332	347	159	76	168	80	44	60	82	93	87
81	396	440	484	506	159	105	99	81	64	88	120	136	87
82	353	392	431	451	159	57	91	82	57	78	106	121	87
83	348	387	426	445	159	44	126	83	56	77	105	119	87
84	567	630	693	725	159	102	263	84	92	126	171	195	87
85	266	295	325	339	171	50	157	85	43	59	80	91	94
86	385	428	471	492	159	102	99	86	63	86	117	133	87
87	340	378	416	435	171	50	190	87	55	76	103	118	94
88	269	299	329	344	159	52	148	88	44	60	82	93	87
89	201	223	245	256	159	58	190	89	33	45	61	70	87
90	385	428	471	492	159	102	99	90	63	86	117	133	87
91	354	393	432	452	159	57	91	91	58	79	108	122	87
92	385	428	471	492	159	83	78	92	63	86	117	133	87
93	335	372	409	428	159	138	168	93	54	74	101	115	87
94	336	373	410	429	159	93	148	94	55	75	102	116	87
95	363	403	443	463	159	83	151	95	59	81	110	125	87
96	275	305	336	351	159	102	166	96	44	61	83	94	87
97	331	368	405	423	159	38	113	97	54	74	101	115	87
99	301	334	367	384	159	95	156	99	49	67	91	104	87
100	331	368	405	423	159	38	113	100	54	74	101	115	87
101	341	379	417	436	159	38	113	101	55	76	103	118	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Auto Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
102	289	321	353	369	159	64	150
103	316	351	386	404	159	50	131
104	287	319	351	367	159	64	165
105	287	319	351	367	159	64	165
106	356	396	436	455	171	54	171
107	567	630	693	725	159	102	263
108	201	223	245	256	159	58	190
109	348	387	426	445	159	58	172
110	335	372	409	428	171	52	148
111	335	372	409	428	171	52	148
112	300	333	366	383	159	50	139
113	287	319	351	367	159	64	165
114	261	290	319	334	171	67	148
116	300	333	366	383	159	50	139
117	272	302	332	347	159	76	168
118	316	351	386	404	159	50	131
119	300	333	366	383	159	50	139
120	285	317	349	365	159	93	117
121	269	299	329	344	159	52	148
122	269	299	329	344	159	52	148
123	316	351	386	404	159	50	131
124	340	378	416	435	171	50	190
125	266	296	326	340	159	86	134
126	321	357	393	411	159	57	141
127	321	357	393	411	159	57	141
128	287	319	351	367	159	64	165
129	356	396	436	455	171	54	171
131	396	440	484	506	159	64	202
132	300	333	366	383	159	50	139
133	356	396	436	455	171	54	171
134	340	378	416	435	171	50	190
135	266	295	325	339	171	50	157
136	300	333	366	383	159	50	139
137	353	392	431	451	159	57	91
138	272	302	332	347	159	76	168
139	396	440	484	506	159	105	99

Corporate Vehicles

Territory	Auto Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
102	47	64	87	99	87
103	51	70	95	108	87
104	47	64	87	99	87
105	47	64	87	99	87
106	58	79	108	122	94
107	92	126	171	195	87
108	33	45	61	70	87
109	56	77	105	119	87
110	54	74	101	115	94
111	54	74	101	115	94
112	49	67	91	104	87
113	47	64	87	99	87
114	42	58	79	90	94
116	49	67	91	104	87
117	44	60	82	93	87
118	51	70	95	108	87
119	49	67	91	104	87
120	46	63	86	98	87
121	44	60	82	93	87
122	44	60	82	93	87
123	51	70	95	108	87
124	55	76	103	118	94
125	43	59	80	91	87
126	52	71	97	110	87
127	52	71	97	110	87
128	47	64	87	99	87
129	58	79	108	122	94
131	64	88	120	136	87
132	49	67	91	104	87
133	58	79	108	122	94
134	55	76	103	118	94
135	43	59	80	91	94
136	49	67	91	104	87
137	57	78	106	121	87
138	44	60	82	93	87
139	64	88	120	136	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Auto Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
140	300	333	366	383	159	50	139
141	268	298	328	343	171	73	130
142	231	257	283	296	159	76	172
143	348	387	426	445	159	58	169
144	338	375	413	431	159	70	122
146	338	375	413	431	159	70	122
151	356	396	436	455	171	54	171
153	392	435	479	500	159	105	102
154	550	611	672	703	159	312	263
155	445	494	543	568	159	232	211
156	461	512	563	589	159	248	246
157	299	332	365	382	159	44	126
158	385	428	471	492	159	102	99
159	363	403	443	463	159	76	130
160	261	290	319	334	171	67	148
161	287	319	351	367	159	64	165
162	300	333	366	383	159	50	139
163	356	396	436	455	171	54	171
164	221	245	270	282	159	121	137
165	300	333	366	383	159	50	139
166	287	319	351	367	159	64	165

Corporate Vehicles

Territory	Auto Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
140	49	67	91	104	87
141	44	60	82	93	94
142	37	51	69	79	87
143	56	77	105	119	87
144	55	75	102	116	87
146	55	75	102	116	87
151	58	79	108	122	94
153	63	87	118	135	87
154	89	122	166	189	87
155	72	99	135	153	87
156	74	102	139	158	87
157	48	66	90	102	87
158	63	86	117	133	87
159	59	81	110	125	87
160	42	58	79	90	94
161	47	64	87	99	87
162	49	67	91	104	87
163	58	79	108	122	94
164	36	49	67	76	87
165	49	67	91	104	87
166	47	64	87	99	87

OHIO
Proposed Rates - UM/UIM BI
Private Passenger Vehicles
All Companies

Surcharge by territory

Amount of coverage		11, 12	
UM/UIM BI	UM/UIM BI code	First Vehicle	Each Add'l Vehicle
\$ 25,000	A	91	60
\$ 50,000	B	135	95
\$ 100,000	C	212	144
\$ 200,000	D	344	237
\$ 300,000	E	414	288
\$ 500,000	F	441	312
\$ 1,000,000	G	467	337
\$ 2,000,000	H	487	356
\$ 3,000,000	J	500	367
\$ 5,000,000	K	528	393
\$ 10,000,000	L	656	512

Surcharge by territory

Amount of coverage		2, 51, 53, 54, 57, 63, 77, 78, 85, 87, 106, 110, 111, 114, 124, 129, 133, 134, 135, 141, 151, 160, 163	
UM/UIM BI	UM/UIM BI code	First Vehicle	Each Add'l Vehicle
\$ 25,000	A	38	25
\$ 50,000	B	56	39
\$ 100,000	C	88	60
\$ 200,000	D	142	98
\$ 300,000	E	171	119
\$ 500,000	F	199	145
\$ 1,000,000	G	228	172
\$ 2,000,000	H	249	192
\$ 3,000,000	J	263	205
\$ 5,000,000	K	293	233
\$ 10,000,000	L	433	361

Surcharge by territory

Amount of coverage		All Other	
UM/UIM BI	UM/UIM BI code	First Vehicle	Each Add'l Vehicle
\$ 25,000	A	35	23
\$ 50,000	B	52	37
\$ 100,000	C	82	56
\$ 200,000	D	132	91
\$ 300,000	E	159	111
\$ 500,000	F	186	135
\$ 1,000,000	G	212	160
\$ 2,000,000	H	232	179
\$ 3,000,000	J	245	190
\$ 5,000,000	K	273	216
\$ 10,000,000	L	401	335

OHIO
Proposed Rates - UM/UIM BI
Corporate Vehicles
All Companies

Surcharge by territory

Amount of coverage	11, 12	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	34
\$ 50,000	B	58
\$ 100,000	C	105
\$ 200,000	D	183
\$ 300,000	E	228
\$ 500,000	F	252
\$ 1,000,000	G	277
\$ 2,000,000	H	296
\$ 3,000,000	J	307
\$ 5,000,000	K	333
\$ 10,000,000	L	452

Surcharge by territory

Amount of coverage	2, 51, 53, 54, 57, 63, 77, 78, 85, 87, 106, 110, 111, 114, 124, 129, 133, 134, 135, 141, 151, 160, 163	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	14
\$ 50,000	B	24
\$ 100,000	C	43
\$ 200,000	D	75
\$ 300,000	E	94
\$ 500,000	F	120
\$ 1,000,000	G	145
\$ 2,000,000	H	167
\$ 3,000,000	J	180
\$ 5,000,000	K	208
\$ 10,000,000	L	336

Surcharge by territory

Amount of coverage	All Other	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	13
\$ 50,000	B	22
\$ 100,000	C	40
\$ 200,000	D	70
\$ 300,000	E	87
\$ 500,000	F	111
\$ 1,000,000	G	136
\$ 2,000,000	H	155
\$ 3,000,000	J	166
\$ 5,000,000	K	192
\$ 10,000,000	L	311

SERFF Tracking Number: CHUB-127023367 State: Ohio
 First Filing Company: Chubb National Insurance Company, ... State Tracking Number: CHUB-127023367
 Company Tracking Number: 10-9123-RR
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Masterpiece
 Project Name/Number: Panarama Phase II/10-9123-RR

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/30/2011	Rate and Rule	Vehicle: Charts	07/01/2011	Vehicle Charts revised 6-30-11.pdf (Superceded)
05/31/2011	Rate and Rule	Vehicle: Charts	06/30/2011	Vehicle Charts.pdf (Superceded)
06/30/2011	Supporting Document	Exhibit 20	07/01/2011	Exhibit 20 revised 6-30-11.pdf (Superceded)

Vehicle: Charts



Base premium chart

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
2	\$ 190	\$ 50	\$ 378	\$ 171
3	\$ 202	\$ 64	\$ 440	\$ 159
4	\$ 120	\$ 38	\$ 379	\$ 159
5	\$ 109	\$ 38	\$ 379	\$ 159
6	\$ 161	\$ 57	\$ 313	\$ 159
7	\$ 137	\$ 50	\$ 406	\$ 159
8	\$ 169	\$ 58	\$ 387	\$ 159
9	\$ 141	\$ 57	\$ 357	\$ 159
10	\$ 172	\$ 58	\$ 379	\$ 159
11	\$ 224	\$ 243	\$ 638	\$ 414
12	\$ 224	\$ 243	\$ 638	\$ 414
13	\$ 263	\$ 312	\$ 611	\$ 159
15	\$ 172	\$ 58	\$ 376	\$ 159
16	\$ 198	\$ 185	\$ 412	\$ 159
18	\$ 161	\$ 67	\$ 303	\$ 159
19	\$ 130	\$ 57	\$ 349	\$ 159
22	\$ 250	\$ 73	\$ 498	\$ 159
25	\$ 137	\$ 76	\$ 301	\$ 159
27	\$ 151	\$ 67	\$ 358	\$ 159
28	\$ 155	\$ 57	\$ 348	\$ 159
29	\$ 172	\$ 57	\$ 290	\$ 159
31	\$ 144	\$ 44	\$ 347	\$ 159
32	\$ 137	\$ 121	\$ 245	\$ 159
33	\$ 172	\$ 58	\$ 387	\$ 159
34	\$ 134	\$ 86	\$ 296	\$ 159
35	\$ 172	\$ 58	\$ 374	\$ 159
36	\$ 172	\$ 76	\$ 257	\$ 159
37	\$ 178	\$ 83	\$ 280	\$ 159
38	\$ 150	\$ 64	\$ 321	\$ 159
39	\$ 165	\$ 64	\$ 319	\$ 159
40	\$ 139	\$ 50	\$ 333	\$ 159
51	\$ 171	\$ 54	\$ 396	\$ 171
53	\$ 171	\$ 54	\$ 396	\$ 171
54	\$ 148	\$ 52	\$ 372	\$ 171
55	\$ 117	\$ 93	\$ 317	\$ 159
56	\$ 122	\$ 70	\$ 375	\$ 159
57	\$ 190	\$ 50	\$ 378	\$ 171
60	\$ 99	\$ 105	\$ 440	\$ 159
61	\$ 112	\$ 44	\$ 376	\$ 159
62	\$ 113	\$ 44	\$ 387	\$ 159
63	\$ 171	\$ 54	\$ 396	\$ 171
64	\$ 172	\$ 58	\$ 387	\$ 159
66	\$ 131	\$ 47	\$ 275	\$ 159
67	\$ 139	\$ 50	\$ 333	\$ 159
68	\$ 241	\$ 86	\$ 331	\$ 159
69	\$ 131	\$ 50	\$ 351	\$ 159
70	\$ 165	\$ 64	\$ 319	\$ 159

Vehicle: Charts



Base premium chart

(continued)

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
74	\$ 168	\$ 57	\$ 380	\$ 159
75	\$ 130	\$ 76	\$ 424	\$ 159
77	\$ 130	\$ 73	\$ 298	\$ 171
78	\$ 148	\$ 67	\$ 290	\$ 171
80	\$ 168	\$ 76	\$ 302	\$ 159
81	\$ 99	\$ 105	\$ 440	\$ 159
82	\$ 91	\$ 57	\$ 392	\$ 159
83	\$ 126	\$ 44	\$ 387	\$ 159
84	\$ 263	\$ 102	\$ 630	\$ 159
85	\$ 157	\$ 50	\$ 295	\$ 171
86	\$ 99	\$ 102	\$ 428	\$ 159
87	\$ 190	\$ 50	\$ 378	\$ 171
88	\$ 148	\$ 52	\$ 299	\$ 159
89	\$ 190	\$ 58	\$ 223	\$ 159
90	\$ 99	\$ 102	\$ 428	\$ 159
91	\$ 91	\$ 57	\$ 393	\$ 159
92	\$ 78	\$ 83	\$ 428	\$ 159
93	\$ 168	\$ 138	\$ 372	\$ 159
94	\$ 148	\$ 93	\$ 373	\$ 159
95	\$ 151	\$ 83	\$ 403	\$ 159
96	\$ 166	\$ 102	\$ 305	\$ 159
97	\$ 113	\$ 38	\$ 368	\$ 159
99	\$ 156	\$ 95	\$ 334	\$ 159
100	\$ 113	\$ 38	\$ 368	\$ 159
101	\$ 113	\$ 38	\$ 379	\$ 159
102	\$ 150	\$ 64	\$ 321	\$ 159
103	\$ 131	\$ 50	\$ 351	\$ 159
104	\$ 165	\$ 64	\$ 319	\$ 159
105	\$ 165	\$ 64	\$ 319	\$ 159
106	\$ 171	\$ 54	\$ 396	\$ 171
107	\$ 263	\$ 102	\$ 630	\$ 159
108	\$ 190	\$ 58	\$ 223	\$ 159
109	\$ 172	\$ 58	\$ 387	\$ 159
110	\$ 148	\$ 52	\$ 372	\$ 171
111	\$ 148	\$ 52	\$ 372	\$ 171
112	\$ 139	\$ 50	\$ 333	\$ 159
113	\$ 165	\$ 64	\$ 319	\$ 159
114	\$ 148	\$ 67	\$ 290	\$ 171
116	\$ 139	\$ 50	\$ 333	\$ 159
117	\$ 168	\$ 76	\$ 302	\$ 159
118	\$ 131	\$ 50	\$ 351	\$ 159
119	\$ 139	\$ 50	\$ 333	\$ 159
120	\$ 117	\$ 93	\$ 317	\$ 159
121	\$ 148	\$ 52	\$ 299	\$ 159
122	\$ 148	\$ 52	\$ 299	\$ 159
123	\$ 131	\$ 50	\$ 351	\$ 159
124	\$ 190	\$ 50	\$ 378	\$ 171

Vehicle: Charts



Base premium chart

(continued)

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
125	\$ 134	\$ 86	\$ 296	\$ 159
126	\$ 141	\$ 57	\$ 357	\$ 159
127	\$ 141	\$ 57	\$ 357	\$ 159
128	\$ 165	\$ 64	\$ 319	\$ 159
129	\$ 171	\$ 54	\$ 396	\$ 171
131	\$ 202	\$ 64	\$ 440	\$ 159
132	\$ 139	\$ 50	\$ 333	\$ 159
133	\$ 171	\$ 54	\$ 396	\$ 171
134	\$ 190	\$ 50	\$ 378	\$ 171
135	\$ 157	\$ 50	\$ 295	\$ 171
136	\$ 139	\$ 50	\$ 333	\$ 159
137	\$ 91	\$ 57	\$ 392	\$ 159
138	\$ 168	\$ 76	\$ 302	\$ 159
139	\$ 99	\$ 105	\$ 440	\$ 159
140	\$ 139	\$ 50	\$ 333	\$ 159
141	\$ 130	\$ 73	\$ 298	\$ 171
142	\$ 172	\$ 76	\$ 257	\$ 159
143	\$ 169	\$ 58	\$ 387	\$ 159
144	\$ 122	\$ 70	\$ 375	\$ 159
146	\$ 122	\$ 70	\$ 375	\$ 159
151	\$ 171	\$ 54	\$ 396	\$ 171
153	\$ 102	\$ 105	\$ 435	\$ 159
154	\$ 263	\$ 312	\$ 611	\$ 159
155	\$ 211	\$ 232	\$ 494	\$ 159
156	\$ 246	\$ 248	\$ 512	\$ 159
157	\$ 126	\$ 44	\$ 332	\$ 159
158	\$ 99	\$ 102	\$ 428	\$ 159
159	\$ 130	\$ 76	\$ 403	\$ 159
160	\$ 148	\$ 67	\$ 290	\$ 171
161	\$ 165	\$ 64	\$ 319	\$ 159
162	\$ 139	\$ 50	\$ 333	\$ 159
163	\$ 171	\$ 54	\$ 396	\$ 171
164	\$ 137	\$ 121	\$ 245	\$ 159
165	\$ 144	\$ 50	\$ 297	\$ 159
166	\$ 165	\$ 64	\$ 319	\$ 159



Vehicle symbol chart

The following chart describes when ISO symbols and Masterpiece symbols are used.

