

**State:** Missouri **Filing Company:** AMCO Insurance Company.  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Class Plan M  
**Project Name/Number:** /

## Filing at a Glance

Company: AMCO Insurance Company.  
Product Name: Class Plan M  
State: Missouri  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 04/22/2013  
SERFF Tr Num: NWPC-128995470  
SERFF Status: Closed-REVIEWED  
State Tr Num:  
State Status: REVIEWED  
Co Tr Num: 13A-I-9303MO-TJS

Effective Date 08/01/2013  
Requested (New):  
Effective Date 09/01/2013  
Requested (Renewal):  
Author(s): Travis Smith, API, AINS  
Reviewer(s): Camille Anderson (primary)  
Disposition Date: 05/14/2013  
Disposition Status: REVIEWED  
Effective Date (New): 08/01/2013  
Effective Date (Renewal): 09/01/2013

State: Missouri Filing Company: AMCO Insurance Company.  
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
 Product Name: Class Plan M  
 Project Name/Number: /

## General Information

Project Name: Status of Filing in Domicile:  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 05/14/2013  
 State Status Changed: 05/14/2013 Deemer Date:  
 Created By: Travis Smith, API, AINS Submitted By: Travis Smith, API, AINS  
 Corresponding Filing Tracking Number:  
 State TOI: 19.0 Personal Auto State Sub-TOI: 19.0001 Private Passenger Auto (PPA)

### Filing Description:

Enclosed for filing on behalf of AMCO Insurance Company are rules and rates applicable to our Class Plan M Private Passenger Auto program in Missouri.

With this filing, we will begin using our AMCO Insurance Company to write new business in our private passenger automobile program previously written in Allied Property and Casualty Insurance Company and Nationwide Affinity Insurance Company of America. We are filing these changes to be effective August 1, 2013, for new business.

If you have any questions, feel free to contact me at 1-800-532-1436 ext. 2440, or I can be reached via email at smitht46@nationwide.com.

## Company and Contact

### Filing Contact Information

Travis Smith, State Filings Specialist smitht46@nationwide.com  
 1100 Locust Street 515-508-2440 [Phone]  
 DM-01-0203 515-508-4732 [FAX]  
 Des Moines, IA 50309-9775

### Filing Company Information

|                             |                         |                            |
|-----------------------------|-------------------------|----------------------------|
| AMCO Insurance Company.     | CoCode: 19100           | State of Domicile: Iowa    |
| One Nationwide Plaza        | Group Code: 140         | Company Type: Property and |
| Columbus, OH 43215          | Group Name: Nationwide  | Casualty                   |
| (614) 249-7022 ext. [Phone] | Insurance               | State ID Number:           |
|                             | FEIN Number: 42-6054959 |                            |

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

## State Specific

NAIC Number: 19100

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes

SERFF Tracking #:

NWPC-128995470

State Tracking #:

Company Tracking #:

13A-I-9303MO-TJS

State:

Missouri

Filing Company:

AMCO Insurance Company.

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Class Plan M

Project Name/Number:

/

## Correspondence Summary

### Dispositions

| Status   | Created By       | Created On | Date Submitted |
|----------|------------------|------------|----------------|
| REVIEWED | Camille Anderson | 05/14/2013 | 05/14/2013     |

**State:** Missouri

**Filing Company:** AMCO Insurance Company.

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

**Product Name:** Class Plan M

**Project Name/Number:** /

## Disposition

Disposition Date: 05/14/2013

Effective Date (New): 08/01/2013

Effective Date (Renewal): 09/01/2013

Status: REVIEWED

Comment:

| <b>Company Name:</b>    | <b>Overall % Indicated Change:</b> | <b>Overall % Rate Impact:</b> | <b>Written Premium Change for this Program:</b> | <b># of Policy Holders Affected for this Program:</b> | <b>Written Premium for this Program:</b> | <b>Maximum % Change (where req'd):</b> | <b>Minimum % Change (where req'd):</b> |
|-------------------------|------------------------------------|-------------------------------|---|---|--|--|--|
| AMCO Insurance Company. | 0.000%                             | 0.000%                        | \$0   | 0   | \$0                                      | 0.000%                                 | 0.000%                                 |

| <b>Schedule</b>            | <b>Schedule Item</b>                 | <b>Schedule Item Status</b> | <b>Public Access</b> |
|----------------------------|--------------------------------------|-----------------------------|----------------------|
| <b>Supporting Document</b> | Filing Memorandum                    | REVIEWED                    | Yes                  |
| <b>Supporting Document</b> | Exhibit A, B, & C (20 CSR 500-4.200) | REVIEWED                    | Yes                  |
| <b>Supporting Document</b> | Actuarial Justification              | REVIEWED                    | Yes                  |
| <b>Rate</b>                | Rate and Rule Manual                 | REVIEWED                    | Yes                  |

SERFF Tracking #:

NWPC-128995470

State Tracking #:

Company Tracking #:

13A-I-9303MO-TJS

State: Missouri

Filing Company: AMCO Insurance Company.

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

Product Name: Class Plan M

Project Name/Number: /

### Rate Information

Rate data applies to filing.

Filing Method: Use and File

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 08/01/2012

Filing Method of Last Filing: Use and File

### Company Rate Information

| Company Name:           | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|-------------------------|-----------------------------|------------------------|--|--|-----------------------------------|---------------------------------|---------------------------------|
| AMCO Insurance Company. | 0.000%                      | 0.000%                 | \$0                                      | 0  | \$0                               | 0.000%                          | 0.000%                          |

**SERFF Tracking #:**

NWPC-128995470

**State Tracking #:****Company Tracking #:**

13A-I-9303MO-TJS

**State:**

Missouri

**Filing Company:**

AMCO Insurance Company.

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

Class Plan M

**Project Name/Number:**

/

## Rate/Rule Schedule

| Item No. | Schedule Item Status   | Exhibit Name         | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments  |
|----------|------------------------|----------------------|------------------|-------------|------------------------------|--|
| 1        | REVIEWED<br>05/14/2013 | Rate and Rule Manual |                  | New         |                              | Rate and Rule Manual.pdf<br>Tier Placement Chart.pdf |

**AMCO INSURANCE COMPANY**

**CLASS PLAN M AUTO PROGRAM  
LISTING OF PAGES**

**MISSOURI**

| <b><u>Page No.</u></b> | <b><u>Changes</u></b>  |
|------------------------|--|
| 1 through 88           | These pages represent the manual that will be used for all new business writing within the AMCO Insurance Company. |

**MISSOURI  
PRIVATE  
PASSENGER  
AUTOMOBILE  
RATING  
MANUAL**

**For policies issued on or after  
August 1, 2013**

**AMCO INSURANCE COMPANY**



**TABLE OF CONTENTS**

|   |           |
|---|-----------|
| <b>INTRODUCTION.....</b>                              | <b>5</b>  |
| DEFINITIONS.....                                      | 5         |
| PREMIUM MODIFICATION RULES.....                       | 5         |
| AVERAGE DRIVER CLASS FACTOR .....                     | 5         |
| RATING TERRITORY SCHEDULE.....                        | 5         |
| MISCELLANEOUS COVERAGES .....                         | 5         |
| MISCELLANEOUS VEHICLES .....                          | 5         |
| MISCELLANEOUS RISKS .....                             | 5         |
| GENERAL RULES.....                                    | 5         |
| QUICK REFERENCE/RATING SEQUENCE .....                 | 5         |
| RATING TABLES .....                                   | 6         |
| <b>DEFINITIONS .....</b>                              | <b>7</b>  |
| GENERAL DEFINITIONS.....                              | 7         |
| VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS..... | 9         |
| COVERAGE DESIGNATIONS .....                           | 9         |
| <b>PREMIUM MODIFICATION RULES .....</b>               | <b>10</b> |
| POLICY TERM FACTOR.....                               | 10        |
| TIER FACTOR.....                                      | 10        |
| GROUP PARTNERSHIP DISCOUNT .....                      | 10        |
| NATIONWIDE ASSOCIATE DISCOUNT .....                   | 10        |
| NEW VEHICLE DISCOUNT .....                            | 10        |
| VEHICLE USE .....                                     | 11        |
| HOUSEHOLD COMPOSITION FACTOR.....                     | 12        |
| NO PRIOR INSURANCE SURCHARGE .....                    | 12        |
| PASSIVE OCCUPANT RESTRAINT DISCOUNT .....             | 12        |
| MATRIX FACTOR .....                                   | 13        |
| HOME AND CAR DISCOUNT .....                           | 14        |
| AUTO FINANCIAL DISCOUNT .....                         | 14        |
| EASY PAY SIGN-UP DISCOUNT .....                       | 14        |
| <b>PRIOR CARRIER RATING.....</b>                      | <b>15</b> |
| PREMIER INTRA-AGENCY TRANSFER.....                    | 15        |
| AGENCY LOYALTY .....                                  | 15        |
| SELECT RATING FACTOR.....                             | 16        |
| SELECT CUSTOMER DEFINITION.....                       | 16        |
| <b>AVERAGE DRIVER CLASS FACTOR .....</b>              | <b>17</b> |
| DRIVER CLASSIFICATION — DEFINITIONS .....             | 17        |
| STUDENT AWAY AT SCHOOL DISCOUNT .....                 | 18        |
| ACCIDENT FREE DISCOUNT .....                          | 18        |
| UNVERIFIABLE DRIVER RECORD SURCHARGE.....             | 18        |
| FINANCIAL RESPONSIBILITY RATE FACTOR .....            | 19        |
| MERIT RATING PLAN FACTOR .....                        | 20        |
| <b>TERRITORY .....</b>                                | <b>25</b> |
| RATING TERRITORY SCHEDULE.....                        | 25        |
| <b>MISCELLANEOUS COVERAGES.....</b>                   | <b>35</b> |
| UNINSURED MOTORISTS COVERAGE.....                     | 35        |
| UNDERINSURED MOTORISTS COVERAGE .....                 | 35        |
| ROADSIDE ASSISTANCE COVERAGE.....                     | 35        |

|   |           |
|---|-----------|
| RENTAL REIMBURSEMENT COVERAGE.....  | 35        |
| ADDITIONAL CUSTOM PARTS AND ELECTRONIC EQUIPMENT COVERAGE .....                       | 36        |
| SPECIAL PHYSICAL DAMAGE COVERAGE (OEM) .....  | 37        |
| IDENTITY THEFT OR IDENTITY FRAUD EXPENSE COVERAGE.....                                | 37        |
| LOAN/LEASE GAP COVERAGE .....   | 38        |
| NEW CAR REPLACEMENT/GAP COVERAGE .....  | 38        |
| VANISHING DEDUCTIBLE .....  | 39        |
| TOTAL LOSS DEDUCTIBLE WAIVER.....   | 39        |
| <b>MISCELLANEOUS VEHICLES — GENERAL.....</b>  | <b>40</b> |
| TRAILERS.....   | 40        |
| ANTIQUE/CLASSIC AUTO .....  | 40        |
| <b>MISCELLANEOUS RISKS .....</b>  | <b>41</b> |
| EXTENDED NON-OWNED COVERAGE.....  | 41        |
| NAMED NON-OWNER POLICY COVERAGE .....   | 41        |
| <b>GENERAL RULES .....</b>  | <b>42</b> |
| PREMIUM ADJUSTMENT.....   | 42        |
| FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS).....                            | 42        |
| <b>RATING TABLES .....</b>  | <b>44</b> |
| MISSOURI RATING SEQUENCE- VOLUNTARY PRIVATE PASSENGER AUTOMOBILE / RESTORED AUTO..... | 44        |
| MISSOURI RATING SEQUENCE- NAMED NON-OWNER .....                                       | 45        |
| RATING SEQUENCE- PER POLICY COVERAGES.....  | 45        |
| RATING SEQUENCE- EXTENDED NON-OWNER * .....   | 46        |
| RATING SEQUENCE – ANTIQUES AND CLASSICS.....  | 46        |
| RATING SEQUENCE – TRAILERS.....   | 47        |
| AMCO TERRITORIAL BASE RATES – TABLE 1A.....   | 48        |
| AMCO UNINSURED MOTORISTS BASE RATES- TABLE 1B .....                                   | 52        |
| RENTAL REIMBURSEMENT - TABLE 1C.....  | 57        |
| ADDITIONAL CUSTOM PARTS AND ELECTRONIC EQUIPMENT - TABLE 1C .....                     | 57        |
| IDENTITY THEFT OR IDENTITY FRAUD EXPENSE COVERAGE - TABLE 1D .....                    | 57        |
| EXTENDED NON-OWNER COVERAGE BASE RATE – TABLE 1E.....                                 | 57        |
| TIER FACTORS – TABLE 2 .....  | 58        |
| GROUP PARTNERSHIP DISCOUNT--TABLE 3 .....   | 58        |
| LIABILITY RATE SYMBOLS – TABLE 4 .....  | 59        |
| COMPREHENSIVE AND COLLISION SYMBOLS – TABLE 5.....                                    | 60        |
| MODEL YEAR RELATIVITIES – TABLE 6 .....   | 62        |
| NEW VEHICLE DISCOUNT FACTORS – TABLE 7 .....  | 63        |
| INCREASED LIMITS FACTORS – TABLE 8A .....   | 64        |
| INCREASED LIMITS FACTORS – TABLE 8B .....   | 65        |
| UNINSURED MOTORISTS INCREASED LIMITS FACTORS -TABLE 8C.....                           | 65        |
| COMPREHENSIVE AND COLLISION DEDUCTIBLE FACTORS – TABLE 9A.....                        | 66        |
| AUTO LOAN/LEASE GAP COVERAGE FACTORS – TABLE 9B .....                                 | 70        |
| NEW CAR REPLACEMENT GAP COVERAGE FACTORS – TABLE 9B .....                             | 70        |
| VEHICLE USE FACTORS – TABLE 10.....   | 70        |
| DRIVER CLASS AND AGE OF DRIVER FACTORS – TABLE 11A .....                              | 71        |
| ACCIDENT FREE DISCOUNT – TABLE 11B.....   | 80        |
| UNVERIFIABLE DRIVER RECORD SURCHARGE – TABLE 11B.....                                 | 80        |
| STUDENT AWAY AT SCHOOL DISCOUNT – TABLE 11B.....                                      | 80        |
| FINANCIAL RESPONSIBILITY FACTORS – TABLE 11B .....                                    | 80        |
| VIOLATION AND ACCIDENT SURCHARGES – TABLE 12 .....                                    | 81        |
| HOUSEHOLD COMPOSITION –TABLE 13.....  | 82        |
| NO PRIOR INSURANCE SURCHARGE – TABLE 14.....  | 82        |

|   |    |
|---|----|
| PASSIVE OCCUPANT RESTRAINT DISCOUNT – TABLE 15 .....  | 83 |
| MATRIX FACTORS – TABLE 16 .....                       | 83 |
| HOME AND CAR DISCOUNT FACTORS – TABLE 17 .....        | 84 |
| AUTO FINANCIAL DISCOUNT FACTORS – TABLE 18 .....      | 84 |
| EXPENSE FEES – TABLE 19 .....                         | 84 |
| PRIOR CARRIER RATING FACTORS – TABLE 22 .....         | 85 |
| SPECIAL PHYSICAL DAMAGE FACTORS – TABLE 23 .....      | 85 |
| NAMED NON OWNER RATE FACTORS – TABLE 24 .....         | 85 |
| EASY PAY SIGN-UP DISCOUNT – TABLE 27 .....            | 85 |
| NATIONWIDE ASSOCIATE DISCOUNT – TABLE 30 .....        | 86 |
| ACCIDENT FORGIVENESS FACTORS – TABLE 31 .....         | 86 |
| MINOR VIOLATION FORGIVENESS FACTORS – TABLE 32 .....  | 86 |
| VANISHING DEDUCTIBLE – TABLE 33 .....                 | 86 |
| TOTAL LOSS DEDUCTIBLE WAIVER FACTORS – TABLE 34 ..... | 86 |
| ROADSIDE ASSISTANCE – TABLE 36 .....                  | 86 |
| TRAILER BASE RATES – SEMI-ANNUAL – TABLE T1 .....     | 87 |
| TRAILER AGE FACTOR – TABLE T2 .....                   | 87 |
| TRAILER RELATIVITY FACTOR – TABLE T3 .....            | 87 |
| TRAILER DEDUCTIBLE FACTOR – TABLE T4 .....            | 87 |
| ANTIQUE AND CLASSIC FACTORS/RATES – TABLE A1 .....    | 88 |