Model Year	Symbol	ISO symbol	Masterpiece symbol
2011 and later*	75 or lower	Yes	No
	76 or greater	No	Yes
1990 - 2010	26 or lower	Yes	No
	27 or greater	No	Yes
1981 - 1989	20 or lower	Yes	No
	21 or greater	No	Yes
1980 and earlier	13 or lower	Yes	No
	14 or greater	No	Yes

*If the model year of the vehicle is 2011 or later, there are separate ISO symbols for comprehensive and collision. If a Masterpiece symbol is used, the same symbol applies for comprehensive and collision.

If there is no ISO symbol for the actual model year of the vehicle, we use the ISO symbol for the prior model year. If there is no ISO symbol because the vehicle is a **new model**, we determine the Masterpiece symbol using the original cost new.

If the average retail cost is greater than the original cost new, the average retail cost will be used to determine the symbol.

Masterpiece symbol. To determine a Masterpiece symbol, we use the applicable Vehicle symbol chart for the model year of the vehicle.



Vehicle symbol chart

2011 and subsequent model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 3,000	44	\$ 38,001	- \$ 39,000
2	\$ 3,001	- \$ 5,500	45	\$ 39,001	- \$ 40,000
3	\$ 5,501	- \$ 8,000	46	\$ 40,001	- \$ 41,250
4	\$ 8,001	- \$ 9,000	47	\$ 41,251	- \$ 42,500
5	\$ 9,001	- \$ 10,000	48	\$ 42,501	- \$ 43,750
6	\$ 10,001	- \$ 11,000	49	\$ 43,751	- \$ 45,000
7	\$ 11,001	- \$ 12,000	50	\$ 45,001	- \$ 46,250
8	\$ 12,001	- \$ 13,000	51	\$ 46,251	- \$ 47,500
10	\$ 13,001	- \$ 14,000	52	\$ 47,501	- \$ 48,750
11	\$ 14,001	- \$ 15,000	53	\$ 48,751	- \$ 50,000
12	\$ 15,001	- \$ 15,625	54	\$ 50,001	- \$ 52,500
13	\$ 15,626	- \$ 16,250	55	\$ 52,501	- \$ 55,000
14	\$ 16,251	- \$ 16,875	56	\$ 55,001	- \$ 57,500
15	\$ 16,876	- \$ 17,500	57	\$ 57,501	- \$ 60,000
16	\$ 17,501	- \$ 18,125	58	\$ 60,001	- \$ 65,000
17	\$ 18,126	- \$ 18,750	59	\$ 65,001	- \$ 70,000
18	\$ 18,751	- \$ 19,375	60	\$ 70,001	- \$ 75,000
19	\$ 19,376	- \$ 20,000	61	\$ 75,001	- \$ 80,000
20	\$ 20,001	- \$ 20,625	62	\$ 80,001	- \$ 85,000
21	\$ 20,626	- \$ 21,250	63	\$ 85,001	- \$ 90,000
22	\$ 21,251	- \$ 21,875	64	\$ 90,001	- \$ 95,000
23	\$ 21,876	- \$ 22,500	65	\$ 95,001	- \$ 100,000
24	\$ 22,501	- \$ 23,125	66	\$ 100,001	- \$ 110,000
25	\$ 23,126	- \$ 23,750	67	\$ 110,001	- \$ 120,000
26	\$ 23,751	- \$ 24,375	68	\$ 120,001	- \$ 130,000
27	\$ 24,376	- \$ 25,000	69	\$ 130,001	- \$ 140,000
28	\$ 25,001	- \$ 25,625	70	\$ 140,001	- \$ 150,000
29	\$ 25,626	- \$ 26,250	71	\$ 150,001	- \$ 160,000
30	\$ 26,251	- \$ 26,875	72	\$ 160,001	- \$ 170,000
31	\$ 26,876	- \$ 27,500	73	\$ 170,001	- \$ 180,000
32	\$ 27,501	- \$ 28,125	74	\$ 180,001	- \$ 190,000
33	\$ 28,126	- \$ 28,750	75	\$ 190,001	- \$ 200,000
34	\$ 28,751	- \$ 29,375	76	\$ 200,001	- \$ 210,000
35	\$ 29,376	- \$ 30,000	77	\$ 210,001	- \$ 220,000
36	\$ 30,001	- \$ 31,000	78	\$ 220,001	- \$ 230,000
37	\$ 31,001	- \$ 32,000	79	\$ 230,001	- \$ 240,000
38	\$ 32,001	- \$ 33,000	80	\$ 240,001	- \$ 250,000
39	\$ 33,001	- \$ 34,000	81	\$ 250,001	- \$ 260,000
40	\$ 34,001	- \$ 35,000	82	\$ 260,001	- \$ 270,000
41	\$ 35,001	- \$ 36,000	83	\$ 270,001	- \$ 280,000
42	\$ 36,001	- \$ 37,000	84	\$ 280,001	- \$ 290,000
43	\$ 37,001	- \$ 38,000	85	\$ 290,001	- \$ 300,000



Vehicle symbol chart

(continued)

2011 and subsequent model years

Symbol	Cost or value		Symbol	Cost or value	
86	\$ 300,001	- \$ 310,000	130	\$ 925,001	- \$ 950,000
87	\$ 310,001	- \$ 320,000	131	\$ 950,001	- \$ 975,000
88	\$ 320,001	- \$ 330,000	132	\$ 975,001	- \$ 1,000,000
89	\$ 330,001	- \$ 340,000	133	\$ 1,000,001	- \$ 1,025,000
90	\$ 340,001	- \$ 350,000	134	\$ 1,025,001	- \$ 1,050,000
91	\$ 350,001	- \$ 360,000	135	\$ 1,050,001	- \$ 1,075,000
92	\$ 360,001	- \$ 370,000	136	\$ 1,075,001	- \$ 1,100,000
93	\$ 370,001	- \$ 380,000	137	\$ 1,100,001	- \$ 1,125,000
94	\$ 380,001	- \$ 390,000	138	\$ 1,125,001	- \$ 1,150,000
95	\$ 390,001	- \$ 400,000	139	\$ 1,150,001	- \$ 1,175,000
96	\$ 400,001	- \$ 410,000	140	\$ 1,175,001	- \$ 1,200,000
97	\$ 410,001	- \$ 420,000	141	\$ 1,200,001	- \$ 1,225,000
99	\$ 420,001	- \$ 430,000	142	\$ 1,225,001	- \$ 1,250,000
100	\$ 430,001	- \$ 440,000	143	\$ 1,250,001	- \$ 1,275,000
101	\$ 440,001	- \$ 450,000	144	\$ 1,275,001	- \$ 1,300,000
102	\$ 450,001	- \$ 460,000	145	\$ 1,300,001	- \$ 1,325,000
103	\$ 460,001	- \$ 470,000	146	\$ 1,325,001	- \$ 1,350,000
104	\$ 470,001	- \$ 480,000	147	\$ 1,350,001	- \$ 1,375,000
105	\$ 480,001	- \$ 490,000	148	\$ 1,375,001	- \$ 1,400,000
106	\$ 490,001	- \$ 500,000	149	\$ 1,400,001	- \$ 1,425,000
107	\$ 500,001	- \$ 510,000	150	\$ 1,425,001	- \$ 1,450,000
108	\$ 510,001	- \$ 520,000	151	\$ 1,450,001	- \$ 1,475,000
109	\$ 520,001	- \$ 530,000	152	\$ 1,475,001	- \$ 1,500,000
110	\$ 530,001	- \$ 540,000	153	\$ 1,500,001	- \$ 1,525,000
111	\$ 540,001	- \$ 550,000	154	\$ 1,525,001	- \$ 1,550,000
112	\$ 550,001	- \$ 560,000	155	\$ 1,550,001	- \$ 1,575,000
113	\$ 560,001	- \$ 570,000	156	\$ 1,575,001	- \$ 1,600,000
114	\$ 570,001	- \$ 580,000	157	\$ 1,600,001	- \$ 1,625,000
115	\$ 580,001	- \$ 590,000	158	\$ 1,625,001	- \$ 1,650,000
116	\$ 590,001	- \$ 600,000	159	\$ 1,650,001	- \$ 1,675,000
117	\$ 600,001	- \$ 625,000	160	\$ 1,675,001	- \$ 1,700,000
118	\$ 625,001	- \$ 650,000	161	\$ 1,700,001	- \$ 1,725,000
119	\$ 650,001	- \$ 675,000	162	\$ 1,725,001	- \$ 1,750,000
120	\$ 675,001	- \$ 700,000	163	\$ 1,750,001	- \$ 1,775,000
121	\$ 700,001	- \$ 725,000	164	\$ 1,775,001	- \$ 1,800,000
122	\$ 725,001	- \$ 750,000	165	\$ 1,800,001	- \$ 1,825,000
123	\$ 750,001	- \$ 775,000	166	\$ 1,825,001	- \$ 1,850,000
124	\$ 775,001	- \$ 800,000	167	\$ 1,850,001	- \$ 1,875,000
125	\$ 800,001	- \$ 825,000	168	\$ 1,875,001	- \$ 1,900,000
126	\$ 825,001	- \$ 850,000	169	\$ 1,900,001	- \$ 1,925,000
127	\$ 850,001	- \$ 875,000	170	\$ 1,925,001	- \$ 1,950,000
128	\$ 875,001	- \$ 900,000	171	\$ 1,950,001	- \$ 1,975,000
129	\$ 900,001	- \$ 925,000	172	\$ 1,975,001	- \$ 2,000,000



Vehicle symbol chart

(continued)

1990 through 2010 model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 6,500	41	\$ 220,001	- \$ 230,000
2	\$ 6,501	- \$ 8,000	42	\$ 230,001	- \$ 240,000
3	\$ 8,001	- \$ 9,000	43	\$ 240,001	- \$ 250,000
4	\$ 9,001	- \$ 10,000	44	\$ 250,001	- \$ 260,000
5	\$ 10,001	- \$ 11,250	45	\$ 260,001	- \$ 270,000
6	\$ 11,251	- \$ 12,500	46	\$ 270,001	- \$ 280,000
7	\$ 12,501	- \$ 13,750	47	\$ 280,001	- \$ 290,000
8	\$ 13,751	- \$ 15,000	48	\$ 290,001	- \$ 300,000
10	\$ 15,001	- \$ 16,250	49	\$ 300,001	- \$ 310,000
11	\$ 16,251	- \$ 17,500	50	\$ 310,001	- \$ 320,000
12	\$ 17,501	- \$ 18,750	51	\$ 320,001	- \$ 330,000
13	\$ 18,751	- \$ 20,000	52	\$ 330,001	- \$ 340,000
14	\$ 20,001	- \$ 22,000	53	\$ 340,001	- \$ 350,000
15	\$ 22,001	- \$ 24,000	54	\$ 350,001	- \$ 360,000
16	\$ 24,001	- \$ 26,000	55	\$ 360,001	- \$ 370,000
17	\$ 26,001	- \$ 28,000	56	\$ 370,001	- \$ 380,000
18	\$ 28,001	- \$ 30,000	57	\$ 380,001	- \$ 390,000
19	\$ 30,001	- \$ 33,000	58	\$ 390,001	- \$ 400,000
20	\$ 33,001	- \$ 36,000	59	\$ 400,001	- \$ 410,000
21	\$ 36,001	- \$ 40,000	60	\$ 410,001	- \$ 420,000
22	\$ 40,001	- \$ 45,000	61	\$ 420,001	- \$ 430,000
23	\$ 45,001	- \$ 50,000	62	\$ 430,001	- \$ 440,000
24	\$ 50,001	- \$ 60,000	63	\$ 440,001	- \$ 450,000
25	\$ 60,001	- \$ 70,000	64	\$ 450,001	- \$ 460,000
26	\$ 70,001	- \$ 80,000	65	\$ 460,001	- \$ 470,000
27	\$ 80,001	- \$ 90,000	66	\$ 470,001	- \$ 480,000
28	\$ 90,001	- \$ 100,000	67	\$ 480,001	- \$ 490,000
29	\$ 100,001	- \$ 110,000	68	\$ 490,001	- \$ 500,000
30	\$ 110,001	- \$ 120,000	69	\$ 500,001	- \$ 510,000
31	\$ 120,001	- \$ 130,000	70	\$ 510,001	- \$ 520,000
32	\$ 130,001	- \$ 140,000	71	\$ 520,001	- \$ 530,000
33	\$ 140,001	- \$ 150,000	72	\$ 530,001	- \$ 540,000
34	\$ 150,001	- \$ 160,000	73	\$ 540,001	- \$ 550,000
35	\$ 160,001	- \$ 170,000	74	\$ 550,001	- \$ 560,000
36	\$ 170,001	- \$ 180,000	75	\$ 560,001	- \$ 570,000
37	\$ 180,001	- \$ 190,000	76	\$ 570,001	- \$ 580,000
38	\$ 190,001	- \$ 200,000	77	\$ 580,001	- \$ 590,000
39	\$ 200,001	- \$ 210,000	78	\$ 590,001	- \$ 600,000
40	\$ 210,001	- \$ 220,000			



Vehicle symbol chart (continued)

1989 and earlier model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 1,600	41	\$ 265,001	- \$ 275,000
2	\$ 1,601	- \$ 2,100	42	\$ 275,001	- \$ 285,000
3	\$ 2,101	- \$ 2,750	43	\$ 285,001	- \$ 295,000
4	\$ 2,751	- \$ 3,700	44	\$ 295,001	- \$ 305,000
5	\$ 3,701	- \$ 5,000	45	\$ 305,001	- \$ 315,000
6	\$ 5,001	- \$ 6,500	46	\$ 315,001	- \$ 325,000
7	\$ 6,501	- \$ 8,000	47	\$ 325,001	- \$ 335,000
8	\$ 8,001	- \$ 10,000	48	\$ 335,001	- \$ 345,000
10	\$ 10,001	- \$ 12,500	49	\$ 345,001	- \$ 355,000
11	\$ 12,501	- \$ 15,000	50	\$ 355,001	- \$ 365,000
12	\$ 15,001	- \$ 17,500	51	\$ 365,001	- \$ 375,000
13	\$ 17,501	- \$ 20,000	52	\$ 375,001	- \$ 385,000
14	\$ 20,001	- \$ 24,000	53	\$ 385,001	- \$ 395,000
15	\$ 24,001	- \$ 28,000	54	\$ 395,001	- \$ 405,000
16	\$ 28,001	- \$ 33,000	55	\$ 405,001	- \$ 415,000
17	\$ 33,001	- \$ 39,000	56	\$ 415,001	- \$ 425,000
18	\$ 39,001	- \$ 45,000	57	\$ 425,001	- \$ 435,000
19	\$ 45,001	- \$ 55,000	58	\$ 435,001	- \$ 445,000
20	\$ 55,001	- \$ 65,000	59	\$ 445,001	- \$ 455,000
21	\$ 65,001	- \$ 75,000	60	\$ 455,001	- \$ 465,000
22	\$ 75,001	- \$ 85,000	61	\$ 465,001	- \$ 475,000
23	\$ 85,001	- \$ 95,000	62	\$ 475,001	- \$ 485,000
24	\$ 95,001	- \$ 105,000	63	\$ 485,001	- \$ 495,000
25	\$ 105,001	- \$ 115,000	64	\$ 495,001	- \$ 505,000
26	\$ 115,001	- \$ 125,000	65	\$ 505,001	- \$ 515,000
27	\$ 125,001	- \$ 135,000	66	\$ 515,001	- \$ 525,000
28	\$ 135,001	- \$ 145,000	67	\$ 525,001	- \$ 535,000
29	\$ 145,001	- \$ 155,000	68	\$ 535,001	- \$ 545,000
30	\$ 155,001	- \$ 165,000	69	\$ 545,001	- \$ 555,000
31	\$ 165,001	- \$ 175,000	70	\$ 555,001	- \$ 565,000
32	\$ 175,001	- \$ 185,000	71	\$ 565,001	- \$ 575,000
33	\$ 185,001	- \$ 195,000	72	\$ 575,001	- \$ 585,000
34	\$ 195,001	- \$ 205,000	73	\$ 585,001	- \$ 595,000
35	\$ 205,001	- \$ 215,000	74	\$ 595,001	- \$ 605,000
36	\$ 215,001	- \$ 225,000	75	\$ 605,001	- \$ 615,000
37	\$ 225,001	- \$ 235,000	76	\$ 615,001	- \$ 625,000
38	\$ 235,001	- \$ 245,000	77	\$ 625,001	- \$ 635,000
39	\$ 245,001	- \$ 255,000	78	\$ 635,001	- \$ 645,000
40	\$ 255,001	- \$ 265,000			



Vehicle factor chart

Model year factors for comprehensive and collision

Comprehensive

<u>Model year</u>	<u>Factor</u>
2020	2.18
2019	2.08
2018	1.98
2017	1.89
2016	1.80
2015	1.71
2014	1.63
2013	1.55
2012	1.48
2011	1.41
2010	1.34
2009	1.28
2008	1.22
2007	1.16
2006	1.11
2005	1.05
2004	1.00

Collision

<u>Model year</u>	<u>Factor</u>
2003	0.95
2002	0.91
2001	0.87
2000	0.82
1999	0.78
1998	0.75
1997	0.71
1996	0.68
1995	0.64
1994	0.61
1993	0.58
1992	0.56
1991	0.53
1990	0.50
1989	0.47
1988	0.47
1987 & prior	0.47

<u>Model year</u>	<u>Factor</u>
2020	2.18
2019	2.08
2018	1.98
2017	1.89
2016	1.80
2015	1.71
2014	1.63
2013	1.55
2012	1.48
2011	1.41
2010	1.34
2009	1.28
2008	1.22
2007	1.16
2006	1.11
2005	1.05
2004	1.00

<u>Model year</u>	<u>Factor</u>
2003	0.95
2002	0.91
2001	0.87
2000	0.82
1999	0.78
1998	0.75
1997	0.71
1996	0.68
1995	0.64
1994	0.61
1993	0.58
1992	0.55
1991	0.51
1990	0.49
1989	0.44
1988	0.44
1987 & prior	0.44



Vehicle factor chart

(continued)

Symbol factors for comprehensive

Vehicles 2011 and subsequent

Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.037	37	0.480	72	1.710	108	3.460	143	5.210
2	0.044	38	0.493	73	1.760	109	3.510	144	5.260
3	0.094	39	0.507	74	1.810	110	3.560	145	5.310
4	0.120	40	0.520	75	1.860	111	3.610	146	5.360
5	0.140	41	0.534	76	1.910	112	3.660	147	5.410
6	0.149	42	0.549	77	1.960	113	3.710	148	5.460
7	0.164	43	0.563	78	2.010	114	3.760	149	5.510
8	0.180	44	0.577	79	2.060	115	3.810	150	5.560
10	0.193	45	0.590	80	2.110	116	3.860	151	5.610
11	0.202	46	0.605	81	2.160	117	3.910	152	5.660
12	0.215	47	0.622	82	2.210	118	3.960	153	5.710
13	0.225	48	0.638	83	2.260	119	4.010	154	5.760
14	0.235	49	0.653	84	2.310	120	4.060	155	5.810
15	0.248	50	0.668	85	2.360	121	4.110	156	5.860
16	0.263	51	0.683	86	2.410	122	4.160	157	5.910
17	0.275	52	0.698	87	2.460	123	4.210	158	5.960
18	0.285	53	0.713	88	2.510	124	4.260	159	6.010
19	0.296	54	0.735	89	2.560	125	4.310	160	6.060
20	0.307	55	0.765	90	2.610	126	4.360	161	6.110
21	0.319	56	0.798	91	2.660	127	4.410	162	6.160
22	0.328	57	0.833	92	2.710	128	4.460	163	6.210
23	0.338	58	0.885	93	2.760	129	4.510	164	6.260
24	0.347	59	0.955	94	2.810	130	4.560	165	6.310
25	0.357	60	1.025	95	2.860	131	4.610	166	6.360
26	0.366	61	1.098	96	2.910	132	4.660	167	6.410
27	0.375	62	1.173	97	2.960	133	4.710	168	6.460
28	0.385	63	1.248	99	3.010	134	4.760	169	6.510
29	0.394	64	1.323	100	3.060	135	4.810	170	6.560
30	0.403	65	1.373	101	3.110	136	4.860	171	6.610
31	0.413	66	1.410	102	3.160	137	4.910	172	6.660
32	0.422	67	1.460	103	3.210	138	4.960		
33	0.432	68	1.510	104	3.260	139	5.010		
34	0.441	69	1.560	105	3.310	140	5.060		
35	0.451	70	1.610	106	3.360	141	5.110		
36	0.464	71	1.660	107	3.410	142	5.160		



Vehicle factor chart

(continued)

Symbol factors for collision

Vehicles 2011 and subsequent

Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.510	37	2.390	72	4.620	108	9.870	143	15.120
2	0.620	38	2.427	73	4.770	109	10.020	144	15.270
3	0.958	39	2.463	74	4.920	110	10.170	145	15.420
4	1.110	40	2.500	75	5.070	111	10.320	146	15.570
5	1.170	41	2.531	76	5.220	112	10.470	147	15.720
6	1.214	42	2.563	77	5.370	113	10.620	148	15.870
7	1.269	43	2.594	78	5.520	114	10.770	149	16.020
8	1.325	44	2.626	79	5.670	115	10.920	150	16.170
10	1.384	45	2.657	80	5.820	116	11.070	151	16.320
11	1.447	46	2.692	81	5.970	117	11.220	152	16.470
12	1.493	47	2.731	82	6.120	118	11.370	153	16.620
13	1.528	48	2.770	83	6.270	119	11.520	154	16.770
14	1.563	49	2.810	84	6.420	120	11.670	155	16.920
15	1.593	50	2.850	85	6.570	121	11.820	156	17.070
16	1.618	51	2.890	86	6.720	122	11.970	157	17.220
17	1.650	52	2.920	87	6.870	123	12.120	158	17.370
18	1.690	53	2.940	88	7.020	124	12.270	159	17.520
19	1.731	54	2.970	89	7.170	125	12.420	160	17.670
20	1.773	55	3.010	90	7.320	126	12.570	161	17.820
21	1.816	56	3.045	91	7.470	127	12.720	162	17.970
22	1.862	57	3.075	92	7.620	128	12.870	163	18.120
23	1.909	58	3.120	93	7.770	129	13.020	164	18.270
24	1.956	59	3.180	94	7.920	130	13.170	165	18.420
25	2.003	60	3.240	95	8.070	131	13.320	166	18.570
26	2.050	61	3.308	96	8.220	132	13.470	167	18.720
27	2.097	62	3.383	97	8.370	133	13.620	168	18.870
28	2.137	63	3.458	99	8.520	134	13.770	169	19.020
29	2.172	64	3.533	100	8.670	135	13.920	170	19.170
30	2.206	65	3.608	101	8.820	136	14.070	171	19.320
31	2.237	66	3.720	102	8.970	137	14.220	172	19.470
32	2.258	67	3.870	103	9.120	138	14.370		
33	2.280	68	4.020	104	9.270	139	14.520		
34	2.302	69	4.170	105	9.420	140	14.670		
35	2.325	70	4.320	106	9.570	141	14.820		
36	2.354	71	4.470	107	9.720	142	14.970		

Vehicle: Charts



Vehicle factor chart (continued)

Symbol factors for comprehensive

Vehicles 1990 through 2010

Symbol	Factor
1	0.05
2	0.10
3	0.12
4	0.14
5	0.15
6	0.17
7	0.19
8	0.20
10	0.22
11	0.24
12	0.27
13	0.29
14	0.32
15	0.35
16	0.38
17	0.41
18	0.44
19	0.48
20	0.52
21	0.57
22	0.63
23	0.69
24	0.78
25	0.92
26	1.06
27	1.21

Symbol	Factor
28	1.36
29	1.41
30	1.46
31	1.51
32	1.56
33	1.61
34	1.66
35	1.71
36	1.76
37	1.81
38	1.86
39	1.91
40	1.96
41	2.01
42	2.06
43	2.11
44	2.16
45	2.21
46	2.26
47	2.31
48	2.36
49	2.41
50	2.46
51	2.51
52	2.56
53	2.61

Symbol	Factor
54	2.66
55	2.71
56	2.76
57	2.81
58	2.86
59	2.91
60	2.96
61	3.01
62	3.06
63	3.11
64	3.16
65	3.21
66	3.26
67	3.31
68	3.36
69	3.41
70	3.46
71	3.51
72	3.56
73	3.61
74	3.66
75	3.71
76	3.76
77	3.81
78	3.86



Vehicle factor chart (continued)

Symbol factors for collision

Vehicles 1990 through 2010

Symbol	Factor
1	0.66
2	1.00
3	1.11
4	1.17
5	1.22
6	1.29
7	1.36
8	1.44
10	1.51
11	1.58
12	1.63
13	1.71
14	1.82
15	1.97
16	2.12
17	2.23
18	2.30
19	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.03
25	3.15
26	3.27
27	3.42

Symbol	Factor
28	3.57
29	3.72
30	3.87
31	4.02
32	4.17
33	4.32
34	4.47
35	4.62
36	4.77
37	4.92
38	5.07
39	5.22
40	5.37
41	5.52
42	5.67
43	5.82
44	5.97
45	6.12
46	6.27
47	6.42
48	6.57
49	6.72
50	6.87
51	7.02
52	7.17
53	7.32

Symbol	Factor
54	7.47
55	7.62
56	7.77
57	7.92
58	8.07
59	8.22
60	8.37
61	8.52
62	8.67
63	8.82
64	8.97
65	9.12
66	9.27
67	9.42
68	9.57
69	9.72
70	9.87
71	10.02
72	10.17
73	10.32
74	10.47
75	10.62
76	10.77
77	10.92
78	11.07

Vehicle: Charts



Vehicle factor chart (continued)

Symbol factors for comprehensive

Symbol	Factor	Vehicles 1989 and prior		Symbol	Factor
1	0.04	28	1.58	54	2.88
2	0.04	29	1.63	55	2.93
3	0.04	30	1.68	56	2.98
4	0.05	31	1.73	57	3.03
5	0.05	32	1.78	58	3.08
6	0.08	33	1.83	59	3.13
7	0.10	34	1.88	60	3.18
8	0.13	35	1.93	61	3.23
10	0.16	36	1.98	62	3.28
11	0.20	37	2.03	63	3.33
12	0.23	38	2.08	64	3.38
13	0.28	39	2.13	65	3.43
14	0.34	40	2.18	66	3.48
15	0.40	41	2.23	67	3.53
16	0.46	42	2.28	68	3.58
17	0.54	43	2.33	69	3.63
18	0.62	44	2.38	70	3.68
19	0.72	45	2.43	71	3.73
20	0.85	46	2.48	72	3.78
21	0.99	47	2.53	73	3.83
22	1.13	48	2.58	74	3.88
23	1.28	49	2.63	75	3.93
24	1.38	50	2.68	76	3.98
25	1.43	51	2.73	77	4.03
26	1.48	52	2.78	78	4.08
27	1.53	53	2.83		

Vehicle: Charts



Vehicle factor chart

(continued)

Symbol factors for collision

Symbol	Factor	Vehicles 1989 and prior		Symbol	Factor
1	0.62	28	4.25	54	8.15
2	0.62	29	4.40	55	8.30
3	0.62	30	4.55	56	8.45
4	0.66	31	4.70	57	8.60
5	0.73	32	4.85	58	8.75
6	0.85	33	5.00	59	8.90
7	1.00	34	5.15	60	9.05
8	1.15	35	5.30	61	9.20
10	1.25	36	5.45	62	9.35
11	1.40	37	5.60	63	9.50
12	1.55	38	5.75	64	9.65
13	1.65	39	5.90	65	9.80
14	1.90	40	6.05	66	9.95
15	2.18	41	6.20	67	10.10
16	2.35	42	6.35	68	10.25
17	2.55	43	6.50	69	10.40
18	2.73	44	6.65	70	10.55
19	2.95	45	6.80	71	10.70
20	3.09	46	6.95	72	10.85
21	3.21	47	7.10	73	11.00
22	3.35	48	7.25	74	11.15
23	3.50	49	7.40	75	11.30
24	3.65	50	7.55	76	11.45
25	3.80	51	7.70	77	11.60
26	3.95	52	7.85	78	11.75
27	4.10	53	8.00		

Vehicle: Charts



Deductible factor chart

For each vehicle with full glass coverage, we use the deductible factor with \$0 deductible window glass.

For vehicles valued less than \$75,000, we use the following chart:

Deductible	Deductible factor		Deductible factor with \$0 deductible window glass	
	Collision	Comprehensive	Collision	Comprehensive
\$ 100	1.20	1.25	1.20	1.29
\$ 250	1.00	1.00	1.00	1.21
\$ 500	0.95	0.88	0.95	1.15
\$ 1,000	0.78	0.74	0.78	1.05
\$ 2,000	0.58	0.63	0.58	0.83
\$ 2,500	0.56	0.57	0.56	0.74
\$ 5,000	0.49	0.42	0.49	0.57
\$ 10,000	0.30	0.30	0.30	0.46

For vehicles valued \$75,000 and greater, we use the following chart:

Deductible	Deductible factor		Deductible factor with \$0 deductible window glass	
	Collision	Comprehensive	Collision	Comprehensive
\$ 500	0.95	1.03	0.95	1.20
\$ 1,000	0.85	0.81	0.85	1.05
\$ 2,000	0.76	0.76	0.76	0.96
\$ 2,500	0.75	0.74	0.75	0.93
\$ 5,000	0.70	0.62	0.70	0.86
\$ 10,000	0.55	0.51	0.55	0.71

Vehicle: Charts



Increased liability limits chart

Liability limit	Private passenger factor	Corporate vehicle factor
\$ 50,000	0.900	0.728
\$100,000	1.000	1.000
\$200,000	1.100	1.361
\$300,000	1.150	1.548

Corporate vehicle factor: .20

Increased liability surcharge chart

If liability coverage is greater than \$300,000, we add the amount from the following chart to the premium for **each** vehicle with liability coverage including corporate vehicles with corporate vehicle personal extension.

Amount of coverage	Liability surcharge	
	First vehicle	Each additional vehicle
\$ 500,000	\$ 43	\$ 23
\$ 1,000,000	\$115	\$ 59
\$ 2,000,000	\$163	\$ 84
\$ 3,000,000	\$192	\$ 99
\$ 5,000,000	\$256	\$132
\$10,000,000	\$554	\$286



Driver risk factor chart

Usage. Determine the usage code based on the following criteria and obtain the “driver risk factor”.

<u>Usage code</u>	<u>Usage description</u>
A	Pleasure use or driven to work or school 3 miles or less each way.
B	Driven to work or school more than 3 miles but less than 15 miles each way and three or more times a week.
C	Driven to work or school 15 or more miles each way and three or more times a week.
D	Business use is a vehicle that is customarily driven for an occupation, profession or business.