## **INTRODUCTION**

The following provides a brief summary of the layout and content of the Private Passenger Auto Rate Manual:

### **DEFINITIONS**

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

### **PREMIUM MODIFICATION RULES**

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in the "Rating Tables" section.

### **AVERAGE DRIVER CLASS FACTOR**

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in the "Rating Tables" section.

### **RATING TERRITORY SCHEDULE**

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

### **MISCELLANEOUS COVERAGES**

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

### **MISCELLANEOUS VEHICLES**

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

### **MISCELLANEOUS RISKS**

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

### **GENERAL RULES**

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

### **QUICK REFERENCE/RATING SEQUENCE**

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

**RATING TABLES**

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

## DEFINITIONS

### GENERAL DEFINITIONS

The following vehicle types are eligible to be written on an Allied personal auto policy.

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

1. A four-wheel motor vehicle of the private passenger or station wagon type.
2. A van or pickup truck used solely for:
  - a. Pleasure.
  - b. Driving to and from a primary place of employment.
  - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR
  - d. Incidental hauling of:
    - (1) Equipment.
    - (2) Merchandise, OR
    - (3) Supplies used in commerce.

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

A **Utility Trailer** is designed for use with a private passenger automobile.

**Antique/Classic Auto** – Antique/Classic Autos include vehicles that are either an Antique or Classic Auto. Antique/Classic Autos are for pleasure use only and are rated based upon restricted use (i.e. use in exhibitions, club activities and parades). A stated amount is required for rating of an Antique/Classic Auto.

An **Antique Auto** is a private passenger automobile that is generally 25 years old or older which has been refurbished, maintained or preserved by an antique automobile hobbyist.

A **Classic Auto** is a private passenger automobile that is generally 10 years old or older and is a rarity or of historic interest. The vehicle has been refurbished, maintained or preserved by a classic automobile hobbyist.

A **Restored Auto** is a private passenger type automobile, other than an Antique or a Classic Automobile. The vehicle has been restored or is in a restored condition reflecting a value in excess of normal market value for similar model vehicles. A Restored Automobile is generally in excess of 10 years of age and is driven for regular use (i.e. Work, Pleasure, Farm or Business Use). A stated amount is required for rating of a Restored Auto.

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

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

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

**Allied Agency** means an agency licensed to write insurance for an Allied Company.

**New Business Rating** refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with an Allied Company. However, any applicant currently insured with an Allied Company at rates other than the rates outlined in this manual shall be considered "New Business."

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

**Company Car** means a vehicle that is provided to an applicant through their place of employment.

**Policy Term** means a period lasting 6 or 12 months as offered by the company. References to insured terms throughout this manual assume a six-month policy term.

## VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

|     |                                 |
|-----|---------------------------------|
| PPA | Private Passenger Automobile    |
| UT  | Utility Trailer                 |
| AC  | Antique and Classic Automobiles |
| NNO | Named Non-Owner Policy Risk     |

## COVERAGE DESIGNATIONS

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

|           |   |
|-----------|---|
| BI        | Bodily Injury Liability                                       |
| PD        | Property Damage Liability                                     |
| CSL       | Combined Single Limit   |
| MP        | Medical Payments  |
| COLL      | Collision   |
| COLL GAP  | Collision Loan/Lease Gap                                      |
| COLL      |   |
| OEM       | Collision Special Physical Damage Coverage                    |
| COMP      | Comprehensive   |
| COMP      |   |
| GAP       | Comprehensive Loan/Lease Gap                                  |
| COMP      |   |
| OEM       | Comprehensive Special Physical Damage Coverage                |
| UMBI      | Uninsured Motorist — Bodily Injury                            |
| UMBI CSL  | Single Limit Uninsured Motorists — Bodily Injury              |
| UIMBI     | Uninsured/Underinsured Motorists – Bodily Injury              |
| UIMBI CSL | Single Limit Uninsured/Underinsured Motorists – Bodily Injury |
| RSA       | Roadside Assistance   |
| RR        | Rental Reimbursement  |
| ACPEE     | Additional Custom Parts and Electronic Equipment              |
| ID THEFT  | Identity Theft or Identity Fraud Expense Coverage             |
| ENO       | Extended Non-Owned  |



## **PREMIUM MODIFICATION RULES**

### **POLICY TERM FACTOR**

All policy terms in this manual are six-months. For annual policies a factor of 2.0 will be applied to the final developed premium.

### **TIER FACTOR**

Apply the appropriate Tier Factor as determined by the eligibility criteria.

### **GROUP PARTNERSHIP DISCOUNT**

When a household member is also a member of an eligible group at the time the discount is initially applied on the policy, the otherwise applicable premium shall be reduced. Eligible groups are active Allied approved accounts with a defined ongoing communication process with employees/members. A policy may receive only one of the following discounts: Nationwide Associate Discount or Group Partnership Discount.

### **NATIONWIDE ASSOCIATE DISCOUNT**

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced. A policy may receive the Nationwide Associate Discount or the Group Partnership Discount, but not both.

### **NEW VEHICLE DISCOUNT**

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

**VEHICLE USE**

The following describes the various vehicle use classifications:

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

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

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

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

1. Live on a farm, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

**EXCEPTIONS** —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."
- b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

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

## HOUSEHOLD COMPOSITION FACTOR

Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised. The following vehicle types are eligible: PPA and Restored Auto.

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition that are insured for both BI and PD (or CSL) are to be considered when determining the number of vehicles insured.  
*\*Exception - A company car that is customarily under the control and care (both for personal and business use) of Named Insured or spouse shall be considered within the count of the number of vehicles in the household.*
2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household, will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied policies are only to be counted once.
3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from table labeled "Driver Under Age 25 in Household". Households with no members under the age of 25 will be assigned factors from table labeled "No Driver Under Age 25 in Household".
4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined in the previous three rules.

## NO PRIOR INSURANCE SURCHARGE

### New Business Rating:

This rule is applicable if the applicant or principal operator did not have continuous liability insurance for the immediate six-month time period prior to the effective date of the Allied auto policy.

The surcharge, which depends on the lapsed time before insurance, shall initially apply for one year.

NOTE — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Allied auto policy or if there were no need for insurance this surcharge will not apply.

### Prior In-Force Rating:

The above No Prior Insurance Surcharge will be applicable immediately upon reissue (lapsed time less than 31 days) if the policy has been insured with Allied less than one year (excluding lapse period). For policies insured with Allied for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR
2. The policy has experienced three or more lapses within the most recent three-year period.

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

## PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

## MATRIX FACTOR

Based on a combination of prior BI limits, home and car, and number of vehicles insured with Allied, the otherwise applicable premium shall be reduced.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy. The discount will apply as long as a home policy is submitted at the same time as the auto policy and has a future effective date within 12 months of the auto policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

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

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

*Exception – A company car that is customarily under the control and care (for both personal and business use) of members of the household shall be considered to qualify for the "multi-vehicle" factor.*

### New Business Rule

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

### Renewal Business Rule

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

**HOME AND CAR DISCOUNT**

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

**AUTO FINANCIAL DISCOUNT**

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

**EASY PAY SIGN-UP DISCOUNT**

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer. For existing customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply to the first Private Passenger or Restored vehicle listed on the policy and will be removed after one policy period on the first subsequent renewal.

**Eligibility:**

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The Easy Pay billing option must be maintained during the policy term, and
3. The policy must have a Private Passenger Auto or Restored vehicle with Bodily Injury and Property Damage.

Only Private Passenger and Restored vehicle types are eligible.

## **PRIOR CARRIER RATING**

### **PREMIER INTRA-AGENCY TRANSFER**

Policies issued with an effective date on or after 08-01-2013 and based on currently insured in the Allied or Nationwide agency, select customer definition, and time with an Allied or Nationwide Company, the otherwise applicable premiums shall be modified if the following conditions have been met:

1. This factor applies to new and renewal business policies if the following conditions are met:
  - a. The applicant had continuous liability coverage within the agency with a carrier other than a Nationwide or Allied Company prior to the effective date of the Nationwide or Allied auto policy, AND
  - b. There is prior agreement with Nationwide or Allied Insurance to quote the referral.
  - c. This discount will be removed if the policy lapses and will not be reapplied if the policy is reissued.
  - d. This factor is not applicable with the Select Rating Factor.
2. Months with Nationwide or Allied Insurance are defined to be consecutive terms without lapse.
3. Months with Nationwide or Allied Insurance are only applicable for Nationwide or Allied's Preferred and Standard Companies.
4. The following vehicle types are eligible: PPA and Restored.

### **AGENCY LOYALTY**

New business policies issued with an effective date on or after 08-01-2013 and based on currently insured in the Allied agency, select customer definition, and the time with an Allied Company, the otherwise applicable premiums shall be modified if the following conditions have been met:

1. The Agency Loyalty factor applies to new and renewal business policies if the following conditions are met:
  - a. The applicant had continuous liability coverage within the agency with a carrier other than an Allied Company prior to the effective date of the Allied auto policy.
  - b. This factor will be adjusted if the policy lapses.
  - c. This factor is not applicable with Premier Intra-Agency Transfer or Select Rating Factor.
2. Months with Nationwide or Allied Insurance are defined to be consecutive terms without lapse.
3. Months with Nationwide or Allied Insurance are only applicable for Nationwide or Allied's Preferred and Standard Companies.
4. The following vehicle types are eligible: PPA and Restored.

**SELECT RATING FACTOR**

New business policies issued with an effective date on or after 08-01-2013, and based on a combination of the number of years with prior carrier, select customer definition, and policy insured terms with Allied or Nationwide, the otherwise applicable premium shall be modified if the following conditions have been met:

1. Years with Prior Carrier and policy insured terms with Nationwide or Allied are defined to be consecutive terms without lapse.
2. Months with Nationwide and Allied Insurance are only applicable for Nationwide or Allied's Preferred and Standard Companies.
3. This factor is not applicable with Premier Intra-Agency Transfer or Agency Loyalty.
4. The following vehicle types are eligible: PPA and Restored.

**SELECT CUSTOMER DEFINITION**

For policies with Original Effective Date Equal to or Later than 08-01-2013 the following select customer definition applies:

1. A select customer is defined by the following at the inception of the policy:
  - a. The number of prior carriers in most recent 5 years is less than three, and
  - b. The prior bodily injury liability limits is greater than 25,000/50,000 (100,000 CSL) or the number of vehicles is greater than one.
2. Policies will be assigned to a 'Prior BI Limits' category based on the lower of the BI limits carried with the insured's most recent prior carrier or the BI limits selected on the Allied Policy.
3. The number of vehicles are those insured by a Standard/Preferred Nationwide or Allied company within the household. A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company. Only those vehicle types eligible for the Select Rating that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.
4. Agency Loyalty and Select Rating Factors do not apply if the most recent prior carrier is an Allied or Nationwide Standard/Preferred company.

## AVERAGE DRIVER CLASS FACTOR

For each non-excluded driver assigned to the policy, determine the applicable Driver Factor for each coverage.

Add the applicable Driver Factors for all non-excluded drivers and divide this sum by the number of non-excluded drivers assigned to the policy to determine the Average Driver Factor.

The following vehicle types are applicable for this factor: PPA and Restored.

### DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse and includes a person widowed. Drivers not classified as "Married" will be rated as "Single".
2. "Age" means the age of the operator at the renewal date of the policy.

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

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:
  - a. The driver is not the titled owner, AND
  - b. The driver is under age 25, AND
  - c. The driver is not married, AND
  - d. There are more drivers than vehicles on the policy, AND
  - e. There are at least as many non-occasional operators on the policy as there are vehicles.

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

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

4. The "Good Student" classification is applicable provided:
  - a. The owner or operator is age 15 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
  - b. When requested, the Company is furnished documentation indicating the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
    - (1) Ranked among the upper 20 percent of the class scholastically, OR
    - (2) In schools using letter grades, had a grade average of "B" or its equivalent, or, if the system of letter grading cannot be averaged, no grade is below "B" OR
    - (3) In schools using numerical grade points, such as 4, 3, 2, and 1 points, the student had a grade average of at least three points on a four point scale (or its equivalent), OR
    - (4) Was included in the "Dean's List", "Honor Roll", or comparable list indicating scholastic achievement.
  - c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
    - (1) Graduated from a four year college, AND
    - (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND



(3) Been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation.

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

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

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

The Good Student classification may be added to a policy mid-term once an individual qualifies. If an individual no longer qualifies for the Good Student classification it will be removed at the upcoming renewal.