Age group	Marital Status	Usage			
		A	B	C	D
No Driver	N/A	0.75	N/A	N/A	N/A
90+	-	1.40	1.45	1.50	1.65
88-89	-	1.40	1.45	1.50	1.65
86-87	-	1.35	1.40	1.45	1.60
84-85	-	1.25	1.30	1.35	1.50
82-83	-	1.20	1.25	1.30	1.45
80-81	-	1.15	1.20	1.25	1.40
78-79	-	1.10	1.15	1.20	1.35
76-77	-	1.05	1.10	1.15	1.30
74-75	-	1.00	1.05	1.10	1.25
72-73	-	0.95	1.00	1.05	1.20
70-71	-	0.95	1.00	1.05	1.20
65-69	-	0.86	0.91	0.96	1.11
60-64	-	0.82	0.87	0.92	1.07
55-59	-	0.86	0.91	0.96	1.11
50-54	-	0.90	0.95	1.00	1.15
45-49	-	1.00	1.05	1.10	1.25
40-44	-	1.00	1.05	1.10	1.25
35-39	-	1.00	1.05	1.10	1.25
30-34	-	1.05	1.10	1.15	1.30
Male 29	Unmarried	1.26	1.31	1.36	1.51
Male 29	Married	1.10	1.15	1.20	1.35
Male 28	Unmarried	1.27	1.32	1.37	1.52
Male 28	Married	1.20	1.25	1.30	1.45
Male 27	Unmarried	1.30	1.35	1.40	1.55
Male 27	Married	1.25	1.30	1.35	1.50
Male 26	Unmarried	1.32	1.37	1.42	1.57
Male 26	Married	1.28	1.33	1.38	1.53
Male 25	Unmarried	1.43	1.48	1.53	1.68
Male 25	Married	1.39	1.44	1.49	1.64
Male 24	Unmarried	2.09	2.14	2.19	2.34
Male 24	Married	1.50	1.55	1.60	1.75



Driver risk factor chart

(continued)

Age group	Marital Status	Usage			
		A	B	C	D
Male 23	Unmarried	2.19	2.24	2.29	2.44
Male 23	Married	1.55	1.60	1.65	1.80
Male 22	Unmarried	2.35	2.40	2.45	2.60
Male 22	Married	1.60	1.65	1.70	1.85
Male 21	Unmarried	2.69	2.74	2.79	2.94
Male 21	Married	1.75	1.80	1.85	2.00
Male 20	Unmarried	2.93	2.98	3.03	3.18
Male 20	Married	1.95	2.00	2.05	2.20
Male 19	Unmarried	3.27	3.32	3.37	3.52
Male 19	Married	2.15	2.20	2.25	2.40
Male 18	Unmarried	3.90	3.95	4.00	4.15
Male 18	Married	2.25	2.30	2.35	2.50
Male 17 & Under	Unmarried	4.39	4.44	4.49	4.64
Male 17 & Under	Married	2.50	2.55	2.60	2.75
Female 29	Unmarried	1.12	1.17	1.22	1.37
Female 29	Married	1.10	1.15	1.20	1.35
Female 28	Unmarried	1.16	1.21	1.26	1.41
Female 28	Married	1.13	1.18	1.23	1.38
Female 27	Unmarried	1.20	1.25	1.30	1.45
Female 27	Married	1.17	1.22	1.27	1.42
Female 26	Unmarried	1.21	1.26	1.31	1.46
Female 26	Married	1.18	1.23	1.28	1.43
Female 25	Unmarried	1.22	1.27	1.32	1.47
Female 25	Married	1.19	1.24	1.29	1.44
Female 24	Unmarried	1.68	1.73	1.78	1.93
Female 24	Married	1.25	1.30	1.35	1.50
Female 23	Unmarried	1.79	1.84	1.89	2.04
Female 23	Married	1.28	1.33	1.38	1.53
Female 22	Unmarried	1.86	1.91	1.96	2.11
Female 22	Married	1.33	1.38	1.43	1.58
Female 21	Unmarried	1.92	1.97	2.02	2.17
Female 21	Married	1.38	1.43	1.48	1.63
Female 20	Unmarried	2.30	2.35	2.40	2.55
Female 20	Married	1.48	1.53	1.58	1.73
Female 19	Unmarried	2.67	2.72	2.77	2.92
Female 19	Married	1.64	1.69	1.74	1.89
Female 18	Unmarried	2.98	3.03	3.08	3.23
Female 18	Married	1.84	1.89	1.94	2.09
Female 17 & Under	Unmarried	3.28	3.33	3.38	3.53
Female 17 & Under	Married	2.01	2.06	2.11	2.26



Tier factor chart

Tier	Tier factor
1	.4944
2	.5237
3	.5434
4	.5612
5	.5814
6	.6116
7	.6425
8	.6674
9	.6892
10	.7085
11	.7265
12	.7433
13	.7594
14	.7746
15	.7893
16	.8038
17	.8177
18	.8314
19	.8451
20	.8586
21	.8718
22	.8854

Tier	Tier factor
23	.8990
24	.9125
25	.9266
26	.9411
27	.9560
28	.9713
29	.9870
30	1.0034
31	1.0205
32	1.0383
33	1.0569
34	1.0768
35	1.0980
36	1.1206
37	1.1447
38	1.1708
39	1.1996
40	1.2314
41	1.2690
42	1.3136
43	1.3687
44	1.4441

Tier	Tier factor
45	1.5615
46	1.7133
47	1.8385
48	1.9577
49	2.1226
50	2.4322
51	3.7674
52	4.5209
53	5.4251
54	6.5101
55	7.8121
56	9.3745
57	11.2493
58	13.4992
59	16.1990
60	19.4388
61	24.3869
62	31.7029
63	41.2138
64	53.5779
65	80.2831



Agreed value chart

If the vehicle is insured for agreed value, we add the amount from the following chart to the premium.

Model year 2010 and earlier Vehicle symbol	Model Year 2011 and later Collision vehicle symbol	Adjustments
1-13	1-19	\$15
14-26	20-61	\$36
27 or greater	62 or greater	\$60

If the agreed value is more than the market value, we add \$5 for every \$1,000, or fraction, of the difference.

If market value is not available for a new vehicle, we use the original cost new.

UM/UIM protection chart

For private passenger cars, vans and pickup trucks, use the following chart:

Amount of coverage	UM/UIM code	Private Passenger Vehicles		Corporate Vehicles
		First vehicle factor	Each add'l vehicle factor	Each vehicle factor
\$ 25,000	A	0.221	0.658	0.148
\$ 50,000	B	0.325	0.705	0.255
\$ 100,000	C	0.513	0.678	0.459
\$ 200,000	D	0.832	0.690	0.802
\$ 300,000	E	1.000	0.695	1.000

Corporate vehicle factor: 0.55

UM/UIM increased limits surcharge chart

Amount of coverage	UM/UIM code	Private Passenger Vehicles		Corporate Vehicles			
		Territories		Territories		All other territories	All other territories
		First vehicle	Each add'l vehicle	First vehicle	Each add'l vehicle		
\$ 500,000	F	\$ 28	\$ 26	\$ 27	\$ 24	\$ 26	\$ 24
\$ 1,000,000	G	\$ 57	\$ 53	\$ 53	\$ 49	\$ 51	\$ 49
\$ 2,000,000	H	\$ 78	\$ 73	\$ 73	\$ 68	\$ 73	\$ 68
\$ 3,000,000	J	\$ 92	\$ 86	\$ 86	\$ 79	\$ 86	\$ 79
\$ 5,000,000	K	\$ 122	\$ 114	\$ 114	\$ 105	\$ 114	\$ 105
\$10,000,000	L	\$ 262	\$ 242	\$ 242	\$ 224	\$ 242	\$ 224
Reject coverage	Z						



Discounts and surcharges chart

Discount/surcharge	Applicable coverage(s)	Amount/percent
Air bag discount	uninsured/underinsured motorists bodily injury protection	20%
Anti-lock braking system discount	base and increased liability adjusted premiums, and uninsured/underinsured motorists bodily injury protection	5%
Portfolio discount – auto with home	comprehensive adjusted premium (including agreed value), collision adjusted premium (including agreed value), and base liability adjusted premium	10%
Vehicle ownership discount (apply to each fully owned vehicle).	comprehensive adjusted premium (including agreed value), collision adjusted premium (including agreed value), and base liability adjusted premium	5%
Accident prevention course discount (Defensive driving)	base liability adjusted premium per vehicle with applicable driver	\$25
Unverifiable driving record surcharge*	comprehensive, collision, and base liability adjusted premiums	25%

* Refer to company to apply this discount

Additional coverages chart

Coverage	Additional premium			
	Private Passenger Vehicle		Collector Vehicles	Registered motorcycles/mopeds
Road service coverage	\$ 10	\$ 18	N/A	N/A
Lease gap coverage	\$ 45	N/A	N/A	N/A
UM/UIM protection property damage coverage	First vehicle \$ 11	Each add'l vehicle \$ 8	\$ 5	\$ 1

Expense fees chart

Coverage	Private Passenger Vehicle	Registered motorcycles/mopeds, Registered recreational vehicles
Liability	\$ 81	\$ 81
Collision	\$ 38	\$ 38
Comprehensive	\$ 10	\$ 17

The liability expense fee does not apply to trailers when liability coverage is automatically included with a private passenger vehicle on this policy.

When there are more than two vehicles covered, we apply the expense fees to two vehicles **only** in the following priority:

- vehicles with liability, comprehensive and collision;
- vehicles with liability, and comprehensive;
- vehicles with liability.



Other vehicles physical damage base premium charts

Vehicle type	Base rate per \$100 of agreed value	
	Comprehensive and collision	Comprehensive only
Registered motorcycles/mopeds	\$ 5.31	\$ 1.06
Registered recreational vehicles	\$ 1.95	\$ 0.60
Registered trailers	\$ 1.70	\$ 0.95
Unregistered vehicles	\$ 1.40	\$ 0.55

Collector vehicles Comprehensive and Collision (base rate per \$100 of agreed value)

Model Year	Total number of collector vehicles				
	1 vehicle	2 vehicles	3-5 vehicles	6-10 vehicles	11+ vehicles
1945 and prior	\$ 0.63	\$ 0.52	\$ 0.49	\$ 0.47	\$ 0.44
1946 - 1959	\$ 0.68	\$ 0.56	\$ 0.53	\$ 0.51	\$ 0.48
1960 - 1968	\$ 0.71	\$ 0.59	\$ 0.55	\$ 0.53	\$ 0.50
1969 - 1973	\$ 0.75	\$ 0.62	\$ 0.59	\$ 0.56	\$ 0.53
1974 - 1978	\$ 0.81	\$ 0.67	\$ 0.63	\$ 0.60	\$ 0.56
1979 - 1986	\$ 1.50	\$ 1.25	\$ 1.17	\$ 1.13	\$ 1.05
1987 - 1990	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
1991 - 1995	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
1996 - 2000	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
Later than 2000	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66

Collector vehicles Comprehensive only (base rate per \$100 of agreed value)

Model Year	Total number of collector vehicles				
	1 vehicle	2 vehicles	3-5 vehicles	6-10 vehicles	11+ vehicles
1945 and prior	\$ 0.31	\$ 0.26	\$ 0.24	\$ 0.23	\$ 0.22
1946 - 1959	\$ 0.34	\$ 0.28	\$ 0.27	\$ 0.26	\$ 0.24
1960 - 1968	\$ 0.36	\$ 0.30	\$ 0.28	\$ 0.27	\$ 0.25
1969 - 1973	\$ 0.38	\$ 0.32	\$ 0.30	\$ 0.29	\$ 0.27
1974 - 1978	\$ 0.40	\$ 0.33	\$ 0.31	\$ 0.30	\$ 0.28
1979 - 1986	\$ 0.75	\$ 0.62	\$ 0.59	\$ 0.56	\$ 0.53
1987 - 1990	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
1991 - 1995	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
1996 - 2000	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
Later than 2000	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83



Other vehicles liability chart

Amount of coverage	Registered motorcycles Liability premium							
	0-100 cc's		101-370 cc's		371-600 cc's		601+ cc's	
	24 and under *	25 and over *	24 and under *	25 and over *	24 and under *	25 and over *	24 and under *	25 and over *
\$ 50,000	\$ 165	\$ 110	\$ 275	\$ 165	\$ 385	\$ 275	\$ 495	\$ 385
\$ 100,000	\$ 181	\$ 121	\$ 302	\$ 181	\$ 424	\$ 302	\$ 545	\$ 424
\$ 200,000	\$ 201	\$ 134	\$ 335	\$ 201	\$ 469	\$ 335	\$ 604	\$ 469
\$ 300,000	\$ 210	\$ 140	\$ 350	\$ 210	\$ 491	\$ 350	\$ 631	\$ 491
\$ 500,000	\$ 233	\$ 156	\$ 388	\$ 233	\$ 544	\$ 388	\$ 699	\$ 544
\$ 1,000,000	\$ 252	\$ 169	\$ 421	\$ 252	\$ 590	\$ 421	\$ 758	\$ 590
\$ 2,000,000	\$ 272	\$ 182	\$ 454	\$ 272	\$ 635	\$ 454	\$ 817	\$ 635
\$ 3,000,000	\$ 282	\$ 189	\$ 471	\$ 282	\$ 660	\$ 471	\$ 849	\$ 660
\$ 5,000,000	\$ 297	\$ 199	\$ 496	\$ 297	\$ 695	\$ 496	\$ 894	\$ 695
\$10,000,000	\$ 400	\$ 268	\$ 668	\$ 400	\$ 935	\$ 668	\$ 1203	\$ 935

*Age of youngest licensed driver on the policy.

All other vehicles except registered motorcycles Liability premium

Amount of coverage	Registered mopeds	Registered recreational vehicles	Collector vehicles		Unregistered vehicles
			1 vehicle	2+ vehicles	
\$ 50,000	\$ 165	\$ 137	\$ 25	\$ 38	\$ 69
\$ 100,000	\$ 181	\$ 151	\$ 28	\$ 42	\$ 76
\$ 200,000	\$ 201	\$ 168	\$ 31	\$ 47	\$ 84
\$ 300,000	\$ 210	\$ 175	\$ 33	\$ 50	\$ 88
\$ 500,000	\$ 233	\$ 194	\$ 54	\$ 82	\$ 97
\$ 1,000,000	\$ 252	\$ 210	\$ 91	\$ 137	\$ 105
\$ 2,000,000	\$ 272	\$ 227	\$ 102	\$ 152	\$ 113
\$ 3,000,000	\$ 282	\$ 236	\$ 114	\$ 171	\$ 118
\$ 5,000,000	\$ 297	\$ 248	\$ 140	\$ 210	\$ 124
\$10,000,000	\$ 400	\$ 334	\$ 182	\$ 273	\$ 167

Other vehicles UM/UIM protection surcharge chart

Amount of coverage	UM/UIM code	Registered motorcycle	Registered mopeds	Registered recreational vehicles	Collector vehicles	
					1 vehicle	2+ vehicles
\$ 25,000	A	\$ 28	\$ 28	\$ 7	\$ 10	\$ 15
\$ 50,000	B	\$ 42	\$ 42	\$ 10	\$ 12	\$ 18
\$ 100,000	C	\$ 66	\$ 66	\$ 13	\$ 14	\$ 21
\$ 200,000	D	\$ 106	\$ 106	\$ 16	\$ 16	\$ 24
\$ 300,000	E	\$ 127	\$ 127	\$ 18	\$ 18	\$ 27
\$ 500,000	F	\$ 155	\$ 155	\$ 30	\$ 52	\$ 78
\$ 1,000,000	G	\$ 182	\$ 182	\$ 41	\$ 59	\$ 89
\$ 2,000,000	H	\$ 203	\$ 203	\$ 50	\$ 64	\$ 97
\$ 3,000,000	J	\$ 216	\$ 216	\$ 57	\$ 68	\$ 102
\$ 5,000,000	K	\$ 245	\$ 245	\$ 66	\$ 75	\$ 113
\$10,000,000	L	\$ 379	\$ 379	\$ 117	\$ 110	\$ 165
Reject coverage	Z					

Vehicle: Charts



Base premium chart

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
2	\$ 190	\$ 50	\$ 378	\$ 171
3	\$ 202	\$ 64	\$ 440	\$ 159
4	\$ 120	\$ 38	\$ 379	\$ 159
5	\$ 109	\$ 38	\$ 379	\$ 159
6	\$ 161	\$ 57	\$ 313	\$ 159
7	\$ 137	\$ 50	\$ 406	\$ 159
8	\$ 169	\$ 58	\$ 387	\$ 159
9	\$ 141	\$ 57	\$ 357	\$ 159
10	\$ 172	\$ 58	\$ 379	\$ 159
11	\$ 224	\$ 243	\$ 638	\$ 414
12	\$ 224	\$ 243	\$ 638	\$ 414
13	\$ 263	\$ 312	\$ 611	\$ 159
15	\$ 172	\$ 58	\$ 376	\$ 159
16	\$ 198	\$ 185	\$ 412	\$ 159
18	\$ 161	\$ 67	\$ 303	\$ 159
19	\$ 130	\$ 57	\$ 349	\$ 159
22	\$ 250	\$ 73	\$ 498	\$ 159
25	\$ 137	\$ 76	\$ 301	\$ 159
27	\$ 151	\$ 67	\$ 358	\$ 159
28	\$ 155	\$ 57	\$ 348	\$ 159
29	\$ 172	\$ 57	\$ 290	\$ 159
31	\$ 144	\$ 44	\$ 347	\$ 159
32	\$ 137	\$ 121	\$ 245	\$ 159
33	\$ 172	\$ 58	\$ 387	\$ 159
34	\$ 134	\$ 86	\$ 296	\$ 159
35	\$ 172	\$ 58	\$ 374	\$ 159
36	\$ 172	\$ 76	\$ 257	\$ 159
37	\$ 178	\$ 83	\$ 280	\$ 159
38	\$ 150	\$ 64	\$ 321	\$ 159
39	\$ 165	\$ 64	\$ 319	\$ 159
40	\$ 139	\$ 50	\$ 333	\$ 159
51	\$ 233	\$ 86	\$ 363	\$ 159
53	\$ 171	\$ 54	\$ 396	\$ 171
54	\$ 148	\$ 52	\$ 372	\$ 171
55	\$ 117	\$ 93	\$ 317	\$ 159
56	\$ 122	\$ 70	\$ 375	\$ 159
57	\$ 190	\$ 50	\$ 378	\$ 171
60	\$ 99	\$ 105	\$ 440	\$ 159
61	\$ 112	\$ 44	\$ 376	\$ 159
62	\$ 113	\$ 44	\$ 387	\$ 159
63	\$ 241	\$ 86	\$ 345	\$ 159
64	\$ 172	\$ 58	\$ 387	\$ 159
66	\$ 131	\$ 47	\$ 275	\$ 159
67	\$ 144	\$ 50	\$ 297	\$ 159
68	\$ 241	\$ 86	\$ 331	\$ 159
69	\$ 131	\$ 50	\$ 351	\$ 159
70	\$ 126	\$ 44	\$ 379	\$ 159

Vehicle: Charts



Base premium chart

(continued)

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
74	\$ 168	\$ 57	\$ 380	\$ 159
75	\$ 130	\$ 76	\$ 424	\$ 159
77	\$ 130	\$ 73	\$ 298	\$ 171
78	\$ 148	\$ 67	\$ 290	\$ 171
80	\$ 168	\$ 76	\$ 302	\$ 159
81	\$ 99	\$ 105	\$ 440	\$ 159
82	\$ 91	\$ 57	\$ 392	\$ 159
83	\$ 126	\$ 44	\$ 387	\$ 159
84	\$ 263	\$ 102	\$ 630	\$ 159
85	\$ 157	\$ 50	\$ 295	\$ 171
86	\$ 99	\$ 102	\$ 428	\$ 159
87	\$ 159	\$ 50	\$ 325	\$ 159
88	\$ 148	\$ 52	\$ 299	\$ 159
89	\$ 190	\$ 58	\$ 223	\$ 159
90	\$ 99	\$ 102	\$ 428	\$ 159
91	\$ 91	\$ 57	\$ 393	\$ 159
92	\$ 78	\$ 83	\$ 428	\$ 159
93	\$ 168	\$ 138	\$ 372	\$ 159
94	\$ 148	\$ 93	\$ 373	\$ 159
95	\$ 151	\$ 83	\$ 403	\$ 159
96	\$ 166	\$ 102	\$ 305	\$ 159
97	\$ 113	\$ 38	\$ 368	\$ 159
99	\$ 156	\$ 95	\$ 334	\$ 159
100	\$ 113	\$ 38	\$ 368	\$ 159
101	\$ 113	\$ 38	\$ 379	\$ 159
102	\$ 150	\$ 64	\$ 321	\$ 159
103	\$ 131	\$ 50	\$ 351	\$ 159
104	\$ 165	\$ 64	\$ 319	\$ 159
105	\$ 165	\$ 64	\$ 319	\$ 159
106	\$ 171	\$ 54	\$ 396	\$ 171
107	\$ 263	\$ 102	\$ 630	\$ 159
108	\$ 190	\$ 58	\$ 223	\$ 159
109	\$ 172	\$ 58	\$ 387	\$ 159
110	\$ 148	\$ 52	\$ 372	\$ 171
111	\$ 148	\$ 52	\$ 372	\$ 171
112	\$ 139	\$ 50	\$ 333	\$ 159
113	\$ 165	\$ 64	\$ 319	\$ 159
114	\$ 148	\$ 67	\$ 290	\$ 171
116	\$ 139	\$ 50	\$ 333	\$ 159
117	\$ 168	\$ 76	\$ 302	\$ 159
118	\$ 131	\$ 50	\$ 351	\$ 159
119	\$ 144	\$ 50	\$ 297	\$ 159
120	\$ 117	\$ 93	\$ 317	\$ 159
121	\$ 148	\$ 52	\$ 299	\$ 159
122	\$ 148	\$ 52	\$ 299	\$ 159
123	\$ 131	\$ 50	\$ 351	\$ 159
124	\$ 159	\$ 50	\$ 325	\$ 159

Vehicle: Charts



Base premium chart

(continued)

Territory	Collision \$250 deductible	Comprehensive \$250 deductible	CSL Liability \$100,000	UM/UIM \$300,000
125	\$ 134	\$ 86	\$ 296	\$ 159
126	\$ 141	\$ 57	\$ 357	\$ 159
127	\$ 141	\$ 57	\$ 357	\$ 159
128	\$ 126	\$ 44	\$ 379	\$ 159
129	\$ 241	\$ 86	\$ 345	\$ 159
131	\$ 202	\$ 64	\$ 440	\$ 159
132	\$ 139	\$ 50	\$ 333	\$ 159
133	\$ 171	\$ 54	\$ 396	\$ 171
134	\$ 225	\$ 75	\$ 358	\$ 171
135	\$ 157	\$ 50	\$ 295	\$ 171
136	\$ 139	\$ 50	\$ 333	\$ 159
137	\$ 91	\$ 57	\$ 392	\$ 159
138	\$ 168	\$ 76	\$ 302	\$ 159
139	\$ 99	\$ 105	\$ 440	\$ 159
140	\$ 139	\$ 50	\$ 333	\$ 159
141	\$ 130	\$ 73	\$ 298	\$ 171
142	\$ 172	\$ 76	\$ 257	\$ 159
143	\$ 169	\$ 58	\$ 387	\$ 159
144	\$ 122	\$ 70	\$ 375	\$ 159
146	\$ 122	\$ 70	\$ 375	\$ 159
151	\$ 171	\$ 54	\$ 396	\$ 171
153	\$ 102	\$ 105	\$ 435	\$ 159
154	\$ 263	\$ 312	\$ 611	\$ 159
155	\$ 211	\$ 232	\$ 494	\$ 159
156	\$ 246	\$ 248	\$ 512	\$ 159
157	\$ 126	\$ 44	\$ 332	\$ 159
158	\$ 99	\$ 102	\$ 428	\$ 159
159	\$ 130	\$ 76	\$ 403	\$ 159
160	\$ 148	\$ 67	\$ 290	\$ 171
161	\$ 165	\$ 64	\$ 319	\$ 159
162	\$ 139	\$ 50	\$ 333	\$ 159
163	\$ 241	\$ 86	\$ 345	\$ 159
164	\$ 137	\$ 121	\$ 245	\$ 159
165	\$ 144	\$ 50	\$ 297	\$ 159
166	\$ 165	\$ 64	\$ 319	\$ 159



Vehicle symbol chart

The following chart describes when ISO symbols and Masterpiece symbols are used.

Model Year	Symbol	ISO symbol	Masterpiece symbol
2011 and later*	75 or lower	Yes	No
	76 or greater	No	Yes
1990 - 2010	26 or lower	Yes	No
	27 or greater	No	Yes
1981 - 1989	20 or lower	Yes	No
	21 or greater	No	Yes
1980 and earlier	13 or lower	Yes	No
	14 or greater	No	Yes

*If the model year of the vehicle is 2011 or later, there are separate ISO symbols for comprehensive and collision. If a Masterpiece symbol is used, the same symbol applies for comprehensive and collision.

If there is no ISO symbol for the actual model year of the vehicle, we use the ISO symbol for the prior model year. If there is no ISO symbol because the vehicle is a **new model**, we determine the Masterpiece symbol using the original cost new.

If the average retail cost is greater than the original cost new, the average retail cost will be used to determine the symbol.

Masterpiece symbol. To determine a Masterpiece symbol, we use the applicable Vehicle symbol chart for the model year of the vehicle.



Vehicle symbol chart

2011 and subsequent model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 3,000	44	\$ 38,001	- \$ 39,000
2	\$ 3,001	- \$ 5,500	45	\$ 39,001	- \$ 40,000
3	\$ 5,501	- \$ 8,000	46	\$ 40,001	- \$ 41,250
4	\$ 8,001	- \$ 9,000	47	\$ 41,251	- \$ 42,500
5	\$ 9,001	- \$ 10,000	48	\$ 42,501	- \$ 43,750
6	\$ 10,001	- \$ 11,000	49	\$ 43,751	- \$ 45,000
7	\$ 11,001	- \$ 12,000	50	\$ 45,001	- \$ 46,250
8	\$ 12,001	- \$ 13,000	51	\$ 46,251	- \$ 47,500
10	\$ 13,001	- \$ 14,000	52	\$ 47,501	- \$ 48,750
11	\$ 14,001	- \$ 15,000	53	\$ 48,751	- \$ 50,000
12	\$ 15,001	- \$ 15,625	54	\$ 50,001	- \$ 52,500
13	\$ 15,626	- \$ 16,250	55	\$ 52,501	- \$ 55,000
14	\$ 16,251	- \$ 16,875	56	\$ 55,001	- \$ 57,500
15	\$ 16,876	- \$ 17,500	57	\$ 57,501	- \$ 60,000
16	\$ 17,501	- \$ 18,125	58	\$ 60,001	- \$ 65,000
17	\$ 18,126	- \$ 18,750	59	\$ 65,001	- \$ 70,000
18	\$ 18,751	- \$ 19,375	60	\$ 70,001	- \$ 75,000
19	\$ 19,376	- \$ 20,000	61	\$ 75,001	- \$ 80,000
20	\$ 20,001	- \$ 20,625	62	\$ 80,001	- \$ 85,000
21	\$ 20,626	- \$ 21,250	63	\$ 85,001	- \$ 90,000
22	\$ 21,251	- \$ 21,875	64	\$ 90,001	- \$ 95,000
23	\$ 21,876	- \$ 22,500	65	\$ 95,001	- \$ 100,000
24	\$ 22,501	- \$ 23,125	66	\$ 100,001	- \$ 110,000
25	\$ 23,126	- \$ 23,750	67	\$ 110,001	- \$ 120,000
26	\$ 23,751	- \$ 24,375	68	\$ 120,001	- \$ 130,000
27	\$ 24,376	- \$ 25,000	69	\$ 130,001	- \$ 140,000
28	\$ 25,001	- \$ 25,625	70	\$ 140,001	- \$ 150,000
29	\$ 25,626	- \$ 26,250	71	\$ 150,001	- \$ 160,000
30	\$ 26,251	- \$ 26,875	72	\$ 160,001	- \$ 170,000
31	\$ 26,876	- \$ 27,500	73	\$ 170,001	- \$ 180,000
32	\$ 27,501	- \$ 28,125	74	\$ 180,001	- \$ 190,000
33	\$ 28,126	- \$ 28,750	75	\$ 190,001	- \$ 200,000
34	\$ 28,751	- \$ 29,375	76	\$ 200,001	- \$ 210,000
35	\$ 29,376	- \$ 30,000	77	\$ 210,001	- \$ 220,000
36	\$ 30,001	- \$ 31,000	78	\$ 220,001	- \$ 230,000
37	\$ 31,001	- \$ 32,000	79	\$ 230,001	- \$ 240,000
38	\$ 32,001	- \$ 33,000	80	\$ 240,001	- \$ 250,000
39	\$ 33,001	- \$ 34,000	81	\$ 250,001	- \$ 260,000
40	\$ 34,001	- \$ 35,000	82	\$ 260,001	- \$ 270,000
41	\$ 35,001	- \$ 36,000	83	\$ 270,001	- \$ 280,000
42	\$ 36,001	- \$ 37,000	84	\$ 280,001	- \$ 290,000
43	\$ 37,001	- \$ 38,000	85	\$ 290,001	- \$ 300,000



Vehicle symbol chart

(continued)

2011 and subsequent model years

Symbol	Cost or value		Symbol	Cost or value	
86	\$ 300,001	- \$ 310,000	130	\$ 925,001	- \$ 950,000
87	\$ 310,001	- \$ 320,000	131	\$ 950,001	- \$ 975,000
88	\$ 320,001	- \$ 330,000	132	\$ 975,001	- \$ 1,000,000
89	\$ 330,001	- \$ 340,000	133	\$ 1,000,001	- \$ 1,025,000
90	\$ 340,001	- \$ 350,000	134	\$ 1,025,001	- \$ 1,050,000
91	\$ 350,001	- \$ 360,000	135	\$ 1,050,001	- \$ 1,075,000
92	\$ 360,001	- \$ 370,000	136	\$ 1,075,001	- \$ 1,100,000
93	\$ 370,001	- \$ 380,000	137	\$ 1,100,001	- \$ 1,125,000
94	\$ 380,001	- \$ 390,000	138	\$ 1,125,001	- \$ 1,150,000
95	\$ 390,001	- \$ 400,000	139	\$ 1,150,001	- \$ 1,175,000
96	\$ 400,001	- \$ 410,000	140	\$ 1,175,001	- \$ 1,200,000
97	\$ 410,001	- \$ 420,000	141	\$ 1,200,001	- \$ 1,225,000
99	\$ 420,001	- \$ 430,000	142	\$ 1,225,001	- \$ 1,250,000
100	\$ 430,001	- \$ 440,000	143	\$ 1,250,001	- \$ 1,275,000
101	\$ 440,001	- \$ 450,000	144	\$ 1,275,001	- \$ 1,300,000
102	\$ 450,001	- \$ 460,000	145	\$ 1,300,001	- \$ 1,325,000
103	\$ 460,001	- \$ 470,000	146	\$ 1,325,001	- \$ 1,350,000
104	\$ 470,001	- \$ 480,000	147	\$ 1,350,001	- \$ 1,375,000
105	\$ 480,001	- \$ 490,000	148	\$ 1,375,001	- \$ 1,400,000
106	\$ 490,001	- \$ 500,000	149	\$ 1,400,001	- \$ 1,425,000
107	\$ 500,001	- \$ 510,000	150	\$ 1,425,001	- \$ 1,450,000
108	\$ 510,001	- \$ 520,000	151	\$ 1,450,001	- \$ 1,475,000
109	\$ 520,001	- \$ 530,000	152	\$ 1,475,001	- \$ 1,500,000
110	\$ 530,001	- \$ 540,000	153	\$ 1,500,001	- \$ 1,525,000
111	\$ 540,001	- \$ 550,000	154	\$ 1,525,001	- \$ 1,550,000
112	\$ 550,001	- \$ 560,000	155	\$ 1,550,001	- \$ 1,575,000
113	\$ 560,001	- \$ 570,000	156	\$ 1,575,001	- \$ 1,600,000
114	\$ 570,001	- \$ 580,000	157	\$ 1,600,001	- \$ 1,625,000
115	\$ 580,001	- \$ 590,000	158	\$ 1,625,001	- \$ 1,650,000
116	\$ 590,001	- \$ 600,000	159	\$ 1,650,001	- \$ 1,675,000
117	\$ 600,001	- \$ 625,000	160	\$ 1,675,001	- \$ 1,700,000
118	\$ 625,001	- \$ 650,000	161	\$ 1,700,001	- \$ 1,725,000
119	\$ 650,001	- \$ 675,000	162	\$ 1,725,001	- \$ 1,750,000
120	\$ 675,001	- \$ 700,000	163	\$ 1,750,001	- \$ 1,775,000
121	\$ 700,001	- \$ 725,000	164	\$ 1,775,001	- \$ 1,800,000
122	\$ 725,001	- \$ 750,000	165	\$ 1,800,001	- \$ 1,825,000
123	\$ 750,001	- \$ 775,000	166	\$ 1,825,001	- \$ 1,850,000
124	\$ 775,001	- \$ 800,000	167	\$ 1,850,001	- \$ 1,875,000
125	\$ 800,001	- \$ 825,000	168	\$ 1,875,001	- \$ 1,900,000
126	\$ 825,001	- \$ 850,000	169	\$ 1,900,001	- \$ 1,925,000
127	\$ 850,001	- \$ 875,000	170	\$ 1,925,001	- \$ 1,950,000
128	\$ 875,001	- \$ 900,000	171	\$ 1,950,001	- \$ 1,975,000
129	\$ 900,001	- \$ 925,000	172	\$ 1,975,001	- \$ 2,000,000



Vehicle symbol chart

(continued)