#### **STUDENT AWAY AT SCHOOL DISCOUNT**

A discount will be applied if a youthful unmarried female operator or a youthful unmarried male operator is a student residing at an educational institution over 100 road miles from the garaging location of the autos. The student operator must not have access to any of the vehicles insured under the policy while away at school.

#### **ACCIDENT FREE DISCOUNT**

The applicable driver rate factor will be reduced for drivers that meet ALL of the following requirements:

1. Driver has five years or more verifiable driving experience, AND
2. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
3. Driver is NOT receiving the "Unverifiable Driver Surcharge" AND
4. Driver is free from major violations\* for the most recent five years, AND
5. Driver is free of chargeable accidents\* for the most recent five years.

\*Major violations and chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years immediately preceding the preparation of the renewal. If a driver has any chargeable accidents being forgiven under the former Accident Forgiveness rule, that driver is not eligible for this discount.

#### **UNVERIFIABLE DRIVER RECORD SURCHARGE**

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

## FINANCIAL RESPONSIBILITY RATE FACTOR

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

### New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained only for the oldest driver on the policy.
3. On a policy where at least one driver has a credit based insurance score, the financial responsibility class assigned to the driver with the best credit based insurance score shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class shall be assigned to all drivers on the policy.

### Renewal Scoring

Policyholders may request (no more than once in any twelve-month period), that we obtain updated credit reports. The following rules are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained only for the oldest driver on the policy.
3. On a policy where at least one driver on the updated credit report has a credit based insurance score, the financial responsibility class assigned to the driver with the best credit based insurance score shall be assigned to all drivers on the policy, if the change results in a lower financial responsibility factor.
4. On policies where all drivers on the updated credit report are credit "no-hits," the no hit financial responsibility class shall be assigned to all drivers on the policy, if the change results in a lower or equal financial responsibility factor for all applicable coverages.
5. On policies where the updated credit report results in the same or higher responsibility factor, the policy shall retain the current financial responsibility class.

### Terms

No-Hit — No credit report is available from the selected vendor.

Exclusion — Credit report is available but contains too limited information to score.

### Spin-offs, Transfers, and New Policies for Existing Customers:

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

### Added/Deleted Drivers:

When a driver is added to a policy at any time, the following rules apply.

1. A credit report shall not be ordered for the added driver unless requested by the policyholder.
2. The policy retains the current financial responsibility class.
3. If the policyholder requests for a credit report to be ordered, the rules outlined in the Renewal Scoring section of this rating manual will be used.

When a driver is deleted from a policy, the following rule apply.

The policy retains the current financial responsibility class.

## MERIT RATING PLAN FACTOR

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

### A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending on the renewal date of the policy.

### B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident.

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

#### MINOR VIOLATIONS

All violations not considered major violations are considered minor violations.

#### MAJOR VIOLATIONS

1. The following violations are considered major violations:

- a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
- b. Failure to submit to a chemical test, OR
- c. Failure to stop and report when involved in an accident, OR
- d. Falsification of an accident report, OR
- e. Homicide or assault arising out of the operation of a motor vehicle, OR
- f. Driving while license or vehicle registration is suspended or revoked, OR
- g. Permitting unlicensed person to operate a motor vehicle, OR
- h. Committing a felony with a motor vehicle, OR
- i. Involved in racing or a highway speed contest, OR
- j. Fleeing or attempting to elude a police officer with an auto, OR
- k. Negligent or reckless operation of a motor vehicle, OR
- l. Misrepresenting, loaning, or falsification of a driver's license, license plate, or registration, OR
- m. Operating a motor vehicle without owner's permission, OR
- n. Illegal transportation of hazardous materials or explosives, OR

- o. Illegal transportation of liquor or narcotics for sale, OR
  - p. Speeding conviction resulting in suspension/revocation, OR
  - q. Passing a stopped school bus, OR
  - r. Operating or permitting operation of an uninsured motor vehicle, OR
  - s. Other serious violations
2. If a major violation also results in an accident, then only the major violation should be surcharged.

#### EXCEPTION (MINOR AND MAJOR VIOLATIONS) –

Violations will not be counted if it can be demonstrated that the Insured was cited while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance. This exception does not include violations occurring after the auto ceases to be used in response to such emergency.

#### ACCIDENTS

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

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

**Renewal Business** — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period. An accident is chargeable if the insured driver was in an accident involving Property Damage or Collision in excess of \$1000, or in bodily injury or death (excluding UMBI).

#### EXCEPTIONS —

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

- a. Lawfully parked. However, if the parked auto rolls from the parked position, the accident is charged to the person who parked the auto, OR
- b. For involvement in an accident as a result of which the applicant, owner or other resident operator involved in an accident is (1) determined to be 50% or less negligent, or (2) reimbursed for 50% or more of his/her damages by, or on behalf of, persons involved in accident, OR
- c. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR
- d. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving conviction, OR
- e. Involved in an accident resulting in damage by contact with animals or fowl, OR
- f. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

- g. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency, OR
- h. Involved in an accident in which the responsible party was protected by sovereign immunity, OR
- i. In an accident involving unlisted operators who are Named Insureds or drivers under a separate policy with our company. The point will follow the driver over to the other policy, OR
- j. In an accident involving unlisted operators who are neither residents of the Insured's household nor regular operators of his or her auto, OR
- k. Involved in a Not at fault accident, OR
- l. Struck in the rear by another vehicle, and the Insured has not been convicted of a moving traffic violation in connection with the accident.

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

#### C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

#### D. ACCIDENT FORGIVENESS

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

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

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

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

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

The following vehicle type is eligible: PPA and Restored Auto.

## E. MINOR AND MAJOR VIOLATION SURCHARGE

### New Business and Renewal Rating

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

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

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

## F. MINOR VIOLATION FORGIVENESS

Minor Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor forgiveness on a policy with a PPA or Restored Auto.

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

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

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

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

The following vehicle type is eligible: PPA and Restored Auto.

## G. ACCIDENT SURCHARGE

### New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness feature are exempt from this rule. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

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

## H. CHANGE OF USUAL DRIVERS

1. Deletion of Driver.

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

2. Addition of Driver.

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

## I. CHANGES IN DRIVING EXPERIENCE

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

**TERRITORY****RATING TERRITORY SCHEDULE**

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a Territory is zip code rated and a zip code splits or a new zip code is created, apply the County and Territory code using the zip code that would have applied prior to the creation of the new zip code (the zip code from which it split or originated), until the renewal after the new zip code is added to the rating plan.

| <b>COUNTY</b> | <b>DEFINITION</b>   | <b>TERRITORY</b> |
|---------------|---|------------------|
| ADAIR         | Entire county   | 085              |
| ANDREW        | Zip code 64485  | 161              |
|               | Zip codes 64505 and 64506   | 162              |
|               | Zip codes 64421, 64427, 64449, 64457, 64463, 64473, 64480, and 64483  | 851              |
|               | Zip codes 64430, 64436, 64443, 64459, and 64494   | 946              |
| ATCHISON      | Entire county   | 850              |
| AUDRAIN       | Entire county   | 901              |
| BARRY         | Entire county   | 370              |
| BARTON        | Entire county   | 369              |
| BATES         | Zip codes 64720, 64722, 64723, 64730, 64745, 64752, 64779, 64780, and 64783   | 700              |
|               | Zip codes 64739 and 64747   | 956              |
|               | Zip codes 64725 and 64742   | 958              |
| BENTON        | Entire county   | 703              |
| BOLLINGER     | Entire county   | 284              |
| BOONE         | Zip codes 65211, 65215, and 65216; and the portions of zip codes 65201, 65202, and 65203 within the city limits of Columbia | 330              |
|               | Zip code 65251; and the portions of zip codes 65201, 65202, and 65203 outside the Columbia city limits                      | 331              |
|               | Zip codes 65240, 65243, 65255, 65256, 65279, and 65284  | 911              |
|               | Zip codes 65010, 65039, and 65063   | 912              |
| BUCHANAN      | Zip codes 64454 and 64490   | 105              |
|               | Zip codes 64501, 64502, 64505, 64506, and 64508   | 162              |
|               | Zip codes 64503 and 64507   | 163              |
|               | Zip code 64504  | 164              |
|               | Zip codes 64439, 64444, and 64484   | 920              |
|               | Zip codes 64401, 64440, 64443, and 64448  | 946              |
| BUTLER        | Entire county   | 169              |
| CALDWELL      | Zip code 64429  | 104              |
|               | Zip codes 64465 and 64493   | 105              |
|               | Zip codes 64624, 64625, 64637, 64644, 64649, 64650, and 64671   | 915              |
|               | Zip code 64062  | 957              |



| COUNTY  | DEFINITION   | TERRITORY |
|---|--|-----------|
| CALLAWAY  | Zip codes 65039, 65043, and 65101  | 386       |
|   | Zip codes 63361, 63388, 65010, 65059, 65063, 65067, 65069, 65077, 65080, 65201, 65202, 65231, 65240, 65251, 65262, and 65264 | 604       |
| CAMDEN  | Entire county  | 704       |
| CAPE GIRARDEAU                                  | Entire county  | 277       |
| CARROLL   | Zip codes 64624 and 64668  | 915       |
|   | Zip codes 64622, 64623, 64633, 64639, 64643, 64682, and 65286  | 953       |
| CARTER  | Entire county  | 285       |
| CASS  | Zip codes 64080, 64083, and 64090  | 132       |
|   | Zip code 64078   | 133       |
|   | Zip code 64012   | 134       |
|   | Zip code 64147   | 663       |
|   | Zip code 64082   | 724       |
|   | Zip code 64034   | 732       |
|   | Zip codes 64040, 64061, 64701, 64739, 64743, and 64747   | 956       |
| Zip codes 64720, 64725, 64734, 64742, and 64746 | 958  |           |
| CEDAR   | Entire county  | 706       |
| CHARITON  | Entire county  | 843       |
| CHRISTIAN                                       | Entire county  | 274       |
| CLARK   | Entire county  | 841       |
| CLAY  | Zip code 64492   | 105       |
|   | Zip codes 64116, 64117, and 64161  | 357       |
|   | Zip codes 64118, 64119, and 64188  | 358       |
|   | Zip codes 64068, 64069, 64072, 64073, and 64158  | 359       |
|   | Zip code 64155   | 362       |
|   | Zip codes 64165, 64166, and 64167  | 364       |
|   | Zip codes 64156 and 64157  | 365       |
|   | Zip code 64089   | 713       |
|   | Zip codes 64048 and 64060  | 714       |
|   | Zip code 64058   | 764       |
|   | Zip codes 64053 and 64054  | 765       |
|   | Zip code 64150   | 921       |
|   | Zip code 64151   | 922       |
| Zip codes 64024, 64062, and 64077               | 957  |           |
| CLINTON   | Zip codes 64429 and 64474  | 104       |
|   | Zip codes 64454, 64465, 64477, 64490, 64492, and 64493   | 105       |
|   | Zip code 64089   | 713       |
|   | Zip code 64048   | 714       |
|   | Zip code 64062   | 957       |
| COLE  | Entire county  | 386       |
| COOPER  | Entire county  | 606       |
| CRAWFORD  | Entire county  | 609       |
| DADE  | Entire county  | 371       |
| DALLAS  | Entire county  | 375       |

| COUNTY         | DEFINITION  | TERRITORY |
|----------------|---|-----------|
| DAVISS         | Zip code 64429  | 104       |
|                | Zip codes 64497, 64601, 64620, 64625, 64636, 64640, 64642, 64644, 64647, 64648, 64649, 64654, 64657, 64670, and 64689 | 856       |
| DEKALB         | Zip codes 64429 and 64474   | 104       |
|                | Zip code 64490  | 105       |
|                | Zip codes 64422, 64430, 64463, 64469, 64494, 64497, and 64670   | 854       |
| DENT           | Entire county   | 609       |
| DOUGLAS        | Entire county   | 377       |
| DUNKLIN        | Entire county   | 017       |
| FRANKLIN       | Zip code 63005  | 505       |
|                | Zip codes 63069 and 63073   | 613       |
|                | Zip codes 63015, 63072, and 63077   | 617       |
|                | Zip codes 63013, 63014, 63037, 63056, 63068, and 63091  | 618       |
|                | Zip codes 63041, 63060, 63061, and 63071  | 620       |
|                | Zip codes 63079, 63080, and 65441   | 621       |
|                | Zip codes 63039, 63055, 63084, and 63089  | 622       |
|                | Zip code 63090  | 623       |
| Zip code 63341 | 641   |           |
| GASCONADE      | Entire county   | 608       |
| GENTRY         | Entire county   | 853       |
| GREENE         | Zip code 65803  | 410       |
|                | Zip codes 65801, 65802, 65805, and 65806  | 411       |
|                | Zip codes 65610, 65619, 65631, and 65738  | 412       |
|                | Zip codes 65714, 65807, and 65810   | 413       |
|                | Zip codes 65765, 65804, 65809, and 65814  | 414       |
|                | Zip codes 65604, 65612, 65617, 65648, 65706, 65721, 65725, 65742, 65757, 65770, and 65781                             | 415       |
| GRUNDY         | Entire county   | 857       |
| HARRISON       | Entire county   | 855       |
| HENRY          | Zip codes 64726, 64733, 64735, 64740, 64761, 64770, 64788, 65323, 65355, and 65360                                    | 952       |
|                | Zip code 64739  | 956       |
| HICKORY        | Entire county   | 375       |
| HOLT           | Entire county   | 850       |
| HOWARD         | Entire county   | 606       |
| HOWELL         | Entire county   | 377       |
| IRON           | Entire county   | 284       |
| JACKSON        | Zip code 64080  | 132       |
|                | Zip codes 64116 and 64161   | 357       |
|                | Zip code 64068  | 359       |
|                | Zip code 64110  | 653       |
|                | Zip codes 64112, 64113, and 64114   | 654       |
|                | Zip codes 64145, 64146, and 64147   | 663       |
|                | Zip code 64131  | 664       |
|                | Zip codes 64014, 64015, and 64064   | 723       |
|                | Zip codes 64063, 64081, 64082, and 64086  | 724       |