1990 through 2010 model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 6,500	41	\$ 220,001	- \$ 230,000
2	\$ 6,501	- \$ 8,000	42	\$ 230,001	- \$ 240,000
3	\$ 8,001	- \$ 9,000	43	\$ 240,001	- \$ 250,000
4	\$ 9,001	- \$ 10,000	44	\$ 250,001	- \$ 260,000
5	\$ 10,001	- \$ 11,250	45	\$ 260,001	- \$ 270,000
6	\$ 11,251	- \$ 12,500	46	\$ 270,001	- \$ 280,000
7	\$ 12,501	- \$ 13,750	47	\$ 280,001	- \$ 290,000
8	\$ 13,751	- \$ 15,000	48	\$ 290,001	- \$ 300,000
10	\$ 15,001	- \$ 16,250	49	\$ 300,001	- \$ 310,000
11	\$ 16,251	- \$ 17,500	50	\$ 310,001	- \$ 320,000
12	\$ 17,501	- \$ 18,750	51	\$ 320,001	- \$ 330,000
13	\$ 18,751	- \$ 20,000	52	\$ 330,001	- \$ 340,000
14	\$ 20,001	- \$ 22,000	53	\$ 340,001	- \$ 350,000
15	\$ 22,001	- \$ 24,000	54	\$ 350,001	- \$ 360,000
16	\$ 24,001	- \$ 26,000	55	\$ 360,001	- \$ 370,000
17	\$ 26,001	- \$ 28,000	56	\$ 370,001	- \$ 380,000
18	\$ 28,001	- \$ 30,000	57	\$ 380,001	- \$ 390,000
19	\$ 30,001	- \$ 33,000	58	\$ 390,001	- \$ 400,000
20	\$ 33,001	- \$ 36,000	59	\$ 400,001	- \$ 410,000
21	\$ 36,001	- \$ 40,000	60	\$ 410,001	- \$ 420,000
22	\$ 40,001	- \$ 45,000	61	\$ 420,001	- \$ 430,000
23	\$ 45,001	- \$ 50,000	62	\$ 430,001	- \$ 440,000
24	\$ 50,001	- \$ 60,000	63	\$ 440,001	- \$ 450,000
25	\$ 60,001	- \$ 70,000	64	\$ 450,001	- \$ 460,000
26	\$ 70,001	- \$ 80,000	65	\$ 460,001	- \$ 470,000
27	\$ 80,001	- \$ 90,000	66	\$ 470,001	- \$ 480,000
28	\$ 90,001	- \$ 100,000	67	\$ 480,001	- \$ 490,000
29	\$ 100,001	- \$ 110,000	68	\$ 490,001	- \$ 500,000
30	\$ 110,001	- \$ 120,000	69	\$ 500,001	- \$ 510,000
31	\$ 120,001	- \$ 130,000	70	\$ 510,001	- \$ 520,000
32	\$ 130,001	- \$ 140,000	71	\$ 520,001	- \$ 530,000
33	\$ 140,001	- \$ 150,000	72	\$ 530,001	- \$ 540,000
34	\$ 150,001	- \$ 160,000	73	\$ 540,001	- \$ 550,000
35	\$ 160,001	- \$ 170,000	74	\$ 550,001	- \$ 560,000
36	\$ 170,001	- \$ 180,000	75	\$ 560,001	- \$ 570,000
37	\$ 180,001	- \$ 190,000	76	\$ 570,001	- \$ 580,000
38	\$ 190,001	- \$ 200,000	77	\$ 580,001	- \$ 590,000
39	\$ 200,001	- \$ 210,000	78	\$ 590,001	- \$ 600,000
40	\$ 210,001	- \$ 220,000			



Vehicle symbol chart (continued)

1989 and earlier model years

Symbol	Cost or value		Symbol	Cost or value	
1	\$ 0	- \$ 1,600	41	\$ 265,001	- \$ 275,000
2	\$ 1,601	- \$ 2,100	42	\$ 275,001	- \$ 285,000
3	\$ 2,101	- \$ 2,750	43	\$ 285,001	- \$ 295,000
4	\$ 2,751	- \$ 3,700	44	\$ 295,001	- \$ 305,000
5	\$ 3,701	- \$ 5,000	45	\$ 305,001	- \$ 315,000
6	\$ 5,001	- \$ 6,500	46	\$ 315,001	- \$ 325,000
7	\$ 6,501	- \$ 8,000	47	\$ 325,001	- \$ 335,000
8	\$ 8,001	- \$ 10,000	48	\$ 335,001	- \$ 345,000
10	\$ 10,001	- \$ 12,500	49	\$ 345,001	- \$ 355,000
11	\$ 12,501	- \$ 15,000	50	\$ 355,001	- \$ 365,000
12	\$ 15,001	- \$ 17,500	51	\$ 365,001	- \$ 375,000
13	\$ 17,501	- \$ 20,000	52	\$ 375,001	- \$ 385,000
14	\$ 20,001	- \$ 24,000	53	\$ 385,001	- \$ 395,000
15	\$ 24,001	- \$ 28,000	54	\$ 395,001	- \$ 405,000
16	\$ 28,001	- \$ 33,000	55	\$ 405,001	- \$ 415,000
17	\$ 33,001	- \$ 39,000	56	\$ 415,001	- \$ 425,000
18	\$ 39,001	- \$ 45,000	57	\$ 425,001	- \$ 435,000
19	\$ 45,001	- \$ 55,000	58	\$ 435,001	- \$ 445,000
20	\$ 55,001	- \$ 65,000	59	\$ 445,001	- \$ 455,000
21	\$ 65,001	- \$ 75,000	60	\$ 455,001	- \$ 465,000
22	\$ 75,001	- \$ 85,000	61	\$ 465,001	- \$ 475,000
23	\$ 85,001	- \$ 95,000	62	\$ 475,001	- \$ 485,000
24	\$ 95,001	- \$ 105,000	63	\$ 485,001	- \$ 495,000
25	\$ 105,001	- \$ 115,000	64	\$ 495,001	- \$ 505,000
26	\$ 115,001	- \$ 125,000	65	\$ 505,001	- \$ 515,000
27	\$ 125,001	- \$ 135,000	66	\$ 515,001	- \$ 525,000
28	\$ 135,001	- \$ 145,000	67	\$ 525,001	- \$ 535,000
29	\$ 145,001	- \$ 155,000	68	\$ 535,001	- \$ 545,000
30	\$ 155,001	- \$ 165,000	69	\$ 545,001	- \$ 555,000
31	\$ 165,001	- \$ 175,000	70	\$ 555,001	- \$ 565,000
32	\$ 175,001	- \$ 185,000	71	\$ 565,001	- \$ 575,000
33	\$ 185,001	- \$ 195,000	72	\$ 575,001	- \$ 585,000
34	\$ 195,001	- \$ 205,000	73	\$ 585,001	- \$ 595,000
35	\$ 205,001	- \$ 215,000	74	\$ 595,001	- \$ 605,000
36	\$ 215,001	- \$ 225,000	75	\$ 605,001	- \$ 615,000
37	\$ 225,001	- \$ 235,000	76	\$ 615,001	- \$ 625,000
38	\$ 235,001	- \$ 245,000	77	\$ 625,001	- \$ 635,000
39	\$ 245,001	- \$ 255,000	78	\$ 635,001	- \$ 645,000
40	\$ 255,001	- \$ 265,000			



Vehicle factor chart

Model year factors for comprehensive and collision

Comprehensive

Model year	Factor
2020	2.18
2019	2.08
2018	1.98
2017	1.89
2016	1.80
2015	1.71
2014	1.63
2013	1.55
2012	1.48
2011	1.41
2010	1.34
2009	1.28
2008	1.22
2007	1.16
2006	1.11
2005	1.05
2004	1.00

Model year	Factor
2003	0.95
2002	0.91
2001	0.87
2000	0.82
1999	0.78
1998	0.75
1997	0.71
1996	0.68
1995	0.64
1994	0.61
1993	0.58
1992	0.56
1991	0.53
1990	0.50
1989	0.47
1988	0.47
1987 & prior	0.47

Collision

Model year	Factor
2020	2.18
2019	2.08
2018	1.98
2017	1.89
2016	1.80
2015	1.71
2014	1.63
2013	1.55
2012	1.48
2011	1.41
2010	1.34
2009	1.28
2008	1.22
2007	1.16
2006	1.11
2005	1.05
2004	1.00

Model year	Factor
2003	0.95
2002	0.91
2001	0.87
2000	0.82
1999	0.78
1998	0.75
1997	0.71
1996	0.68
1995	0.64
1994	0.61
1993	0.58
1992	0.55
1991	0.51
1990	0.49
1989	0.44
1988	0.44
1987 & prior	0.44



Vehicle factor chart

(continued)

Symbol factors for comprehensive

Vehicles 2011 and subsequent

Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.037	37	0.480	72	1.710	108	3.460	143	5.210
2	0.044	38	0.493	73	1.760	109	3.510	144	5.260
3	0.094	39	0.507	74	1.810	110	3.560	145	5.310
4	0.120	40	0.520	75	1.860	111	3.610	146	5.360
5	0.140	41	0.534	76	1.910	112	3.660	147	5.410
6	0.149	42	0.549	77	1.960	113	3.710	148	5.460
7	0.164	43	0.563	78	2.010	114	3.760	149	5.510
8	0.180	44	0.577	79	2.060	115	3.810	150	5.560
10	0.193	45	0.590	80	2.110	116	3.860	151	5.610
11	0.202	46	0.605	81	2.160	117	3.910	152	5.660
12	0.215	47	0.622	82	2.210	118	3.960	153	5.710
13	0.225	48	0.638	83	2.260	119	4.010	154	5.760
14	0.235	49	0.653	84	2.310	120	4.060	155	5.810
15	0.248	50	0.668	85	2.360	121	4.110	156	5.860
16	0.263	51	0.683	86	2.410	122	4.160	157	5.910
17	0.275	52	0.698	87	2.460	123	4.210	158	5.960
18	0.285	53	0.713	88	2.510	124	4.260	159	6.010
19	0.296	54	0.735	89	2.560	125	4.310	160	6.060
20	0.307	55	0.765	90	2.610	126	4.360	161	6.110
21	0.319	56	0.798	91	2.660	127	4.410	162	6.160
22	0.328	57	0.833	92	2.710	128	4.460	163	6.210
23	0.338	58	0.885	93	2.760	129	4.510	164	6.260
24	0.347	59	0.955	94	2.810	130	4.560	165	6.310
25	0.357	60	1.025	95	2.860	131	4.610	166	6.360
26	0.366	61	1.098	96	2.910	132	4.660	167	6.410
27	0.375	62	1.173	97	2.960	133	4.710	168	6.460
28	0.385	63	1.248	99	3.010	134	4.760	169	6.510
29	0.394	64	1.323	100	3.060	135	4.810	170	6.560
30	0.403	65	1.373	101	3.110	136	4.860	171	6.610
31	0.413	66	1.410	102	3.160	137	4.910	172	6.660
32	0.422	67	1.460	103	3.210	138	4.960		
33	0.432	68	1.510	104	3.260	139	5.010		
34	0.441	69	1.560	105	3.310	140	5.060		
35	0.451	70	1.610	106	3.360	141	5.110		
36	0.464	71	1.660	107	3.410	142	5.160		



Vehicle factor chart

(continued)

Symbol factors for collision

Vehicles 2011 and subsequent

Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.510	37	2.390	72	4.620	108	9.870	143	15.120
2	0.620	38	2.427	73	4.770	109	10.020	144	15.270
3	0.958	39	2.463	74	4.920	110	10.170	145	15.420
4	1.110	40	2.500	75	5.070	111	10.320	146	15.570
5	1.170	41	2.531	76	5.220	112	10.470	147	15.720
6	1.214	42	2.563	77	5.370	113	10.620	148	15.870
7	1.269	43	2.594	78	5.520	114	10.770	149	16.020
8	1.325	44	2.626	79	5.670	115	10.920	150	16.170
10	1.384	45	2.657	80	5.820	116	11.070	151	16.320
11	1.447	46	2.692	81	5.970	117	11.220	152	16.470
12	1.493	47	2.731	82	6.120	118	11.370	153	16.620
13	1.528	48	2.770	83	6.270	119	11.520	154	16.770
14	1.563	49	2.810	84	6.420	120	11.670	155	16.920
15	1.593	50	2.850	85	6.570	121	11.820	156	17.070
16	1.618	51	2.890	86	6.720	122	11.970	157	17.220
17	1.650	52	2.920	87	6.870	123	12.120	158	17.370
18	1.690	53	2.940	88	7.020	124	12.270	159	17.520
19	1.731	54	2.970	89	7.170	125	12.420	160	17.670
20	1.773	55	3.010	90	7.320	126	12.570	161	17.820
21	1.816	56	3.045	91	7.470	127	12.720	162	17.970
22	1.862	57	3.075	92	7.620	128	12.870	163	18.120
23	1.909	58	3.120	93	7.770	129	13.020	164	18.270
24	1.956	59	3.180	94	7.920	130	13.170	165	18.420
25	2.003	60	3.240	95	8.070	131	13.320	166	18.570
26	2.050	61	3.308	96	8.220	132	13.470	167	18.720
27	2.097	62	3.383	97	8.370	133	13.620	168	18.870
28	2.137	63	3.458	99	8.520	134	13.770	169	19.020
29	2.172	64	3.533	100	8.670	135	13.920	170	19.170
30	2.206	65	3.608	101	8.820	136	14.070	171	19.320
31	2.237	66	3.720	102	8.970	137	14.220	172	19.470
32	2.258	67	3.870	103	9.120	138	14.370		
33	2.280	68	4.020	104	9.270	139	14.520		
34	2.302	69	4.170	105	9.420	140	14.670		
35	2.325	70	4.320	106	9.570	141	14.820		
36	2.354	71	4.470	107	9.720	142	14.970		

Vehicle: Charts



Vehicle factor chart (continued)

Symbol factors for comprehensive

Vehicles 1990 through 2010

Symbol	Factor
1	0.05
2	0.10
3	0.12
4	0.14
5	0.15
6	0.17
7	0.19
8	0.20
10	0.22
11	0.24
12	0.27
13	0.29
14	0.32
15	0.35
16	0.38
17	0.41
18	0.44
19	0.48
20	0.52
21	0.57
22	0.63
23	0.69
24	0.78
25	0.92
26	1.06
27	1.21

Symbol	Factor
28	1.36
29	1.41
30	1.46
31	1.51
32	1.56
33	1.61
34	1.66
35	1.71
36	1.76
37	1.81
38	1.86
39	1.91
40	1.96
41	2.01
42	2.06
43	2.11
44	2.16
45	2.21
46	2.26
47	2.31
48	2.36
49	2.41
50	2.46
51	2.51
52	2.56
53	2.61

Symbol	Factor
54	2.66
55	2.71
56	2.76
57	2.81
58	2.86
59	2.91
60	2.96
61	3.01
62	3.06
63	3.11
64	3.16
65	3.21
66	3.26
67	3.31
68	3.36
69	3.41
70	3.46
71	3.51
72	3.56
73	3.61
74	3.66
75	3.71
76	3.76
77	3.81
78	3.86

Vehicle: Charts



Vehicle factor chart (continued)

Symbol factors for collision

Vehicles 1990 through 2010

Symbol	Factor
1	0.66
2	1.00
3	1.11
4	1.17
5	1.22
6	1.29
7	1.36
8	1.44
10	1.51
11	1.58
12	1.63
13	1.71
14	1.82
15	1.97
16	2.12
17	2.23
18	2.30
19	2.39
20	2.50
21	2.61
22	2.75
23	2.91
24	3.03
25	3.15
26	3.27
27	3.42

Symbol	Factor
28	3.57
29	3.72
30	3.87
31	4.02
32	4.17
33	4.32
34	4.47
35	4.62
36	4.77
37	4.92
38	5.07
39	5.22
40	5.37
41	5.52
42	5.67
43	5.82
44	5.97
45	6.12
46	6.27
47	6.42
48	6.57
49	6.72
50	6.87
51	7.02
52	7.17
53	7.32

Symbol	Factor
54	7.47
55	7.62
56	7.77
57	7.92
58	8.07
59	8.22
60	8.37
61	8.52
62	8.67
63	8.82
64	8.97
65	9.12
66	9.27
67	9.42
68	9.57
69	9.72
70	9.87
71	10.02
72	10.17
73	10.32
74	10.47
75	10.62
76	10.77
77	10.92
78	11.07

Vehicle: Charts



Vehicle factor chart (continued)

Symbol factors for comprehensive

Symbol	Factor	Vehicles 1989 and prior		Symbol	Factor
1	0.04	28	1.58	54	2.88
2	0.04	29	1.63	55	2.93
3	0.04	30	1.68	56	2.98
4	0.05	31	1.73	57	3.03
5	0.05	32	1.78	58	3.08
6	0.08	33	1.83	59	3.13
7	0.10	34	1.88	60	3.18
8	0.13	35	1.93	61	3.23
10	0.16	36	1.98	62	3.28
11	0.20	37	2.03	63	3.33
12	0.23	38	2.08	64	3.38
13	0.28	39	2.13	65	3.43
14	0.34	40	2.18	66	3.48
15	0.40	41	2.23	67	3.53
16	0.46	42	2.28	68	3.58
17	0.54	43	2.33	69	3.63
18	0.62	44	2.38	70	3.68
19	0.72	45	2.43	71	3.73
20	0.85	46	2.48	72	3.78
21	0.99	47	2.53	73	3.83
22	1.13	48	2.58	74	3.88
23	1.28	49	2.63	75	3.93
24	1.38	50	2.68	76	3.98
25	1.43	51	2.73	77	4.03
26	1.48	52	2.78	78	4.08
27	1.53	53	2.83		

Vehicle: Charts



Vehicle factor chart

(continued)

Symbol factors for collision

Symbol	Factor	Vehicles 1989 and prior		Symbol	Factor
1	0.62	28	4.25	54	8.15
2	0.62	29	4.40	55	8.30
3	0.62	30	4.55	56	8.45
4	0.66	31	4.70	57	8.60
5	0.73	32	4.85	58	8.75
6	0.85	33	5.00	59	8.90
7	1.00	34	5.15	60	9.05
8	1.15	35	5.30	61	9.20
10	1.25	36	5.45	62	9.35
11	1.40	37	5.60	63	9.50
12	1.55	38	5.75	64	9.65
13	1.65	39	5.90	65	9.80
14	1.90	40	6.05	66	9.95
15	2.18	41	6.20	67	10.10
16	2.35	42	6.35	68	10.25
17	2.55	43	6.50	69	10.40
18	2.73	44	6.65	70	10.55
19	2.95	45	6.80	71	10.70
20	3.09	46	6.95	72	10.85
21	3.21	47	7.10	73	11.00
22	3.35	48	7.25	74	11.15
23	3.50	49	7.40	75	11.30
24	3.65	50	7.55	76	11.45
25	3.80	51	7.70	77	11.60
26	3.95	52	7.85	78	11.75
27	4.10	53	8.00		

Vehicle: Charts



Deductible factor chart

For each vehicle with full glass coverage, we use the deductible factor with \$0 deductible window glass.

For vehicles valued less than \$75,000, we use the following chart:

Deductible	Deductible factor		Deductible factor with \$0 deductible window glass	
	Collision	Comprehensive	Collision	Comprehensive
\$ 100	1.20	1.25	1.20	1.29
\$ 250	1.00	1.00	1.00	1.21
\$ 500	0.95	0.88	0.95	1.15
\$ 1,000	0.78	0.74	0.78	1.05
\$ 2,000	0.58	0.63	0.58	0.83
\$ 2,500	0.56	0.57	0.56	0.74
\$ 5,000	0.49	0.42	0.49	0.57
\$ 10,000	0.30	0.30	0.30	0.46

For vehicles valued \$75,000 and greater, we use the following chart:

Deductible	Deductible factor		Deductible factor with \$0 deductible window glass	
	Collision	Comprehensive	Collision	Comprehensive
\$ 500	0.95	1.03	0.95	1.20
\$ 1,000	0.85	0.81	0.85	1.05
\$ 2,000	0.76	0.76	0.76	0.96
\$ 2,500	0.75	0.74	0.75	0.93
\$ 5,000	0.70	0.62	0.70	0.86
\$ 10,000	0.55	0.51	0.55	0.71

Vehicle: Charts



Increased liability limits chart

Liability limit	Private passenger factor	Corporate vehicle factor
\$ 50,000	0.900	0.728
\$100,000	1.000	1.000
\$200,000	1.100	1.361
\$300,000	1.150	1.548

Corporate vehicle factor: .20

Increased liability surcharge chart

If liability coverage is greater than \$300,000, we add the amount from the following chart to the premium for **each** vehicle with liability coverage including corporate vehicles with corporate vehicle personal extension.

Amount of coverage	Liability surcharge	
	First vehicle	Each additional vehicle
\$ 500,000	\$ 43	\$ 23
\$ 1,000,000	\$115	\$ 59
\$ 2,000,000	\$163	\$ 84
\$ 3,000,000	\$192	\$ 99
\$ 5,000,000	\$256	\$132
\$10,000,000	\$554	\$286



Driver risk factor chart

Usage. Determine the usage code based on the following criteria and obtain the “driver risk factor”.

<u>Usage code</u>	<u>Usage description</u>
A	Pleasure use or driven to work or school 3 miles or less each way.
B	Driven to work or school more than 3 miles but less than 15 miles each way and three or more times a week.
C	Driven to work or school 15 or more miles each way and three or more times a week.
D	Business use is a vehicle that is customarily driven for an occupation, profession or business.

Age group	Marital Status	Usage			
		A	B	C	D
No Driver	N/A	0.75	N/A	N/A	N/A
90+	-	1.40	1.45	1.50	1.65
88-89	-	1.40	1.45	1.50	1.65
86-87	-	1.35	1.40	1.45	1.60
84-85	-	1.25	1.30	1.35	1.50
82-83	-	1.20	1.25	1.30	1.45
80-81	-	1.15	1.20	1.25	1.40
78-79	-	1.10	1.15	1.20	1.35
76-77	-	1.05	1.10	1.15	1.30
74-75	-	1.00	1.05	1.10	1.25
72-73	-	0.95	1.00	1.05	1.20
70-71	-	0.95	1.00	1.05	1.20
65-69	-	0.86	0.91	0.96	1.11
60-64	-	0.82	0.87	0.92	1.07
55-59	-	0.86	0.91	0.96	1.11
50-54	-	0.90	0.95	1.00	1.15
45-49	-	1.00	1.05	1.10	1.25
40-44	-	1.00	1.05	1.10	1.25
35-39	-	1.00	1.05	1.10	1.25
30-34	-	1.05	1.10	1.15	1.30
Male 29	Unmarried	1.26	1.31	1.36	1.51
Male 29	Married	1.10	1.15	1.20	1.35
Male 28	Unmarried	1.27	1.32	1.37	1.52
Male 28	Married	1.20	1.25	1.30	1.45
Male 27	Unmarried	1.30	1.35	1.40	1.55
Male 27	Married	1.25	1.30	1.35	1.50
Male 26	Unmarried	1.32	1.37	1.42	1.57
Male 26	Married	1.28	1.33	1.38	1.53
Male 25	Unmarried	1.43	1.48	1.53	1.68
Male 25	Married	1.39	1.44	1.49	1.64
Male 24	Unmarried	2.09	2.14	2.19	2.34
Male 24	Married	1.50	1.55	1.60	1.75



Driver risk factor chart

(continued)

Age group	Marital Status	Usage			
		A	B	C	D
Male 23	Unmarried	2.19	2.24	2.29	2.44
Male 23	Married	1.55	1.60	1.65	1.80
Male 22	Unmarried	2.35	2.40	2.45	2.60
Male 22	Married	1.60	1.65	1.70	1.85
Male 21	Unmarried	2.69	2.74	2.79	2.94
Male 21	Married	1.75	1.80	1.85	2.00
Male 20	Unmarried	2.93	2.98	3.03	3.18
Male 20	Married	1.95	2.00	2.05	2.20
Male 19	Unmarried	3.27	3.32	3.37	3.52
Male 19	Married	2.15	2.20	2.25	2.40
Male 18	Unmarried	3.90	3.95	4.00	4.15
Male 18	Married	2.25	2.30	2.35	2.50
Male 17 & Under	Unmarried	4.39	4.44	4.49	4.64
Male 17 & Under	Married	2.50	2.55	2.60	2.75
Female 29	Unmarried	1.12	1.17	1.22	1.37
Female 29	Married	1.10	1.15	1.20	1.35
Female 28	Unmarried	1.16	1.21	1.26	1.41
Female 28	Married	1.13	1.18	1.23	1.38
Female 27	Unmarried	1.20	1.25	1.30	1.45
Female 27	Married	1.17	1.22	1.27	1.42
Female 26	Unmarried	1.21	1.26	1.31	1.46
Female 26	Married	1.18	1.23	1.28	1.43
Female 25	Unmarried	1.22	1.27	1.32	1.47
Female 25	Married	1.19	1.24	1.29	1.44
Female 24	Unmarried	1.68	1.73	1.78	1.93
Female 24	Married	1.25	1.30	1.35	1.50
Female 23	Unmarried	1.79	1.84	1.89	2.04
Female 23	Married	1.28	1.33	1.38	1.53
Female 22	Unmarried	1.86	1.91	1.96	2.11
Female 22	Married	1.33	1.38	1.43	1.58
Female 21	Unmarried	1.92	1.97	2.02	2.17
Female 21	Married	1.38	1.43	1.48	1.63
Female 20	Unmarried	2.30	2.35	2.40	2.55
Female 20	Married	1.48	1.53	1.58	1.73
Female 19	Unmarried	2.67	2.72	2.77	2.92
Female 19	Married	1.64	1.69	1.74	1.89
Female 18	Unmarried	2.98	3.03	3.08	3.23
Female 18	Married	1.84	1.89	1.94	2.09
Female 17 & Under	Unmarried	3.28	3.33	3.38	3.53
Female 17 & Under	Married	2.01	2.06	2.11	2.26



Tier factor chart

Tier	Tier factor
1	.4944
2	.5237
3	.5434
4	.5612
5	.5814
6	.6116
7	.6425
8	.6674
9	.6892
10	.7085
11	.7265
12	.7433
13	.7594
14	.7746
15	.7893
16	.8038
17	.8177
18	.8314
19	.8451
20	.8586
21	.8718
22	.8854

Tier	Tier factor
23	.8990
24	.9125
25	.9266
26	.9411
27	.9560
28	.9713
29	.9870
30	1.0034
31	1.0205
32	1.0383
33	1.0569
34	1.0768
35	1.0980
36	1.1206
37	1.1447
38	1.1708
39	1.1996
40	1.2314
41	1.2690
42	1.3136
43	1.3687
44	1.4441

Tier	Tier factor
45	1.5615
46	1.7133
47	1.8385
48	1.9577
49	2.1226
50	2.4322
51	3.7674
52	4.5209
53	5.4251
54	6.5101
55	7.8121
56	9.3745
57	11.2493
58	13.4992
59	16.1990
60	19.4388
61	24.3869
62	31.7029
63	41.2138
64	53.5779
65	80.2831



Agreed value chart

If the vehicle is insured for agreed value, we add the amount from the following chart to the premium.

Model year 2010 and earlier Vehicle symbol	Model Year 2011 and later Collision vehicle symbol	Adjustments
1-13	1-19	\$15
14-26	20-61	\$36
27 or greater	62 or greater	\$60

If the agreed value is more than the market value, we add \$5 for every \$1,000, or fraction, of the difference.

If market value is not available for a new vehicle, we use the original cost new.

UM/UIM protection chart

For private passenger cars, vans and pickup trucks, use the following chart:

Amount of coverage	UM/UIM code	Private Passenger Vehicles		Corporate Vehicles
		First vehicle factor	Each add'l vehicle factor	Each vehicle factor
\$ 25,000	A	0.221	0.658	0.148
\$ 50,000	B	0.325	0.705	0.255
\$ 100,000	C	0.513	0.678	0.459
\$ 200,000	D	0.832	0.690	0.802
\$ 300,000	E	1.000	0.695	1.000

Corporate vehicle factor: 0.55

UM/UIM increased limits surcharge chart

Amount of coverage	UM/UIM code	Private Passenger Vehicles				Corporate Vehicles	
		Territories 2, 53, 54, 57, 77, 78, 85, 106, 110, 111, 114, 133, 134, 135, 141, 151, 160		All other territories		Territories 2, 53, 54, 57, 77, 78, 85, 106, 110, 111, 114, 133, 134, 135, 141, 151, 160	All other territories
		First vehicle	Each add'l vehicle	First vehicle	Each add'l vehicle	Each vehicle	Each vehicle
\$ 500,000	F	\$ 28	\$ 26	\$ 27	\$ 24	\$ 26	\$ 24
\$ 1,000,000	G	\$ 57	\$ 53	\$ 53	\$ 49	\$ 51	\$ 49
\$ 2,000,000	H	\$ 78	\$ 73	\$ 73	\$ 68	\$ 73	\$ 68
\$ 3,000,000	J	\$ 92	\$ 86	\$ 86	\$ 79	\$ 86	\$ 79
\$ 5,000,000	K	\$ 122	\$ 114	\$ 114	\$ 105	\$ 114	\$ 105
\$10,000,000	L	\$ 262	\$ 242	\$ 242	\$ 224	\$ 242	\$ 224
Reject coverage	Z						



Discounts and surcharges chart

Discount/surcharge	Applicable coverage(s)	Amount/percent
Air bag discount	uninsured/underinsured motorists bodily injury protection	20%
Anti-lock braking system discount	base and increased liability adjusted premiums, and uninsured/underinsured motorists bodily injury protection	5%
Portfolio discount – auto with home	comprehensive adjusted premium (including agreed value), collision adjusted premium (including agreed value), and base liability adjusted premium	10%
Vehicle ownership discount (apply to each fully owned vehicle).	comprehensive adjusted premium (including agreed value), collision adjusted premium (including agreed value), and base liability adjusted premium	5%
Accident prevention course discount (Defensive driving)	base liability adjusted premium per vehicle with applicable driver	\$25
Unverifiable driving record surcharge*	comprehensive, collision, and base liability adjusted premiums	25%

* Refer to company to apply this discount

Additional coverages chart

Coverage	Additional premium				
	Private Passenger Vehicle		Collector Vehicles	Registered motorcycles/mopeds	Registered recreational vehicles
Road service coverage	\$ 10		\$ 18	N/A	N/A
Lease gap coverage	\$ 45		N/A	N/A	N/A
UM/UIM protection property damage coverage	First vehicle	Each add'l vehicle			
	\$ 11	\$ 8	\$ 5	\$ 1	\$ 1

Expense fees chart

Coverage	Private Passenger Vehicle	Registered motorcycles/mopeds, Registered recreational vehicles
Liability	\$ 81	\$ 81
Collision	\$ 38	\$ 38
Comprehensive	\$ 10	\$ 17

The liability expense fee does not apply to trailers when liability coverage is automatically included with a private passenger vehicle on this policy.

When there are more than two vehicles covered, we apply the expense fees to two vehicles **only** in the following priority:

- vehicles with liability, comprehensive and collision;
- vehicles with liability, and comprehensive;
- vehicles with liability.



Other vehicles physical damage base premium charts

Vehicle type	Base rate per \$100 of agreed value	
	Comprehensive and collision	Comprehensive only
Registered motorcycles/mopeds	\$ 5.31	\$ 1.06
Registered recreational vehicles	\$ 1.95	\$ 0.60
Registered trailers	\$ 1.70	\$ 0.95
Unregistered vehicles	\$ 1.40	\$ 0.55

Collector vehicles Comprehensive and Collision (base rate per \$100 of agreed value)

Model Year	Total number of collector vehicles				
	1 vehicle	2 vehicles	3-5 vehicles	6-10 vehicles	11+ vehicles
1945 and prior	\$ 0.63	\$ 0.52	\$ 0.49	\$ 0.47	\$ 0.44
1946 - 1959	\$ 0.68	\$ 0.56	\$ 0.53	\$ 0.51	\$ 0.48
1960 - 1968	\$ 0.71	\$ 0.59	\$ 0.55	\$ 0.53	\$ 0.50
1969 - 1973	\$ 0.75	\$ 0.62	\$ 0.59	\$ 0.56	\$ 0.53
1974 - 1978	\$ 0.81	\$ 0.67	\$ 0.63	\$ 0.60	\$ 0.56
1979 - 1986	\$ 1.50	\$ 1.25	\$ 1.17	\$ 1.13	\$ 1.05
1987 - 1990	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
1991 - 1995	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
1996 - 2000	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66
Later than 2000	\$ 2.37	\$ 1.97	\$ 1.85	\$ 1.78	\$ 1.66

Collector vehicles Comprehensive only (base rate per \$100 of agreed value)

Model Year	Total number of collector vehicles				
	1 vehicle	2 vehicles	3-5 vehicles	6-10 vehicles	11+ vehicles
1945 and prior	\$ 0.31	\$ 0.26	\$ 0.24	\$ 0.23	\$ 0.22
1946 - 1959	\$ 0.34	\$ 0.28	\$ 0.27	\$ 0.26	\$ 0.24
1960 - 1968	\$ 0.36	\$ 0.30	\$ 0.28	\$ 0.27	\$ 0.25
1969 - 1973	\$ 0.38	\$ 0.32	\$ 0.30	\$ 0.29	\$ 0.27
1974 - 1978	\$ 0.40	\$ 0.33	\$ 0.31	\$ 0.30	\$ 0.28
1979 - 1986	\$ 0.75	\$ 0.62	\$ 0.59	\$ 0.56	\$ 0.53
1987 - 1990	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
1991 - 1995	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
1996 - 2000	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83
Later than 2000	\$ 1.19	\$ 0.99	\$ 0.93	\$ 0.89	\$ 0.83



Other vehicles liability chart

Amount of coverage	Registered motorcycles Liability premium							
	0-100 cc's		101-370 cc's		371-600 cc's		601+ cc's	
	24 and under *	25 and over *	24 and under *	25 and over *	24 and under *	25 and over *	24 and under *	25 and over *
\$ 50,000	\$ 165	\$ 110	\$ 275	\$ 165	\$ 385	\$ 275	\$ 495	\$ 385
\$ 100,000	\$ 181	\$ 121	\$ 302	\$ 181	\$ 424	\$ 302	\$ 545	\$ 424
\$ 200,000	\$ 201	\$ 134	\$ 335	\$ 201	\$ 469	\$ 335	\$ 604	\$ 469
\$ 300,000	\$ 210	\$ 140	\$ 350	\$ 210	\$ 491	\$ 350	\$ 631	\$ 491
\$ 500,000	\$ 233	\$ 156	\$ 388	\$ 233	\$ 544	\$ 388	\$ 699	\$ 544
\$ 1,000,000	\$ 252	\$ 169	\$ 421	\$ 252	\$ 590	\$ 421	\$ 758	\$ 590
\$ 2,000,000	\$ 272	\$ 182	\$ 454	\$ 272	\$ 635	\$ 454	\$ 817	\$ 635
\$ 3,000,000	\$ 282	\$ 189	\$ 471	\$ 282	\$ 660	\$ 471	\$ 849	\$ 660
\$ 5,000,000	\$ 297	\$ 199	\$ 496	\$ 297	\$ 695	\$ 496	\$ 894	\$ 695
\$10,000,000	\$ 400	\$ 268	\$ 668	\$ 400	\$ 935	\$ 668	\$ 1203	\$ 935

*Age of youngest licensed driver on the policy.