| COUNTY         | DEFINITION  | TERRITORY |
|----------------|---|-----------|
| JACKSON, cont. | Zip code 64034  | 732       |
|                | Zip codes 64134 and 64137   | 743       |
|                | Zip codes 64030 and 64149   | 744       |
|                | Zip codes 64101, 64102, 64105, 64106, 64120, 64125, 64126, 64129, 64187, and 64196                      | 753       |
|                | Zip codes 64108, 64109, 64111, and 64148  | 755       |
|                | Zip codes 64123, 64124, 64127, and 64128  | 756       |
|                | Zip codes 64056 and 64058   | 764       |
|                | Zip codes 64050, 64052, 64053, and 64054  | 765       |
|                | Zip codes 64051, 64055, and 64057   | 766       |
|                | Zip codes 64016, 64066, and 64088   | 771       |
|                | Zip codes 64029, 64070, and 64075   | 772       |
|                | Zip code 64130  | 811       |
|                | Zip code 64132  | 812       |
|                | Zip code 64138  | 824       |
|                | Zip code 64133  | 825       |
|                | Zip codes 64136 and 64139   | 830       |
|                | Zip code 64061  | 956       |
|                | Zip code 64077  | 957       |
|                | Zip code 64074  | 959       |
| JASPER         | Zip codes 64801, 64802, 64803, 64804, 64834, 64835, 64841, and 64870                                    | 367       |
|                | Zip codes 64748, 64755, 64830, 64832, 64833, 64836, 64840, 64848, 64849, 64855, 64857, 64859, and 64862 | 368       |
| JEFFERSON      | Zip codes 63015, 63016, 63023, 63041, 63050, 63051, 63065, 63066, and 63072                             | 018       |
|                | Zip codes 63019, 63020, 63028, 63030, 63047, 63048, 63087, and 63627                                    | 019       |
|                | Zip code 63025  | 524       |
|                | Zip code 63129  | 525       |
|                | Zip code 63128  | 528       |
|                | Zip code 63026  | 531       |
|                | Zip code 63049  | 532       |
|                | Zip code 63010  | 580       |
|                | Zip codes 63052 and 63053   | 581       |
|                | Zip codes 63012 and 63070   | 583       |
| Zip code 63069 | 613   |           |
| JOHNSON        | Zip code 64080  | 132       |
|                | Zip code 64070  | 772       |
|                | Zip codes 64040, 64061, and 64747   | 956       |
|                | Zip codes 64011 and 64076   | 959       |
|                | Zip codes 64019, 64020, 64037, 64093, 64726, 64733, 64761, 65305, 65332, 65336, 65351, and 65360        | 962       |
| KNOX           | Entire county   | 086       |
| LACLEDE        | Entire county   | 376       |

| COUNTY      | DEFINITION  | TERRITORY |
|-------------|---|-----------|
| LAFAYETTE   | Zip codes 64070 and 64075   | 772       |
|             | Zip codes 64036 and 64668   | 915       |
|             | Zip code 64017  | 916       |
|             | Zip codes 64011, 64067, 64074, 64076, and 64097   | 959       |
|             | Zip codes 64001, 64020, 64021, 64022, 64037, 64071, 64093, 64096, and 65321                             | 961       |
| LAWRENCE    | Entire county   | 371       |
| LEWIS       | Entire county   | 841       |
| LINCOLN     | Zip codes 63347, 63348, 63362, 63366, 63369, 63379, 63383, 63385, 63389, and 63390                      | 860       |
|             | Zip codes 63333, 63334, 63343, 63344, 63349, 63359, 63377, 63381, and 63387                             | 861       |
| LINN        | Entire county   | 842       |
| LIVINGSTON  | Entire county   | 080       |
| MACON       | Entire county   | 086       |
| MADISON     | Entire county   | 284       |
| MARIES      | Entire county   | 608       |
| MARION      | The city of Monroe City   | 845       |
|             | Remainder of county   | 087       |
| MCDONALD    | Entire county   | 381       |
| MERCER      | Entire county   | 840       |
| MILLER      | Entire county   | 607       |
| MISSISSIPPI | Entire county   | 017       |
| MONITEAU    | Entire county   | 606       |
| MONROE      | Entire county   | 845       |
| MONTGOMERY  | Entire county   | 902       |
| MORGAN      | Entire county   | 607       |
| NEW MADRID  | Entire county   | 017       |
| NEWTON      | Zip codes 64804 and 64864   | 367       |
|             | Zip code 64840  | 368       |
|             | Zip codes 64842, 64843, 64844, 64850, 64853, 64858, 64861, 64862, 64865, 64866, 64867, 64873, and 65723 | 382       |
| NODAWAY     | Entire county   | 851       |
| OREGON      | Entire county   | 285       |
| OSAGE       | Entire county   | 608       |
| OZARK       | Entire county   | 377       |
| PEMISCOT    | Entire county   | 017       |
| PERRY       | Entire county   | 281       |
| PETTIS      | Entire county   | 600       |
| PHELPS      | Entire county   | 609       |
| PIKE        | Entire county   | 089       |
| PLATTE      | Zip code 64492  | 105       |
|             | Zip code 64118  | 358       |
|             | Zip code 64155  | 362       |
|             | Zip code 64089  | 713       |
|             | Zip codes 64018, 64028, 64079, 64098, 64153, 64154, 64163, 64164, 64439, 64444, and 64484               | 920       |

| COUNTY                                | DEFINITION   | TERRITORY |
|---------------------------------------|--|-----------|
| PLATTE, cont.                         | Zip codes 64092, 64150, 64152, 64168, 64190, and 64195 | 921       |
|                                       | Zip code 64151   | 922       |
|                                       | Zip code 64440   | 946       |
| POLK                                  | Entire county  | 375       |
| PULASKI                               | Entire county  | 376       |
| PUTNAM                                | Entire county  | 840       |
| RALLS                                 | The city of Monroe City                                | 845       |
|                                       | Remainder of county                                    | 088       |
| RANDOLPH                              | Entire county  | 844       |
| RAY                                   | Zip codes 64035, 64036, 64624, 64637, 64668, and 64671 | 915       |
|                                       | Zip codes 64017, 64084, and 64085                      | 916       |
|                                       | Zip codes 64024, 64062, and 64077                      | 957       |
| REYNOLDS                              | Entire county  | 284       |
| RIPLEY                                | Entire county  | 168       |
| SALINE                                | Entire county  | 096       |
| SCHUYLER                              | Entire county  | 841       |
| SCOTLAND                              | Entire county  | 841       |
| SCOTT                                 | Entire county  | 174       |
| SHANNON                               | Entire county  | 285       |
| SHELBY                                | Entire county  | 086       |
| ST. CHARLES                           | Zip codes 63301, 63373, and 63386                      | 040       |
|                                       | Zip codes 63332, 63348, 63357, and 63362               | 296       |
|                                       | Zip code 63005   | 505       |
|                                       | Zip code 63043   | 516       |
|                                       | Zip code 63138   | 564       |
|                                       | Zip code 63341   | 641       |
|                                       | Zip code 63368   | 642       |
|                                       | Zip codes 63304 and 63338                              | 643       |
|                                       | Zip code 63303   | 645       |
|                                       | Zip code 63376   | 646       |
|                                       | Zip codes 63366 and 63369                              | 647       |
|                                       | Zip code 63367   | 648       |
|                                       | Zip codes 63346, 63365, and 63385                      | 888       |
| ST. CLAIR                             | Entire county  | 706       |
| ST. FRANCOIS                          | Entire county  | 283       |
| ST. LOUIS CITY<br>INDEPENDENT<br>CITY | Zip codes 63109 and 63139                              | 300       |
|                                       | Zip code 63133   | 310       |
|                                       | Zip codes 63108 and 63156                              | 321       |
|                                       | Zip code 63110   | 322       |
|                                       | Zip code 63119   | 432       |
|                                       | Zip code 63105   | 441       |
|                                       | Zip codes 63117 and 63143                              | 442       |
|                                       | Zip code 63136   | 454       |
|                                       | Zip code 63137   | 455       |
|                                       | Zip code 63130   | 462       |
| Zip code 63125                        | 526  |           |

| COUNTY                                       | DEFINITION  | TERRITORY |
|--|---|-----------|
| ST. LOUIS CITY<br>INDEPENDENT<br>CITY, cont. | Zip code 63123  | 527       |
|  | Zip code 63116  | 533       |
|  | Zip code 63111  | 534       |
|  | Zip codes 63106, 63107, 63112, 63113, 63115, 63120,<br>and 63147                                    | 541       |
|  | Zip codes 63101, 63102, 63103, 63104, 63118, 63155,<br>63157, 63158, 63163, 63169, 63177, and 63188 | 542       |
|  | Zip code 63138  | 564       |
| ST. LOUIS<br>COUNTY                          | Zip codes 63121 and 63133   | 310       |
|  | Zip code 63144  | 431       |
|  | Zip code 63119  | 432       |
|  | Zip code 63105  | 441       |
|  | Zip codes 63117 and 63143   | 442       |
|  | Zip codes 63134 and 63140   | 451       |
|  | Zip code 63135  | 453       |
|  | Zip code 63136  | 454       |
|  | Zip code 63137  | 455       |
|  | Zip codes 63074 and 63114   | 460       |
|  | Zip code 63130  | 462       |
|  | Zip code 63132  | 463       |
|  | Zip code 63005  | 505       |
|  | Zip code 63038  | 506       |
|  | Zip code 63141  | 507       |
|  | Zip code 63131  | 508       |
|  | Zip code 63124  | 509       |
|  | Zip codes 63011, 63021, 63022, 63024, and 63040   | 511       |
|  | Zip code 63146  | 515       |
|  | Zip code 63043  | 516       |
|  | Zip codes 63006 and 63017   | 518       |
|  | Zip code 63025  | 524       |
|  | Zip codes 63129 and 63151   | 525       |
|  | Zip code 63125  | 526       |
|  | Zip code 63123  | 527       |
|  | Zip codes 63126, 63127, and 63128   | 528       |
|  | Zip codes 63088 and 63122   | 529       |
|  | Zip code 63026  | 531       |
|  | Zip code 63049  | 532       |
|  | Zip codes 63112 and 63120   | 541       |
|  | Zip code 63033  | 563       |
|  | Zip code 63138  | 564       |
|  | Zip codes 63044 and 63045   | 566       |
| Zip codes 63042 and 63145                    | 568   |           |
| Zip code 63031                               | 572   |           |
| Zip code 63034                               | 573   |           |
| Zip code 63010                               | 580   |           |
| Zip code 63069                               | 613   |           |
| Zip code 63341                               | 641   |           |
| Zip code 63304                               | 643   |           |
| Zip code 63303                               | 645   |           |

| COUNTY         | DEFINITION   | TERRITORY |
|----------------|--|-----------|
| STE. GENEVIEVE | Entire county  | 282       |
| STODDARD       | Entire county  | 173       |
| STONE          | Entire county  | 380       |
| SULLIVAN       | Entire county  | 840       |
| TANEY          | Zip codes 65608, 65611, 65614, 65627, 65630, 65653, 65657, 65672, 65673, 65679, 65680, 65726, 65731, 65733, 65739, 65740, 65744, 65759, 65761, and 65771 | 378       |
|                | Zip codes 65615 and 65616  | 379       |
|                | Zip code 65737   | 380       |
| TEXAS          | Entire county  | 377       |
| VERNON         | Entire county  | 705       |
| WARREN         | Zip codes 63349, 63351, 63363, 63381, and 63383  | 295       |
|                | Zip codes 63342, 63348, 63357, and 63390   | 296       |
| WASHINGTON     | Entire county  | 284       |
| WAYNE          | Entire county  | 284       |
| WEBSTER        | Entire county  | 377       |
| WORTH          | Entire county  | 852       |
| WRIGHT         | Entire county  | 377       |
| OUT OF STATE   |  | 777       |

(RESERVED FOR FUTURE USE)



(RESERVED FOR FUTURE USE)

## MISCELLANEOUS COVERAGES

### UNINSURED MOTORISTS COVERAGE

This form of auto insurance must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Missouri.

#### 1. Basic Limits

Rates for the \$50,000 Single Limit Bodily Injury Liability or \$25,000/50,000 Split Limit Bodily Injury Liability Uninsured Motorists Coverage are shown on the State Rate Pages.

#### 2. Increased Limits

For higher limits of Single Limit or Split Limit Bodily Injury Liability Uninsured Motorists Coverage, refer to the State Rate Pages.

Uninsured Motorists coverage is available on a 'per policy' basis.

### UNDERINSURED MOTORISTS COVERAGE

#### 1. Increased Limits – Increased limits of Underinsured Motorists Coverage may be afforded under the following conditions:

- a. Only if increased limits Uninsured Motorists Coverage is afforded.
- b. Increased limits Uninsured and Underinsured Motorists Coverage must be afforded at the same limits.
- c. If Underinsured Motorists coverage is provided, it shall apply to all vehicles insured on the policy.

#### 2. Excess Limits - If limits for this coverage are less than 2 times the Financial Responsibility Law Limits then the Underinsured Motorists Coverage shall be construed to be in excess of the liability coverage of any underinsured motor vehicle involved in the accident.

Underinsured Motorists coverage is available on a 'per policy' basis.

### ROADSIDE ASSISTANCE COVERAGE

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

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

The following vehicle types are eligible: PPA, Antique/Classic Auto, and Restored Auto

### RENTAL REIMBURSEMENT COVERAGE

1. This coverage may be written only when BI, PD, and Other Than Collision (COMP) and COLL coverages are also afforded on the auto.
2. Coverage limits must be the same for all eligible vehicles on the policy. See policy or endorsement for coverage details.

**ADDITIONAL CUSTOM PARTS AND ELECTRONIC EQUIPMENT COVERAGE**

## 1. Customized Parts or Equipment

- a. This coverage may be written only when Other Than Collision (COMP) coverage is afforded on the auto.
- b. A customized vehicle is a motor vehicle, eligible for rating as a private passenger type auto, that has been customized by the installation of one or more of the following that were not permanently installed at purchase or considered other than original equipment from the manufacturer:
  - (1) Special carpeting, furniture or insulation;
  - (2) Stereos, CD players, CD changers, amplifiers or speakers;
  - (3) Engine, drive train, suspension, mechanical or body components intended to enhance vehicle performance or appearance.
  - (4) Custom murals, paint, paintings or other decals or graphics.
  - (5) Chrome, reverse chrome, alloy or magnesium wheels or chrome engine accessories; OR
  - (6) T-bar roofs, roll bars, light bars and grill guards.
- c. Customized vehicles can be written subject to the following:
  - (1) For other than factory or dealer type vehicles that have been customized, including conversion vans, two color photos are required – preferably one front corner view and an opposite corner view. Also, a color picture of the interior is required if it has been customized.
  - (2) A supplemental underwriting questionnaire may be required if complete information is not provided on the application or endorsement request.

EXCEPTION — Strictly custom-built vehicles are not acceptable under this rule. Examples are dune buggies, Bradley GT's, hot rods, street rods, home-built bodies, racing vehicles, vehicles considered one-of-a-kind.

## 2. Coverage for Audio, Visual, and Data Electronic Equipment

- a. This coverage may be written only when Other Than Collision (COMP) coverage is afforded on the auto. Coverage is not available for equipment designed or used for the detection or location of radar.
- b. Coverage is available without application of a deductible, for direct and accidental loss to the following electronic equipment that is designed solely for the reproduction of sound:
  - (1) Citizen band radio;
  - (2) Two-way mobile radio;
  - (3) Telephone; OR
  - (4) Scanning monitor receiver.

- c. Coverage is available without application of a deductible, for direct and accidental loss to:
  - (1) Any electronic equipment that receives or transmits audio, visual, or data signals and is not designed solely for the reproduction of sound; AND
  - (2) Any accessories used with such equipment including tapes, records, discs and other media. The limit of liability for tapes, records, discs and other media is \$500.
- d. Coverage for Audio, Visual and Data Electronic Equipment applies only if:
  - (1) The equipment is permanently installed in a "covered auto", OR
  - (2) The equipment is:
    - (a) Removable from a housing unit which is permanently installed in the auto; AND
    - (b) Designed solely to be operated by use of the power from the auto's electrical system; AND
    - (c) In or upon the Insured's "covered auto" at the time of the loss.

NOTE — The most that we will pay for custom parts or equipment, other than original equipment from the manufacturer, in or upon an Insured's "covered auto" is \$1,000. Additional coverage may be purchased with the Additional Custom Parts and Electronic Equipment Endorsement up to a limit of \$4,000.

#### **SPECIAL PHYSICAL DAMAGE COVERAGE (OEM)**

- 1. For an additional premium, Other Than Collision (COMP) and COLL coverages will be extended to repair or replace damaged property with new original equipment manufactured (OEM) parts (if available).
- 2. Eligible vehicles:
  - a. Must have Other Than Collision (COMP) and/or COLL coverage.
  - b. Must be an auto, pickup or van.

NOTE — This coverage cannot be extended to vehicles rated as Antique/Classic Auto, Restored Autos or Trailers.

#### **IDENTITY THEFT OR IDENTITY FRAUD EXPENSE COVERAGE**

- 1. This endorsement provides limited coverage to pay for expenses incurred by an insured as a direct result of any single identity theft or fraud first discovered or learned of during the policy period. No deductible applies to this coverage.
- 2. Limit - \$25,000      Premium - Refer to Rate Pages

**LOAN/LEASE GAP COVERAGE**

This coverage provides indemnification for the difference between the outstanding balance on a new vehicle's lease or loan and the actual cash value of the vehicle to which this coverage applies when the vehicle is declared a total loss. The actual cash value is determined at the time of the loss.

The Insured must request Loan/Lease Gap Coverage within 6 months of the purchased date of a new vehicle, unless the vehicle had loan or lease gap coverage in force with the prior carrier. For the purposes of this rule, a new vehicle is a vehicle that has not previously been titled under the motor vehicle laws of any state.

Loan/Lease Gap Coverage will continue to apply, unless otherwise requested to be removed by the insured, until the first renewal when the vehicle attains a vehicle age of 6. At this renewal, Loan/Lease Gap Coverage will be removed.

Both COMP and COLL must be maintained on the vehicle to be eligible for Loan/Lease Gap Coverage.

The following vehicle type is eligible: PPA and Restored.

**NEW CAR REPLACEMENT/GAP COVERAGE**

This coverage provides indemnification for the difference between the purchase price of a new vehicle and the actual cash value of the vehicle to which this coverage applies when the covered vehicle is declared a total loss. The new vehicle must be of the same or similar make, series, and model of the vehicle it replaces. The actual cash value is determined at the time of the loss.

The Insured must request New Car Replacement/Gap Coverage within 6 months of the purchase date of a new vehicle, unless the vehicle had new car replacement gap coverage in force with the prior carrier. For the purposes of this rule, a new vehicle is a vehicle that has not previously been titled under the motor vehicle laws of any state.

New Car Replacement/Gap Coverage will continue to apply, unless otherwise requested to be removed by the Insured, until the first renewal when the vehicle attains a vehicle age of 3. At this renewal, New Car Replacement/Gap Coverage will be removed, and Loan Gap Coverage will be automatically added to the vehicle.

Both COMP and COLL must be maintained on the vehicle to be eligible for New Car Replacement/Gap Coverage.

New Car Replacement/Gap Coverage does not apply to leased vehicles. The following vehicle type is eligible: PPA and Restored.

**VANISHING DEDUCTIBLE**

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of \$100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional \$100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of \$500.

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

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

The Vanishing Deductible credit will reset to \$100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, Antique/Classic Auto, and Restored Auto

**TOTAL LOSS DEDUCTIBLE WAIVER**

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

The following vehicle types are eligible: PPA, Antique/Classic Auto, and Restored Auto

## MISCELLANEOUS VEHICLES — GENERAL

### TRAILERS

1. Liability and Medical Payments are provided:
  - a. Without an additional premium charge and without specific description of the trailer except when:
    - (1) The trailer is used for business purposes with other than a private passenger auto.
    - (2) No auto is owned by the Insured.
    - (3) The trailer is situated for use as a residence premises.
  - b. Without an additional premium charge for farm wagons and farm implements when attached to a private passenger auto.
2. Physical Damage coverage is automatically provided for toppers without specific description of the unit provided that the pickup is covered for Other Than Collision (COMP) and/or COLL coverages.
  - a. Pickups with slide-in campers must be entered as separate vehicles. The Pickup should be written under the Personal Auto policy and the slide-in camper should be written on a Recreational Vehicle policy.

*Note: Trailers with a value greater than \$12,000 must be written on a Recreational Vehicle policy.*

### ANTIQUÉ/CLASSIC AUTO

#### Eligibility

Antique/Classic autos may be written if we also cover the other private passenger autos for the Named Insured.

Physical Damage coverage may be written if Liability coverage is also provided.

Physical Damage coverages are written only on a stated amount basis. Payment of the loss is established on an Actual Cash Value basis subject to the maximum stated amount value.

The following are required:

- a. Two color photos including a front corner view and an opposite rear corner view.
- b. A copy of a recent appraisal of the value of the vehicle. Please indicate the appraiser's name, such as from a dealer, etc. and when the appraisal was made.

Antique and Classic Autos do not qualify for the Multi-Car discount or enable other autos to qualify.

## **MISCELLANEOUS RISKS**

### **EXTENDED NON-OWNED COVERAGE**

The Personal Auto Policy contains exclusions pertaining to auto "furnished or available for regular use". Coverage may be extended, subject to Underwriting approval and the following provisions:

1. Liability Coverage

May be extended to these individuals:

- a. An individual Named Insured; OR
  - b. The spouse of the Named Insured if a resident of the same household; OR
  - c. A resident relative who is furnished an auto for regular use, but is NOT employed by a garage.
2. When there is a Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States government, charge the premiums per person.
3. When no Primary Liability insurance is in effect on the auto, charge 3 times the premium.

### **NAMED NON-OWNER POLICY COVERAGE**

Named Non-Owner (NNO) Coverage is available under the Personal Auto Policy for individuals who do not own an auto.



## **GENERAL RULES**

### **PREMIUM ADJUSTMENT**

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

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the inception of the policy term.
2. All other changes — Collect or credit prorated premium on the basis of rates in effect at the inception of the policy term.

### **FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)**

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

An SR-22 fee of \$15.00 will be charged.

(RESERVED FOR FUTURE USE)

**RATING TABLES**  
**MISSOURI RATING SEQUENCE- VOLUNTARY PRIVATE PASSENGER AUTOMOBILE / RESTORED AUTO**

| Step # | Variable   | Operation | BI  | PD         | MP         | COLL       | COMP       | COLL GAP   | COMP GAP   | COLL OEM   | COMP OEM   | RR         | ACPEE     |  |
|--------|--|-----------|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|--|
| 1      | Territory Base Rate                              |           | <u>1a</u>   | <u>1a</u>  | <u>1a</u>  | <u>1a</u>  | <u>1a</u>  | <u>1a</u>  | <u>1a</u>  | <u>1a</u>  | <u>1a</u>  | <u>1c</u>  | <u>1c</u> |  |
| 2      | Tier Factor                                      | *         | <u>2</u>  | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>  |  |
| 3      | Group Partnership Discount                       | *         | <u>3</u>  | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>  |  |
| 4      | Nationwide Associate Discount                    | *         | <u>30</u>   | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u> |  |
| 5      | Liability Rate Symbol Factor**                   | *         | <u>4</u>  | <u>4</u>   | <u>4</u>   |            |            |            |            |            |            |            |           |  |
| 6      | Physical Damage Rate Symbol Factor***            | *         |   |            |            | <u>5</u>   | <u>5</u>   | <u>5</u>   | <u>5</u>   | <u>5</u>   | <u>5</u>   |            |           |  |
| 7      | Model Year Factor                                | *         | <u>6</u>  | <u>6</u>   | <u>6</u>   | <u>6</u>   | <u>6</u>   | <u>6</u>   | <u>6</u>   | <u>6</u>   | <u>6</u>   |            |           |  |
| 8      | New Vehicle Discount                             | *         | <u>7</u>  | <u>7</u>   | <u>7</u>   | <u>7</u>   | <u>7</u>   | <u>7</u>   | <u>7</u>   | <u>7</u>   | <u>7</u>   |            |           |  |
| 9      | Increased Limits Factor                          | *         | <u>8a</u>   | <u>8a</u>  | <u>8b</u>  |            |            |            |            |            |            |            |           |  |
| 10     | 10.1 Deductible Factor                           | *         |   |            |            | <u>9a</u>  | <u>9a</u>  |            |            |            |            |            |           |  |
|        | 10.2 GAP Factor                                  | *         |   |            |            |            |            | <u>9b</u>  | <u>9b</u>  |            |            |            |           |  |
|        | 10.3 Special Physical Damage Factor (OEM)        | *         |   |            |            |            |            |            |            | <u>23</u>  | <u>23</u>  |            |           |  |
| 11     | Vehicle Use Factor                               | *         | <u>10</u>   | <u>10</u>  | <u>10</u>  | <u>10</u>  | <u>10</u>  | <u>10</u>  | <u>10</u>  | <u>10</u>  | <u>10</u>  |            |           |  |
| 12     | Final (Average) Driver Classification Factor     |           | Sum steps 12.1-12.6 for all drivers on a policy/ # of drivers |            |            |            |            |            |            |            |            |            |           |  |
|        | 12.1 Driver Classification Factor                |           | <u>11a</u>  | <u>11a</u> | <u>11a</u> | <u>11a</u> | <u>11a</u> | <u>11a</u> | <u>11a</u> | <u>11a</u> | <u>11a</u> | <u>11a</u> |           |  |
|        | 12.2 Student Away at School Discount             | *         | <u>11b</u>  | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> |           |  |
|        | 12.3 Merit Rating Plan                           | +         | <u>12</u>   | <u>12</u>  | <u>12</u>  | <u>12</u>  |            | <u>12</u>  |            | <u>12</u>  |            |            |           |  |
|        | 12.4 Accident Free Discount                      | *         | <u>11b</u>  | <u>11b</u> | <u>11b</u> | <u>11b</u> |            | <u>11b</u> |            | <u>11b</u> |            |            |           |  |
|        | 12.5 Unverifiable Driver Record Surcharge        | *         | <u>11b</u>  | <u>11b</u> | <u>11b</u> | <u>11b</u> |            | <u>11b</u> |            | <u>11b</u> |            |            |           |  |
|        | 12.6 Financial Responsibility Factor             | *         | <u>11b</u>  | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> |           |  |
| 13     | Financial Responsibility Factor (Misc. Coverage) | *         |   |            |            |            |            |            |            |            |            | <u>11b</u> |           |  |
| 14     | Household Composition Factor                     | *         | <u>13</u>   | <u>13</u>  | <u>13</u>  | <u>13</u>  | <u>13</u>  | <u>13</u>  | <u>13</u>  | <u>13</u>  | <u>13</u>  |            |           |  |
| 15     | No Prior Insurance Surcharge                     | *         | <u>14</u>   | <u>14</u>  | <u>14</u>  | <u>14</u>  | <u>14</u>  | <u>14</u>  | <u>14</u>  | <u>14</u>  | <u>14</u>  |            |           |  |
| 16     | Passive Restraint Discount                       | *         |   |            | <u>15</u>  |            |            |            |            |            |            |            |           |  |
| 17     | Matrix Factor                                    | *         | <u>16</u>   | <u>16</u>  | <u>16</u>  | <u>16</u>  | <u>16</u>  | <u>16</u>  | <u>16</u>  | <u>16</u>  | <u>16</u>  |            |           |  |
| 18     | Prior Carrier Rating Factor                      | *         | <u>22</u>   | <u>22</u>  | <u>22</u>  | <u>22</u>  | <u>22</u>  | <u>22</u>  | <u>22</u>  | <u>22</u>  | <u>22</u>  |            |           |  |
| 19     | Home and Car Discount                            | *         | <u>17</u>   | <u>17</u>  | <u>17</u>  | <u>17</u>  | <u>17</u>  | <u>17</u>  | <u>17</u>  | <u>17</u>  | <u>17</u>  |            |           |  |
| 20     | Auto Financial Discount                          | *         | <u>18</u>   | <u>18</u>  | <u>18</u>  | <u>18</u>  | <u>18</u>  | <u>18</u>  | <u>18</u>  | <u>18</u>  | <u>18</u>  |            |           |  |
| 21     | Accident Forgiveness Feature                     | *         | <u>31</u>   | <u>31</u>  | <u>31</u>  | <u>31</u>  |            | <u>31</u>  |            | <u>31</u>  |            |            |           |  |
| 22     | Minor Violation Forgiveness Feature              | *         | <u>32</u>   | <u>32</u>  | <u>32</u>  | <u>32</u>  |            | <u>32</u>  |            | <u>32</u>  |            |            |           |  |
| 23     | Total Loss Deductible Waiver Feature             | *         |   |            |            | <u>34</u>  | <u>34</u>  |            |            |            |            |            |           |  |
| 24     | Vanishing Deductible Feature                     | +         |   |            |            | <u>33</u>  | <u>33</u>  |            |            |            |            |            |           |  |
| 25     | Coverage Expense Fee                             | +         | <u>19</u>   | <u>19</u>  | <u>19</u>  | <u>19</u>  | <u>19</u>  |            |            |            |            |            |           |  |
| 26     | Term Adjustment Factor                           | *         | -   | -          | -          | -          | -          | -          | -          | -          | -          | -          | -         |  |

\*\* Liability Rate Symbol for stated amount Vehicles are determined by the vehicle type (4 door, van, etc.). The system translates the vehicle type to a Liability Rate Symbol. This step does not apply to Restored Vehicles.