All other vehicles except registered motorcycles Liability premium

Amount of coverage	Registered mopeds	Registered recreational vehicles	Collector vehicles		Unregistered vehicles
			1 vehicle	2+ vehicles	
\$ 50,000	\$ 165	\$ 137	\$ 25	\$ 38	\$ 69
\$ 100,000	\$ 181	\$ 151	\$ 28	\$ 42	\$ 76
\$ 200,000	\$ 201	\$ 168	\$ 31	\$ 47	\$ 84
\$ 300,000	\$ 210	\$ 175	\$ 33	\$ 50	\$ 88
\$ 500,000	\$ 233	\$ 194	\$ 54	\$ 82	\$ 97
\$ 1,000,000	\$ 252	\$ 210	\$ 91	\$ 137	\$ 105
\$ 2,000,000	\$ 272	\$ 227	\$ 102	\$ 152	\$ 113
\$ 3,000,000	\$ 282	\$ 236	\$ 114	\$ 171	\$ 118
\$ 5,000,000	\$ 297	\$ 248	\$ 140	\$ 210	\$ 124
\$10,000,000	\$ 400	\$ 334	\$ 182	\$ 273	\$ 167

Other vehicles UM/UIM protection surcharge chart

Amount of coverage	UM/UIM code	Registered motorcycle	Registered mopeds	Registered recreational vehicles	Collector vehicles	
					1 vehicle	2+ vehicles
\$ 25,000	A	\$ 28	\$ 28	\$ 7	\$ 10	\$ 15
\$ 50,000	B	\$ 42	\$ 42	\$ 10	\$ 12	\$ 18
\$ 100,000	C	\$ 66	\$ 66	\$ 13	\$ 14	\$ 21
\$ 200,000	D	\$ 106	\$ 106	\$ 16	\$ 16	\$ 24
\$ 300,000	E	\$ 127	\$ 127	\$ 18	\$ 18	\$ 27
\$ 500,000	F	\$ 155	\$ 155	\$ 30	\$ 52	\$ 78
\$ 1,000,000	G	\$ 182	\$ 182	\$ 41	\$ 59	\$ 89
\$ 2,000,000	H	\$ 203	\$ 203	\$ 50	\$ 64	\$ 97
\$ 3,000,000	J	\$ 216	\$ 216	\$ 57	\$ 68	\$ 102
\$ 5,000,000	K	\$ 245	\$ 245	\$ 66	\$ 75	\$ 113
\$10,000,000	L	\$ 379	\$ 379	\$ 117	\$ 110	\$ 165
Reject coverage	Z					

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
2	340	378	416	435	171	50	190
3	396	440	484	506	159	64	202
4	341	379	417	436	159	38	120
5	341	379	417	436	159	38	109
6	282	313	344	360	159	57	161
7	365	406	447	467	159	50	137
8	348	387	426	445	159	58	169
9	321	357	393	411	159	57	141
10	341	379	417	436	159	58	172
11	574	638	702	734	414	243	224
12	574	638	702	734	414	243	224
13	550	611	672	703	159	312	263
15	338	376	414	432	159	58	172
16	371	412	453	474	159	185	198
18	273	303	333	348	159	67	161
19	314	349	384	401	159	57	130
22	448	498	548	573	159	73	250
25	271	301	331	346	159	76	137
27	322	358	394	412	159	67	151
28	313	348	383	400	159	57	155
29	261	290	319	334	159	57	172
31	312	347	382	399	159	44	144
32	221	245	270	282	159	121	137
33	348	387	426	445	159	58	172
34	266	296	326	340	159	86	134
35	337	374	411	430	159	58	172
36	231	257	283	296	159	76	172
37	252	280	308	322	159	83	178
38	289	321	353	369	159	64	150
39	287	319	351	367	159	64	165
40	300	333	366	383	159	50	139
51	356	396	436	455	171	54	171
53	356	396	436	455	171	54	171
54	335	372	409	428	171	52	148
55	285	317	349	365	159	93	117
56	338	375	413	431	159	70	122

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
2	55	76	103	118	94
3	64	88	120	136	87
4	55	76	103	118	87
5	55	76	103	118	87
6	46	63	86	98	87
7	59	81	110	125	87
8	56	77	105	119	87
9	52	71	97	110	87
10	55	76	103	118	87
11	93	128	174	198	228
12	93	128	174	198	228
13	89	122	166	189	87
15	55	75	102	116	87
16	60	82	112	127	87
18	44	61	83	94	87
19	51	70	95	108	87
22	73	100	136	155	87
25	44	60	82	93	87
27	52	72	98	111	87
28	51	70	95	108	87
29	42	58	79	90	87
31	50	69	94	107	87
32	36	49	67	76	87
33	56	77	105	119	87
34	43	59	80	91	87
35	55	75	102	116	87
36	37	51	69	79	87
37	41	56	76	87	87
38	47	64	87	99	87
39	47	64	87	99	87
40	49	67	91	104	87
51	58	79	108	122	94
53	58	79	108	122	94
54	54	74	101	115	94
55	46	63	86	98	87
56	55	75	102	116	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
57	340	378	416	435	171	50	190
60	396	440	484	506	159	105	99
61	338	376	414	432	159	44	112
62	348	387	426	445	159	44	113
63	356	396	436	455	171	54	171
64	348	387	426	445	159	58	172
66	248	275	303	316	159	47	131
67	300	333	366	383	159	50	139
68	298	331	364	381	159	86	241
69	316	351	386	404	159	50	131
70	287	319	351	367	159	64	165
74	342	380	418	437	159	57	168
75	382	424	466	488	159	76	130
77	268	298	328	343	171	73	130
78	261	290	319	334	171	67	148
80	272	302	332	347	159	76	168
81	396	440	484	506	159	105	99
82	353	392	431	451	159	57	91
83	348	387	426	445	159	44	126
84	567	630	693	725	159	102	263
85	266	295	325	339	171	50	157
86	385	428	471	492	159	102	99
87	340	378	416	435	171	50	190
88	269	299	329	344	159	52	148
89	201	223	245	256	159	58	190
90	385	428	471	492	159	102	99
91	354	393	432	452	159	57	91
92	385	428	471	492	159	83	78
93	335	372	409	428	159	138	168
94	336	373	410	429	159	93	148
95	363	403	443	463	159	83	151
96	275	305	336	351	159	102	166
97	331	368	405	423	159	38	113
99	301	334	367	384	159	95	156
100	331	368	405	423	159	38	113
101	341	379	417	436	159	38	113

Corporate Vehicles

Territory	Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
57	55	76	103	118	94
60	64	88	120	136	87
61	55	75	102	116	87
62	56	77	105	119	87
63	58	79	108	122	94
64	56	77	105	119	87
66	40	55	75	85	87
67	49	67	91	104	87
68	48	66	90	102	87
69	51	70	95	108	87
70	47	64	87	99	87
74	55	76	103	118	87
75	62	85	116	132	87
77	44	60	82	93	94
78	42	58	79	90	94
80	44	60	82	93	87
81	64	88	120	136	87
82	57	78	106	121	87
83	56	77	105	119	87
84	92	126	171	195	87
85	43	59	80	91	94
86	63	86	117	133	87
87	55	76	103	118	94
88	44	60	82	93	87
89	33	45	61	70	87
90	63	86	117	133	87
91	58	79	108	122	87
92	63	86	117	133	87
93	54	74	101	115	87
94	55	75	102	116	87
95	59	81	110	125	87
96	44	61	83	94	87
97	54	74	101	115	87
99	49	67	91	104	87
100	54	74	101	115	87
101	55	76	103	118	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Auto Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
102	289	321	353	369	159	64	150
103	316	351	386	404	159	50	131
104	287	319	351	367	159	64	165
105	287	319	351	367	159	64	165
106	356	396	436	455	171	54	171
107	567	630	693	725	159	102	263
108	201	223	245	256	159	58	190
109	348	387	426	445	159	58	172
110	335	372	409	428	171	52	148
111	335	372	409	428	171	52	148
112	300	333	366	383	159	50	139
113	287	319	351	367	159	64	165
114	261	290	319	334	171	67	148
116	300	333	366	383	159	50	139
117	272	302	332	347	159	76	168
118	316	351	386	404	159	50	131
119	300	333	366	383	159	50	139
120	285	317	349	365	159	93	117
121	269	299	329	344	159	52	148
122	269	299	329	344	159	52	148
123	316	351	386	404	159	50	131
124	340	378	416	435	171	50	190
125	266	296	326	340	159	86	134
126	321	357	393	411	159	57	141
127	321	357	393	411	159	57	141
128	287	319	351	367	159	64	165
129	356	396	436	455	171	54	171
131	396	440	484	506	159	64	202
132	300	333	366	383	159	50	139
133	356	396	436	455	171	54	171
134	340	378	416	435	171	50	190
135	266	295	325	339	171	50	157
136	300	333	366	383	159	50	139
137	353	392	431	451	159	57	91
138	272	302	332	347	159	76	168
139	396	440	484	506	159	105	99

Corporate Vehicles

Territory	Auto Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
102	47	64	87	99	87
103	51	70	95	108	87
104	47	64	87	99	87
105	47	64	87	99	87
106	58	79	108	122	94
107	92	126	171	195	87
108	33	45	61	70	87
109	56	77	105	119	87
110	54	74	101	115	94
111	54	74	101	115	94
112	49	67	91	104	87
113	47	64	87	99	87
114	42	58	79	90	94
116	49	67	91	104	87
117	44	60	82	93	87
118	51	70	95	108	87
119	49	67	91	104	87
120	46	63	86	98	87
121	44	60	82	93	87
122	44	60	82	93	87
123	51	70	95	108	87
124	55	76	103	118	94
125	43	59	80	91	87
126	52	71	97	110	87
127	52	71	97	110	87
128	47	64	87	99	87
129	58	79	108	122	94
131	64	88	120	136	87
132	49	67	91	104	87
133	58	79	108	122	94
134	55	76	103	118	94
135	43	59	80	91	94
136	49	67	91	104	87
137	57	78	106	121	87
138	44	60	82	93	87
139	64	88	120	136	87

OHIO
Proposed Base Rates
All Companies

Private Passenger Cars, Vans, Pickup Trucks

Territory	Auto Combined Single Limit				UM/UIM BI 300K (First Vehicle)	Comprehensive	Collision
	50K	100K	200K	300K			
140	300	333	366	383	159	50	139
141	268	298	328	343	171	73	130
142	231	257	283	296	159	76	172
143	348	387	426	445	159	58	169
144	338	375	413	431	159	70	122
146	338	375	413	431	159	70	122
151	356	396	436	455	171	54	171
153	392	435	479	500	159	105	102
154	550	611	672	703	159	312	263
155	445	494	543	568	159	232	211
156	461	512	563	589	159	248	246
157	299	332	365	382	159	44	126
158	385	428	471	492	159	102	99
159	363	403	443	463	159	76	130
160	261	290	319	334	171	67	148
161	287	319	351	367	159	64	165
162	300	333	366	383	159	50	139
163	356	396	436	455	171	54	171
164	221	245	270	282	159	121	137
165	267	297	327	342	159	50	144
166	287	319	351	367	159	64	165

Corporate Vehicles

Territory	Auto Combined Single Limit				UM/UIM BI 300K
	50K	100K	200K	300K	
140	49	67	91	104	87
141	44	60	82	93	94
142	37	51	69	79	87
143	56	77	105	119	87
144	55	75	102	116	87
146	55	75	102	116	87
151	58	79	108	122	94
153	63	87	118	135	87
154	89	122	166	189	87
155	72	99	135	153	87
156	74	102	139	158	87
157	48	66	90	102	87
158	63	86	117	133	87
159	59	81	110	125	87
160	42	58	79	90	94
161	47	64	87	99	87
162	49	67	91	104	87
163	58	79	108	122	94
164	36	49	67	76	87
165	43	59	80	91	87
166	47	64	87	99	87

OHIO
Proposed Rates - UM/UIM BI
Private Passenger Vehicles
All Companies

Surcharge by territory

Amount of coverage		11, 12	
UM/UIM BI	UM/UIM BI code	First Vehicle	Each Add'l Vehicle
\$ 25,000	A	91	60
\$ 50,000	B	135	95
\$ 100,000	C	212	144
\$ 200,000	D	344	237
\$ 300,000	E	414	288
\$ 500,000	F	441	312
\$ 1,000,000	G	467	337
\$ 2,000,000	H	487	356
\$ 3,000,000	J	500	367
\$ 5,000,000	K	528	393
\$ 10,000,000	L	656	512

Surcharge by territory

Amount of coverage		2, 51, 53, 54, 57, 63, 77, 78, 85, 87, 106, 110, 111, 114, 124, 129, 133, 134, 135, 141, 151, 160, 163	
UM/UIM BI	UM/UIM BI code	First Vehicle	Each Add'l Vehicle
\$ 25,000	A	38	25
\$ 50,000	B	56	39
\$ 100,000	C	88	60
\$ 200,000	D	142	98
\$ 300,000	E	171	119
\$ 500,000	F	199	145
\$ 1,000,000	G	228	172
\$ 2,000,000	H	249	192
\$ 3,000,000	J	263	205
\$ 5,000,000	K	293	233
\$ 10,000,000	L	433	361

Surcharge by territory

Amount of coverage		All Other	
UM/UIM BI	UM/UIM BI code	First Vehicle	Each Add'l Vehicle
\$ 25,000	A	35	23
\$ 50,000	B	52	37
\$ 100,000	C	82	56
\$ 200,000	D	132	91
\$ 300,000	E	159	111
\$ 500,000	F	186	135
\$ 1,000,000	G	212	160
\$ 2,000,000	H	232	179
\$ 3,000,000	J	245	190
\$ 5,000,000	K	273	216
\$ 10,000,000	L	401	335

OHIO
Proposed Rates - UM/UIM BI
Corporate Vehicles
All Companies

Surcharge by territory

Amount of coverage	11, 12	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	34
\$ 50,000	B	58
\$ 100,000	C	105
\$ 200,000	D	183
\$ 300,000	E	228
\$ 500,000	F	252
\$ 1,000,000	G	277
\$ 2,000,000	H	296
\$ 3,000,000	J	307
\$ 5,000,000	K	333
\$ 10,000,000	L	452

Surcharge by territory

Amount of coverage	2, 51, 53, 54, 57, 63, 77, 78, 85, 87, 106, 110, 111, 114, 124, 129, 133, 134, 135, 141, 151, 160, 163	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	14
\$ 50,000	B	24
\$ 100,000	C	43
\$ 200,000	D	75
\$ 300,000	E	94
\$ 500,000	F	120
\$ 1,000,000	G	145
\$ 2,000,000	H	167
\$ 3,000,000	J	180
\$ 5,000,000	K	208
\$ 10,000,000	L	336

Surcharge by territory

Amount of coverage	All Other	
UM/UIM BI	UM/UIM BI code	Each Vehicle
\$ 25,000	A	13
\$ 50,000	B	22
\$ 100,000	C	40
\$ 200,000	D	70
\$ 300,000	E	87
\$ 500,000	F	111
\$ 1,000,000	G	136
\$ 2,000,000	H	155
\$ 3,000,000	J	166
\$ 5,000,000	K	192
\$ 10,000,000	L	311