\*\*\* Physical Damage Symbols for stated amount or Restored Vehicles are determined based upon the value of the vehicle. The system translates the cost new to a symbol.

**MISSOURI RATING SEQUENCE- NAMED NON-OWNER**

| Step #                              | Variable                                 | Operation  | BI                                | PD         | MP         |
|-------------------------------------|--|------------|-----------------------------------|------------|------------|
| 1                                   | Territory Base Rate                      |            | <u>1a</u>                         | <u>1a</u>  | <u>1a</u>  |
| 2                                   | Tier Factor                              | *          | <u>2</u>                          | <u>2</u>   | <u>2</u>   |
| 3                                   | Group Partnership Discount               | *          | <u>3</u>                          | <u>3</u>   | <u>3</u>   |
| 4                                   | Nationwide Associate Discount            | *          | <u>30</u>                         | <u>30</u>  | <u>30</u>  |
| 5                                   | Increased Limits Factor                  | *          | <u>8a</u>                         | <u>8a</u>  | <u>8b</u>  |
| 6                                   | Final Driver Classification Factor       | *          | (Result of steps 6.1 through 6.5) |            |            |
|                                     | 6.1 Driver Classification Factor         |            | <u>11a</u>                        | <u>11a</u> | <u>11a</u> |
|                                     | 6.2 Student Away at School Discount      | *          | <u>11b</u>                        | <u>11b</u> | <u>11b</u> |
|                                     | 6.3 Accident Free Discount               | *          | <u>11b</u>                        | <u>11b</u> | <u>11b</u> |
|                                     | 6.4 Unverifiable Driver Record Surcharge | *          | <u>11b</u>                        | <u>11b</u> | <u>11b</u> |
| 6.5 Financial Responsibility Factor | *  | <u>11b</u> | <u>11b</u>                        | <u>11b</u> |            |
| 7                                   | Named Non-Owner Rate Factor              | *          | <u>24</u>                         | <u>24</u>  | <u>24</u>  |
| 8                                   | No Prior Insurance                       | *          | <u>14</u>                         | <u>14</u>  | <u>14</u>  |
| 9                                   | Coverage Expense Fee                     | +          | <u>19</u>                         | <u>19</u>  | <u>19</u>  |
| 10                                  | Term Adjustment Factor                   | *          | -                                 | -          | -          |

\*Named non-owner policies use factors found in the PPA exhibits, as noted in the table.

**RATING SEQUENCE- PER POLICY COVERAGES**

| Step # | Variable   | Operation | UMBI       | UMBI CSL   | UIMBI      | UIMBI CSL  | ID THEFT  | RSA       |
|--------|--|-----------|------------|------------|------------|------------|-----------|-----------|
| 1      | Base Rate  |           | <u>1b</u>  | <u>1b</u>  | <u>1b</u>  | <u>1b</u>  | <u>1d</u> | <u>36</u> |
| 2      | Increased Limits Factor                          | *         | <u>8c</u>  | <u>8c</u>  | <u>8c</u>  | <u>8c</u>  |           |           |
| 3      | Tier Factor                                      | *         | <u>2</u>   | <u>2</u>   | <u>2</u>   | <u>2</u>   |           |           |
| 4      | Group Partnership Discount                       | *         | <u>3</u>   | <u>3</u>   | <u>3</u>   | <u>3</u>   |           |           |
| 5      | Nationwide Associate Discount                    | *         | <u>30</u>  | <u>30</u>  | <u>30</u>  | <u>30</u>  |           |           |
| 6      | Financial Responsibility Factor (Misc. Coverage) | *         | <u>11b</u> | <u>11b</u> | <u>11b</u> | <u>11b</u> |           |           |
| 7      | Household Composition Factor                     | *         | <u>13</u>  | <u>13</u>  | <u>13</u>  | <u>13</u>  |           |           |
| 8      | Term Adjustment Factor                           | *         | -          | -          | -          | -          | -         | -         |

**RATING SEQUENCE- EXTENDED NON-OWNER \***

| Step# | Variable                | Operation | BI        | PD        | MP        |
|-------|-------------------------|-----------|-----------|-----------|-----------|
| 1     | Base Rate               |           | <u>1e</u> | <u>1e</u> | <u>1e</u> |
| 2     | Increased Limits Factor | *         | <u>8a</u> | <u>8a</u> | <u>8b</u> |
| 3     | Home and Car Discount   | *         | <u>17</u> | <u>17</u> | <u>17</u> |
| 4     | Term Adjustment Factor  | *         | -         | -         | -         |

\*When no Primary Liability insurance is in effect on the auto, charge 3 times the premium.

**RATING SEQUENCE – ANTIQUES AND CLASSICS**

| Step # | Variable                             | Operation | BI        | PD        | MP        | COLL      | COMP      | RR        | ACPEE     |
|--------|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1      | Territory Base Rate                  |           | <u>1a</u> | <u>1a</u> | <u>1a</u> | -         | -         | <u>1c</u> | <u>1c</u> |
| 2      | Stated Amount * .01                  | *         |           |           |           | -         | -         |           |           |
| 3      | Increased Limits Factor              | *         | <u>8a</u> | <u>8a</u> | <u>8b</u> |           |           |           |           |
| 4      | Antique Liability Factor             | *         | <u>A1</u> | <u>A1</u> | <u>A1</u> |           |           |           |           |
| 5      | Antique Physical Damage Rate         | *         |           |           |           | <u>A1</u> | <u>A1</u> |           |           |
| 6      | Six Month Term Factor                | *         |           |           |           | -         | -         |           |           |
| 7      | Home and Car Discount                | *         | <u>17</u> | <u>17</u> | <u>17</u> | <u>17</u> | <u>17</u> |           |           |
| 8      | Group Partnership Discount           | *         | <u>3</u>  | <u>3</u>  | <u>3</u>  | <u>3</u>  | <u>3</u>  | <u>3</u>  | <u>3</u>  |
| 9      | Nationwide Associate Discount        | *         | <u>30</u> | <u>30</u> | <u>30</u> | <u>30</u> | <u>30</u> | <u>30</u> | <u>30</u> |
| 10     | Total Loss Deductible Waiver Feature | *         |           |           |           | <u>34</u> | <u>34</u> |           |           |
| 11     | Vanishing Deductible Feature         | +         |           |           |           | <u>33</u> | <u>33</u> |           |           |
| 12     | Term Adjustment                      | *         | -         | -         | -         | -         | -         | -         | -         |

## RATING SEQUENCE – TRAILERS

| Step #                | Variable                            | Operation | COLL      | COMP      |
|-----------------------|-------------------------------------|-----------|-----------|-----------|
| 1                     | Territory Base Rate                 |           | <u>T1</u> | <u>T1</u> |
| 2                     | Trailer Relativity Factor           | *         | <u>T3</u> | <u>T3</u> |
| 3                     | Age Factor                          | *         | <u>T2</u> | <u>T2</u> |
| 4                     | If trailer cost exceeds \$10,000:   |           |           |           |
|                       | 4.1 Trailer cost – 9,001            | -         | -         | -         |
|                       | 4.2 Step 4.1 * .001                 | *         | -         | -         |
|                       | 4.3 Trailer Percent Factor * Step 3 | *         | <u>T3</u> | <u>T3</u> |
|                       | 4.4 Step 4.2 * Step 4.3             | *         | -         | -         |
| 4.5 Step 4.4 + Step 3 | +                                   | -         | -         |           |
| 5                     | Deductible Factor                   | *         | <u>T4</u> | <u>T4</u> |
| 6                     | Home and Car Discount               | *         | <u>17</u> | <u>17</u> |
| 7                     | Group Partnership Discount          | *         | <u>3</u>  | <u>3</u>  |
| 8                     | Nationwide Associate Discount       | *         | <u>30</u> | <u>30</u> |
| 9                     | Term Adjustment Factor              | *         | -         | -         |

AMCO TERRITORIAL BASE RATES – Table 1a

| Territory | BI     | PD     | MP    | COMP   | COLL   |
|-----------|--------|--------|-------|--------|--------|
| 17        | 129.70 | 94.00  | 43.20 | 63.40  | 184.70 |
| 18        | 146.50 | 123.80 | 52.50 | 88.50  | 167.10 |
| 19        | 132.50 | 123.80 | 49.40 | 61.90  | 155.70 |
| 40        | 119.00 | 130.20 | 40.50 | 55.40  | 132.00 |
| 80        | 95.70  | 87.30  | 40.80 | 93.90  | 131.70 |
| 85        | 94.00  | 93.30  | 39.10 | 88.70  | 121.50 |
| 86        | 93.20  | 82.10  | 40.40 | 91.70  | 124.70 |
| 87        | 103.20 | 81.10  | 43.60 | 87.90  | 127.50 |
| 88        | 102.50 | 80.80  | 43.60 | 90.10  | 130.50 |
| 89        | 102.00 | 79.60  | 43.10 | 86.90  | 129.10 |
| 96        | 90.10  | 104.40 | 38.80 | 67.80  | 131.60 |
| 104       | 99.40  | 90.80  | 44.20 | 77.10  | 157.00 |
| 105       | 100.80 | 86.20  | 41.80 | 94.00  | 177.70 |
| 132       | 102.40 | 111.60 | 42.60 | 68.90  | 131.60 |
| 133       | 103.20 | 107.40 | 42.30 | 67.50  | 148.60 |
| 134       | 105.30 | 114.10 | 41.30 | 65.60  | 140.70 |
| 161       | 105.80 | 110.40 | 40.00 | 66.20  | 149.20 |
| 162       | 106.00 | 109.50 | 38.50 | 64.90  | 153.70 |
| 163       | 111.30 | 112.90 | 40.30 | 59.00  | 150.00 |
| 164       | 113.10 | 108.80 | 42.50 | 73.90  | 134.80 |
| 168       | 125.80 | 85.30  | 43.60 | 73.50  | 145.60 |
| 169       | 122.60 | 95.50  | 44.10 | 58.20  | 143.40 |
| 173       | 115.50 | 98.30  | 39.80 | 62.00  | 138.70 |
| 174       | 104.90 | 97.80  | 40.20 | 61.80  | 138.90 |
| 274       | 97.10  | 101.20 | 46.80 | 50.80  | 141.50 |
| 277       | 94.50  | 96.50  | 37.70 | 47.10  | 107.20 |
| 281       | 94.00  | 79.30  | 40.20 | 52.40  | 119.60 |
| 282       | 88.60  | 78.20  | 42.50 | 51.20  | 121.90 |
| 283       | 105.10 | 89.00  | 41.30 | 51.20  | 140.00 |
| 284       | 112.80 | 75.00  | 43.50 | 64.10  | 143.10 |
| 285       | 108.80 | 77.40  | 42.60 | 69.20  | 139.70 |
| 295       | 105.00 | 100.10 | 41.40 | 67.00  | 127.10 |
| 296       | 102.80 | 94.40  | 41.40 | 62.20  | 138.40 |
| 300       | 158.30 | 142.60 | 40.00 | 92.30  | 187.50 |
| 310       | 164.20 | 130.50 | 50.50 | 96.60  | 206.30 |
| 321       | 192.60 | 151.40 | 46.10 | 103.60 | 221.60 |
| 322       | 182.40 | 159.30 | 45.90 | 120.90 | 209.70 |
| 330       | 85.70  | 112.80 | 33.60 | 53.10  | 124.50 |
| 331       | 89.10  | 94.00  | 33.00 | 57.30  | 106.40 |
| 357       | 109.50 | 112.20 | 39.40 | 57.40  | 145.80 |
| 358       | 110.90 | 102.70 | 44.30 | 50.70  | 150.80 |
| 359       | 105.60 | 116.70 | 39.40 | 52.30  | 131.20 |
| 362       | 108.30 | 125.90 | 44.40 | 66.20  | 142.50 |
| 364       | 100.90 | 120.10 | 41.50 | 60.10  | 137.60 |
| 365       | 104.50 | 116.20 | 40.60 | 64.80  | 146.10 |
| 367       | 114.00 | 101.30 | 38.70 | 75.00  | 142.70 |
| 368       | 111.90 | 109.60 | 40.90 | 71.40  | 135.20 |
| 369       | 119.70 | 90.50  | 40.60 | 72.70  | 143.40 |
| 370       | 98.50  | 91.80  | 45.20 | 68.50  | 153.00 |
| 371       | 101.00 | 90.90  | 40.40 | 73.30  | 147.10 |
| 375       | 108.00 | 86.90  | 43.80 | 59.60  | 131.20 |

| <b>Territory</b> | <b>BI</b> | <b>PD</b> | <b>MP</b> | <b>COMP</b> | <b>COLL</b> |
|------------------|-----------|-----------|-----------|-------------|-------------|
| 376              | 102.30    | 84.70     | 42.20     | 57.20       | 126.10      |
| 377              | 95.70     | 94.40     | 44.00     | 53.90       | 131.40      |
| 378              | 111.60    | 97.30     | 46.00     | 58.90       | 159.00      |
| 379              | 111.20    | 106.80    | 41.00     | 53.10       | 153.70      |
| 380              | 111.50    | 97.00     | 43.70     | 58.80       | 151.20      |
| 381              | 123.10    | 91.00     | 41.50     | 81.70       | 151.30      |
| 382              | 113.80    | 85.20     | 39.10     | 68.10       | 140.20      |
| 386              | 102.10    | 91.50     | 37.80     | 60.50       | 115.90      |
| 410              | 111.90    | 100.20    | 42.20     | 54.40       | 135.90      |
| 411              | 110.90    | 106.80    | 45.50     | 53.00       | 129.00      |
| 412              | 106.30    | 118.40    | 43.20     | 48.70       | 126.90      |
| 413              | 108.00    | 111.30    | 41.90     | 47.60       | 124.80      |
| 414              | 103.50    | 125.10    | 42.90     | 44.80       | 131.20      |
| 415              | 109.60    | 100.40    | 42.10     | 59.00       | 130.20      |
| 431              | 139.70    | 149.00    | 41.40     | 63.50       | 166.70      |
| 432              | 139.80    | 155.00    | 38.70     | 54.70       | 157.80      |
| 441              | 150.00    | 141.60    | 40.10     | 77.90       | 157.10      |
| 442              | 143.30    | 147.70    | 39.30     | 73.20       | 165.80      |
| 451              | 184.70    | 131.60    | 43.40     | 83.30       | 186.00      |
| 453              | 162.80    | 134.10    | 54.00     | 91.80       | 183.80      |
| 454              | 179.50    | 135.50    | 56.40     | 98.40       | 185.10      |
| 455              | 172.60    | 131.50    | 53.70     | 92.80       | 183.70      |
| 460              | 149.20    | 127.20    | 46.40     | 95.60       | 170.50      |
| 462              | 145.50    | 137.70    | 40.00     | 74.00       | 170.30      |
| 463              | 146.20    | 147.80    | 46.60     | 70.40       | 164.40      |
| 505              | 108.40    | 163.70    | 38.40     | 42.50       | 148.80      |
| 506              | 112.80    | 144.40    | 39.90     | 45.10       | 151.90      |
| 507              | 123.50    | 142.20    | 41.50     | 53.40       | 147.50      |
| 508              | 122.00    | 154.20    | 42.20     | 52.80       | 145.60      |
| 509              | 123.90    | 162.10    | 39.50     | 59.80       | 159.40      |
| 511              | 118.60    | 133.10    | 39.50     | 41.60       | 147.10      |
| 515              | 124.70    | 150.10    | 45.30     | 53.90       | 158.20      |
| 516              | 129.30    | 139.60    | 42.10     | 77.10       | 142.40      |
| 518              | 107.10    | 185.40    | 37.60     | 45.30       | 152.90      |
| 524              | 127.90    | 141.50    | 44.70     | 51.10       | 147.20      |
| 525              | 134.60    | 150.40    | 39.90     | 53.00       | 147.10      |
| 526              | 139.10    | 144.60    | 43.80     | 52.40       | 161.40      |
| 527              | 118.70    | 143.40    | 37.80     | 53.80       | 141.60      |
| 528              | 111.90    | 126.60    | 39.80     | 52.30       | 152.20      |
| 529              | 124.10    | 145.90    | 38.80     | 51.50       | 130.50      |
| 531              | 124.70    | 129.10    | 42.30     | 50.50       | 128.00      |
| 532              | 126.30    | 110.90    | 43.90     | 58.40       | 139.50      |
| 533              | 170.00    | 160.20    | 48.10     | 106.70      | 213.80      |
| 534              | 168.90    | 154.80    | 46.80     | 114.40      | 244.80      |
| 541              | 202.80    | 139.70    | 58.30     | 113.70      | 198.30      |
| 542              | 170.20    | 140.20    | 52.30     | 102.70      | 227.80      |
| 563              | 170.70    | 144.60    | 50.60     | 80.50       | 179.30      |
| 564              | 167.00    | 138.00    | 48.10     | 86.90       | 193.50      |
| 566              | 129.40    | 126.60    | 43.10     | 70.80       | 147.90      |
| 568              | 158.70    | 134.90    | 52.20     | 63.50       | 139.60      |
| 572              | 159.10    | 152.90    | 52.70     | 68.90       | 155.60      |
| 573              | 147.70    | 139.80    | 53.70     | 66.60       | 163.50      |
| 580              | 138.60    | 145.10    | 43.50     | 54.60       | 166.70      |
| 581              | 149.10    | 126.70    | 45.80     | 59.50       | 153.30      |



| <b>Territory</b> | <b>BI</b> | <b>PD</b> | <b>MP</b> | <b>COMP</b> | <b>COLL</b> |
|------------------|-----------|-----------|-----------|-------------|-------------|
| 583              | 128.20    | 142.00    | 43.90     | 65.00       | 169.30      |
| 600              | 112.90    | 88.30     | 39.70     | 61.70       | 120.70      |
| 604              | 90.40     | 87.00     | 38.60     | 73.60       | 130.40      |
| 606              | 99.20     | 91.70     | 39.90     | 73.80       | 141.30      |
| 607              | 100.70    | 89.50     | 41.70     | 69.00       | 140.80      |
| 608              | 99.80     | 94.10     | 40.70     | 66.80       | 138.70      |
| 609              | 100.70    | 85.10     | 40.10     | 67.70       | 142.20      |
| 613              | 127.90    | 120.50    | 44.40     | 57.70       | 142.20      |
| 617              | 126.20    | 117.40    | 48.60     | 64.80       | 164.30      |
| 618              | 106.00    | 98.30     | 41.90     | 65.60       | 157.30      |
| 620              | 119.40    | 117.70    | 45.70     | 70.70       | 161.80      |
| 621              | 105.80    | 96.20     | 40.10     | 63.40       | 159.00      |
| 622              | 113.10    | 112.40    | 39.30     | 53.30       | 142.30      |
| 623              | 113.90    | 100.20    | 40.50     | 57.80       | 135.80      |
| 641              | 104.00    | 137.00    | 40.60     | 43.30       | 137.60      |
| 642              | 113.00    | 119.70    | 42.20     | 43.10       | 142.40      |
| 643              | 117.60    | 122.70    | 44.30     | 47.40       | 147.30      |
| 645              | 100.70    | 115.20    | 41.60     | 53.00       | 122.20      |
| 646              | 112.00    | 119.70    | 40.30     | 48.40       | 133.80      |
| 647              | 109.70    | 136.20    | 42.50     | 43.70       | 136.30      |
| 648              | 118.70    | 124.80    | 42.10     | 50.10       | 133.30      |
| 653              | 128.60    | 147.50    | 44.40     | 74.10       | 189.90      |
| 654              | 121.10    | 168.30    | 43.60     | 73.60       | 185.00      |
| 663              | 126.30    | 120.20    | 39.40     | 63.70       | 147.00      |
| 664              | 124.70    | 145.90    | 45.60     | 60.50       | 180.80      |
| 700              | 98.70     | 78.80     | 41.80     | 81.30       | 127.10      |
| 703              | 130.10    | 92.70     | 41.30     | 71.60       | 149.50      |
| 704              | 119.30    | 98.40     | 45.30     | 66.30       | 148.00      |
| 705              | 95.30     | 82.40     | 43.90     | 79.20       | 137.80      |
| 706              | 99.20     | 83.60     | 43.50     | 85.80       | 126.10      |
| 713              | 105.70    | 109.10    | 42.20     | 67.20       | 146.00      |
| 714              | 114.20    | 110.20    | 41.10     | 74.00       | 131.90      |
| 723              | 88.60     | 103.10    | 35.90     | 58.20       | 118.00      |
| 724              | 88.70     | 97.70     | 36.60     | 60.60       | 127.30      |
| 732              | 101.50    | 121.50    | 38.60     | 70.60       | 125.30      |
| 743              | 123.80    | 127.10    | 41.10     | 61.80       | 152.80      |
| 744              | 116.50    | 125.90    | 43.70     | 58.30       | 164.30      |
| 753              | 165.00    | 146.10    | 41.30     | 85.80       | 199.90      |
| 755              | 154.80    | 171.60    | 43.60     | 79.50       | 199.30      |
| 756              | 170.40    | 140.70    | 47.10     | 80.60       | 260.70      |
| 764              | 153.80    | 116.30    | 40.50     | 73.50       | 150.10      |
| 765              | 136.40    | 142.40    | 45.00     | 70.40       | 201.00      |
| 766              | 122.60    | 120.70    | 38.30     | 67.60       | 146.60      |
| 771              | 109.20    | 125.30    | 40.90     | 85.00       | 137.80      |
| 772              | 113.90    | 116.60    | 39.90     | 64.70       | 159.90      |
| 777              | 138.60    | 123.10    | 49.20     | 83.40       | 156.90      |
| 811              | 170.20    | 138.70    | 44.60     | 72.80       | 207.00      |
| 812              | 146.70    | 145.30    | 45.10     | 80.00       | 222.20      |
| 824              | 127.70    | 129.60    | 41.30     | 66.20       | 193.90      |
| 825              | 153.70    | 135.70    | 40.30     | 70.80       | 165.70      |
| 830              | 119.40    | 126.40    | 40.60     | 64.00       | 149.10      |
| 840              | 91.70     | 74.50     | 40.40     | 103.10      | 127.50      |
| 841              | 91.40     | 71.70     | 39.10     | 117.10      | 117.10      |
| 842              | 95.70     | 78.40     | 40.50     | 90.60       | 123.90      |
| 843              | 105.40    | 80.00     | 39.80     | 95.60       | 119.90      |

| <b>Territory</b> | <b>BI</b> | <b>PD</b> | <b>MP</b> | <b>COMP</b> | <b>COLL</b> |
|------------------|-----------|-----------|-----------|-------------|-------------|
| 844              | 94.80     | 81.50     | 43.10     | 88.10       | 134.90      |
| 845              | 97.00     | 80.90     | 40.90     | 88.80       | 133.20      |
| 850              | 93.40     | 82.00     | 41.00     | 107.90      | 120.30      |
| 851              | 93.70     | 82.90     | 40.50     | 115.90      | 117.80      |
| 852              | 92.50     | 82.40     | 40.70     | 108.50      | 119.30      |
| 853              | 92.70     | 79.10     | 40.40     | 118.60      | 123.20      |
| 854              | 96.60     | 80.50     | 40.60     | 97.60       | 128.30      |
| 855              | 93.90     | 77.90     | 40.80     | 103.40      | 119.30      |
| 856              | 99.40     | 81.80     | 40.70     | 103.40      | 128.40      |
| 857              | 94.00     | 78.50     | 39.30     | 99.20       | 127.40      |
| 860              | 107.00    | 104.00    | 40.70     | 54.20       | 150.70      |
| 861              | 115.20    | 94.10     | 42.30     | 70.40       | 145.50      |
| 888              | 119.10    | 122.70    | 41.10     | 54.50       | 146.10      |
| 901              | 112.30    | 87.80     | 40.80     | 74.20       | 136.20      |
| 902              | 99.60     | 83.60     | 40.50     | 87.30       | 135.90      |
| 911              | 97.10     | 94.10     | 40.70     | 73.20       | 126.70      |
| 912              | 96.60     | 86.60     | 37.90     | 73.00       | 124.20      |
| 915              | 100.50    | 82.80     | 40.90     | 84.70       | 140.80      |
| 916              | 106.70    | 94.50     | 43.20     | 78.30       | 139.40      |
| 920              | 103.60    | 97.10     | 41.30     | 79.70       | 122.80      |
| 921              | 110.10    | 124.30    | 40.00     | 58.40       | 162.40      |
| 922              | 105.10    | 125.90    | 40.10     | 63.40       | 126.30      |
| 946              | 94.90     | 91.20     | 40.50     | 95.50       | 120.30      |
| 952              | 97.50     | 101.80    | 36.50     | 74.60       | 126.40      |
| 953              | 104.80    | 83.40     | 41.00     | 96.20       | 134.90      |
| 956              | 99.10     | 103.70    | 40.40     | 74.90       | 143.30      |
| 957              | 109.20    | 104.40    | 43.50     | 79.00       | 149.30      |
| 958              | 103.60    | 91.50     | 42.90     | 81.60       | 136.30      |
| 959              | 99.00     | 94.40     | 42.10     | 73.80       | 131.80      |
| 961              | 90.70     | 91.90     | 39.60     | 75.40       | 144.80      |
| 962              | 94.50     | 90.60     | 37.40     | 75.50       | 145.00      |

AMCO UNINSURED MOTORISTS BASE RATES- Table 1b

| Territory | UMBI  | UMBI CSL | UIMBI | UIMBI CSL |
|-----------|-------|----------|-------|-----------|
| 17        | 39.80 | 38.10    | 33.00 | 30.00     |
| 18        | 46.40 | 44.00    | 37.80 | 34.90     |
| 19        | 45.80 | 43.40    | 37.90 | 35.00     |
| 40        | 41.50 | 38.90    | 33.20 | 31.10     |
| 80        | 31.80 | 29.60    | 29.10 | 27.10     |
| 85        | 37.10 | 34.90    | 31.30 | 29.40     |
| 86        | 36.00 | 33.80    | 29.70 | 27.90     |
| 87        | 37.10 | 34.60    | 30.60 | 28.90     |
| 88        | 37.80 | 35.20    | 31.30 | 29.50     |
| 89        | 37.50 | 34.90    | 31.70 | 29.90     |
| 96        | 34.60 | 32.30    | 28.80 | 27.10     |
| 104       | 35.10 | 32.50    | 30.80 | 28.80     |
| 105       | 35.10 | 32.60    | 30.40 | 28.70     |
| 132       | 41.10 | 38.50    | 33.40 | 31.40     |
| 133       | 41.50 | 39.00    | 34.20 | 31.90     |
| 134       | 41.20 | 38.70    | 34.10 | 31.80     |
| 161       | 35.90 | 36.30    | 31.80 | 30.30     |
| 162       | 38.70 | 39.20    | 32.20 | 30.70     |
| 163       | 39.50 | 40.00    | 35.00 | 33.40     |
| 164       | 39.40 | 39.90    | 32.80 | 31.30     |
| 168       | 40.20 | 38.30    | 32.90 | 30.40     |
| 169       | 40.90 | 38.90    | 33.80 | 31.20     |
| 173       | 37.60 | 35.80    | 31.80 | 29.40     |
| 174       | 37.00 | 35.20    | 31.00 | 28.70     |
| 274       | 33.60 | 31.90    | 28.90 | 26.30     |
| 277       | 37.40 | 35.80    | 31.60 | 28.00     |
| 281       | 37.40 | 35.80    | 31.50 | 28.10     |
| 282       | 38.50 | 36.90    | 32.40 | 28.80     |
| 283       | 39.70 | 38.00    | 32.90 | 29.30     |
| 284       | 37.00 | 35.20    | 30.80 | 28.70     |
| 285       | 36.40 | 34.60    | 30.80 | 28.70     |
| 295       | 36.10 | 33.60    | 30.00 | 27.80     |
| 296       | 37.50 | 34.90    | 31.00 | 28.70     |
| 300       | 58.20 | 58.60    | 46.40 | 44.60     |
| 310       | 71.20 | 71.60    | 53.20 | 51.80     |
| 321       | 75.50 | 75.90    | 56.50 | 54.90     |
| 322       | 75.50 | 75.90    | 56.50 | 54.90     |
| 330       | 36.40 | 36.80    | 30.80 | 29.10     |
| 331       | 36.40 | 37.00    | 30.80 | 28.50     |
| 357       | 41.90 | 39.20    | 34.90 | 33.10     |
| 358       | 41.90 | 39.20    | 35.00 | 33.20     |
| 359       | 38.40 | 35.90    | 31.90 | 30.20     |
| 362       | 41.80 | 39.10    | 34.70 | 32.90     |
| 364       | 37.10 | 34.80    | 31.00 | 29.30     |

| <b>Territory</b> | <b>UMBI</b> | <b>UMBI CSL</b> | <b>UIMBI</b> | <b>UIMBI CSL</b> |
|------------------|-------------|-----------------|--------------|------------------|
| 365              | 36.60       | 34.20           | 30.50        | 29.20            |
| 367              | 37.10       | 37.40           | 30.60        | 28.30            |
| 368              | 38.30       | 38.60           | 32.20        | 29.80            |
| 369              | 35.90       | 34.50           | 29.70        | 27.50            |
| 370              | 34.10       | 32.70           | 28.30        | 26.20            |
| 371              | 34.50       | 33.10           | 28.80        | 26.60            |
| 375              | 35.80       | 34.10           | 30.00        | 27.60            |
| 376              | 34.70       | 33.00           | 30.40        | 28.00            |
| 377              | 38.20       | 36.40           | 32.70        | 30.10            |
| 378              | 35.90       | 34.40           | 30.40        | 27.90            |
| 379              | 37.00       | 35.50           | 31.30        | 28.80            |
| 380              | 37.00       | 35.50           | 31.30        | 28.80            |
| 381              | 33.90       | 32.50           | 29.60        | 27.30            |
| 382              | 34.10       | 32.70           | 29.70        | 27.40            |
| 386              | 37.00       | 36.80           | 30.80        | 28.90            |
| 410              | 40.00       | 40.70           | 34.50        | 32.70            |
| 411              | 40.00       | 40.70           | 34.50        | 32.70            |
| 412              | 39.50       | 40.20           | 33.80        | 32.00            |
| 413              | 36.80       | 37.50           | 31.10        | 29.40            |
| 414              | 38.30       | 39.00           | 31.50        | 29.80            |
| 415              | 35.90       | 36.50           | 31.10        | 29.40            |
| 431              | 49.20       | 46.20           | 40.30        | 37.20            |
| 432              | 44.50       | 41.80           | 36.40        | 33.60            |
| 441              | 52.30       | 52.80           | 43.50        | 42.20            |
| 442              | 52.30       | 52.80           | 43.50        | 42.20            |
| 451              | 63.10       | 63.50           | 51.70        | 50.10            |
| 453              | 68.70       | 69.00           | 51.40        | 50.00            |
| 454              | 70.70       | 71.00           | 53.00        | 51.50            |
| 455              | 70.40       | 70.70           | 52.80        | 51.30            |
| 460              | 56.10       | 56.10           | 44.00        | 42.60            |
| 462              | 56.80       | 57.30           | 42.80        | 40.90            |
| 463              | 56.30       | 56.80           | 43.10        | 41.40            |
| 505              | 41.50       | 39.30           | 34.10        | 31.50            |
| 506              | 43.30       | 41.00           | 35.70        | 32.90            |
| 507              | 43.60       | 40.90           | 36.10        | 34.50            |
| 508              | 41.60       | 39.10           | 34.50        | 32.90            |
| 509              | 42.30       | 39.70           | 35.50        | 33.90            |
| 511              | 42.30       | 39.70           | 35.10        | 33.30            |
| 515              | 46.40       | 43.50           | 37.80        | 36.10            |
| 516              | 45.20       | 42.90           | 37.30        | 34.70            |
| 518              | 41.40       | 39.20           | 34.20        | 31.60            |
| 524              | 43.30       | 40.90           | 35.60        | 33.80            |
| 525              | 47.30       | 44.80           | 39.50        | 36.80            |
| 526              | 44.70       | 42.40           | 37.00        | 34.40            |
| 527              | 45.80       | 43.20           | 38.00        | 36.20            |
| 528              | 42.50       | 40.10           | 35.50        | 33.80            |

| <b>Territory</b> | <b>UMBI</b> | <b>UMBI CSL</b> | <b>UIMBI</b> | <b>UIMBI CSL</b> |
|------------------|-------------|-----------------|--------------|------------------|
| 529              | 41.50       | 39.20           | 34.80        | 33.10            |
| 531              | 44.40       | 41.90           | 36.40        | 34.50            |
| 532              | 44.60       | 42.10           | 37.10        | 35.20            |
| 533              | 68.20       | 68.60           | 52.90        | 51.60            |
| 534              | 72.70       | 73.10           | 54.30        | 53.00            |
| 541              | 72.70       | 72.50           | 55.80        | 54.60            |
| 542              | 72.40       | 72.20           | 55.80        | 54.60            |
| 563              | 77.90       | 78.40           | 64.20        | 62.50            |
| 564              | 76.10       | 76.60           | 62.80        | 61.10            |
| 566              | 42.60       | 42.70           | 34.00        | 33.30            |
| 568              | 74.90       | 75.30           | 62.00        | 60.40            |
| 572              | 72.70       | 73.10           | 60.40        | 58.50            |
| 573              | 72.40       | 72.80           | 60.10        | 58.20            |
| 580              | 45.50       | 43.10           | 37.70        | 34.90            |
| 581              | 48.20       | 45.60           | 39.10        | 36.20            |
| 583              | 47.20       | 44.70           | 38.50        | 35.60            |
| 600              | 35.10       | 32.70           | 29.10        | 27.20            |
| 604              | 36.10       | 33.60           | 29.80        | 28.00            |
| 606              | 34.60       | 32.10           | 30.20        | 28.40            |
| 607              | 34.60       | 32.10           | 30.20        | 28.40            |
| 608              | 34.60       | 32.10           | 30.20        | 28.40            |
| 609              | 34.60       | 32.10           | 30.20        | 28.40            |
| 613              | 45.70       | 43.10           | 37.10        | 34.40            |
| 617              | 46.30       | 43.60           | 37.00        | 34.40            |
| 618              | 39.50       | 37.20           | 32.70        | 30.20            |
| 620              | 45.30       | 42.70           | 36.70        | 34.00            |
| 621              | 38.00       | 35.70           | 31.40        | 29.10            |
| 622              | 39.90       | 37.50           | 32.90        | 30.50            |
| 623              | 38.70       | 36.30           | 31.90        | 29.60            |
| 641              | 45.50       | 42.70           | 36.60        | 34.20            |
| 642              | 45.20       | 42.40           | 36.40        | 34.00            |
| 643              | 45.40       | 42.60           | 36.50        | 34.10            |
| 645              | 43.80       | 41.00           | 35.20        | 33.10            |
| 646              | 45.40       | 42.60           | 36.50        | 34.10            |
| 647              | 45.60       | 42.80           | 36.60        | 34.20            |
| 648              | 45.50       | 42.70           | 36.60        | 34.20            |
| 653              | 60.80       | 57.80           | 47.70        | 46.50            |
| 654              | 55.00       | 52.20           | 43.30        | 42.20            |
| 663              | 52.20       | 44.40           | 37.90        | 35.60            |
| 664              | 48.60       | 49.90           | 41.20        | 39.70            |
| 700              | 36.00       | 34.30           | 30.40        | 27.90            |
| 703              | 38.50       | 35.70           | 32.20        | 30.20            |
| 704              | 39.00       | 36.20           | 31.50        | 29.50            |
| 705              | 35.70       | 34.00           | 29.60        | 27.20            |
| 706              | 34.60       | 32.90           | 29.40        | 27.10            |

| <b>Territory</b> | <b>UMBI</b> | <b>UMBI CSL</b> | <b>UIMBI</b> | <b>UIMBI CSL</b> |
|------------------|-------------|-----------------|--------------|------------------|
| 713              | 36.00       | 33.80           | 30.50        | 28.70            |
| 714              | 40.50       | 38.10           | 33.50        | 31.70            |
| 723              | 35.80       | 33.50           | 29.10        | 27.30            |
| 724              | 35.50       | 33.30           | 29.10        | 27.30            |
| 732              | 36.40       | 34.20           | 30.00        | 28.30            |
| 743              | 45.90       | 43.00           | 37.30        | 35.30            |
| 744              | 50.20       | 47.00           | 39.10        | 37.00            |
| 753              | 66.60       | 66.40           | 55.10        | 53.70            |
| 755              | 62.90       | 62.80           | 49.60        | 48.40            |
| 756              | 62.70       | 62.60           | 50.50        | 49.20            |
| 764              | 47.40       | 44.80           | 37.80        | 36.20            |
| 765              | 43.00       | 40.70           | 35.50        | 33.80            |
| 766              | 43.50       | 41.10           | 35.10        | 33.40            |
| 771              | 37.50       | 35.00           | 30.60        | 28.80            |
| 772              | 37.10       | 34.70           | 30.20        | 28.20            |
| 777              | 48.90       | 47.10           | 40.20        | 38.90            |
| 811              | 56.30       | 56.30           | 46.70        | 45.40            |
| 812              | 56.20       | 56.20           | 46.60        | 45.30            |
| 824              | 50.50       | 49.80           | 39.50        | 37.80            |
| 825              | 50.20       | 47.70           | 40.60        | 38.70            |
| 830              | 47.70       | 51.10           | 41.90        | 41.30            |
| 840              | 33.30       | 31.00           | 30.20        | 28.20            |
| 841              | 36.70       | 34.10           | 33.30        | 31.10            |
| 842              | 34.80       | 32.30           | 29.00        | 27.00            |
| 843              | 34.80       | 32.30           | 29.00        | 27.00            |
| 844              | 35.60       | 33.10           | 29.50        | 27.50            |
| 845              | 36.00       | 33.40           | 29.60        | 27.60            |
| 850              | 34.70       | 31.90           | 28.40        | 26.90            |
| 851              | 34.70       | 31.90           | 28.40        | 26.90            |
| 852              | 34.80       | 32.00           | 28.40        | 26.90            |
| 853              | 34.80       | 32.00           | 28.40        | 26.90            |
| 854              | 34.80       | 32.00           | 28.40        | 26.90            |
| 855              | 34.80       | 32.00           | 28.40        | 26.90            |
| 856              | 34.80       | 32.00           | 28.40        | 26.90            |
| 857              | 34.70       | 31.90           | 28.40        | 26.90            |
| 860              | 37.30       | 34.70           | 31.10        | 29.20            |
| 861              | 37.70       | 35.00           | 31.30        | 29.40            |
| 888              | 46.50       | 43.70           | 37.40        | 35.10            |
| 901              | 38.50       | 35.80           | 32.90        | 30.80            |
| 902              | 38.10       | 35.40           | 31.80        | 29.70            |
| 911              | 38.50       | 39.30           | 31.70        | 30.20            |
| 912              | 37.50       | 38.30           | 31.30        | 29.80            |
| 915              | 35.60       | 32.80           | 30.00        | 28.40            |
| 916              | 38.40       | 35.40           | 31.70        | 30.10            |

---

| <b>Territory</b> | <b>UMBI</b> | <b>UMBI CSL</b> | <b>UIMBI</b> | <b>UIMBI CSL</b> |
|------------------|-------------|-----------------|--------------|------------------|
| 920              | 40.00       | 37.40           | 35.00        | 32.40            |
| 921              | 38.60       | 36.10           | 32.10        | 29.80            |
| 922              | 38.60       | 36.10           | 32.10        | 29.90            |
| 946              | 34.80       | 32.00           | 28.40        | 26.90            |
| 952              | 40.40       | 37.80           | 32.40        | 30.30            |
| 953              | 34.30       | 31.60           | 30.00        | 28.30            |
| 956              | 41.30       | 38.00           | 34.00        | 32.20            |
| 957              | 39.20       | 36.40           | 32.40        | 30.70            |
| 958              | 41.30       | 38.00           | 33.70        | 31.90            |
| 959              | 35.40       | 32.50           | 29.20        | 27.50            |
| 961              | 37.00       | 34.00           | 30.40        | 28.70            |
| 962              | 35.90       | 33.00           | 29.50        | 27.80            |

**RENTAL REIMBURSEMENT - Table 1c**

| Limit       | Rate    |
|-------------|---------|
| \$30/\$900  | \$31.20 |
| \$40/\$1200 | \$44.60 |
| \$50/\$1500 | \$58.10 |
| \$60/\$1800 | \$69.30 |

**ADDITIONAL CUSTOM PARTS AND ELECTRONIC EQUIPMENT - Table 1c**

| Limit         | Rate     |
|---------------|----------|
| \$0 - 500     | \$14.40  |
| 501 - 1,000   | \$28.70  |
| 1,001 - 1,500 | \$43.10  |
| 1,501 - 2,000 | \$57.50  |
| 2,001 - 2,500 | \$71.90  |
| 2,501 - 3,000 | \$86.20  |
| 3,001 - 3,500 | \$100.60 |
| 3,501 - 4,000 | \$115.00 |

**IDENTITY THEFT OR IDENTITY FRAUD EXPENSE COVERAGE - Table 1d**

| Limit    | Rate    |
|----------|---------|
| \$25,000 | \$22.50 |

**EXTENDED NON-OWNER COVERAGE BASE RATE – Table 1e**

| Coverage        | Rate   |
|-----------------|--------|
| Bodily Injury   | \$6.00 |
| Property Damage | \$3.00 |
| Medical Expense | \$3.00 |



**TIER FACTORS – Table 2**

| <b>Tier</b>     | <b>Coverage</b>        | <b>Factor</b> |
|-----------------|------------------------|---------------|
| Ultra-Preferred | Bodily Injury          | 0.85          |
|                 | Property Damage        | 0.85          |
|                 | Medical Payments       | 0.85          |
|                 | Collision              | 0.85          |
|                 | Comprehensive          | 1.00          |
|                 | UM/UIM Bodily Injury   | 1.00          |
|                 | Other (RSA, RR, APCEE) | 1.00          |
| Preferred       | All                    | 1.00          |
| Standard        | Bodily Injury          | 1.19          |
|                 | Property Damage        | 1.19          |
|                 | Medical Payments       | 1.19          |
|                 | Collision              | 1.19          |
|                 | Comprehensive          | 1.00          |
|                 | UM/UIM Bodily Injury   | 1.00          |
|                 | Other (RSA, RR, APCEE) | 1.00          |

**GROUP PARTNERSHIP DISCOUNT--Table 3**

| <b>Group Partnership</b> | <b>Factor</b> |
|--------------------------|---------------|
| No                       | 1.00          |
| Yes                      | 0.97          |

LIABILITY RATE SYMBOLS – Table 4

| Symbol  | Description                             | Rating Factor |                 |                  |
|---------|---|---------------|-----------------|------------------|
|         |   | Bodily Injury | Property Damage | Medical Payments |
| 0       | Pre - 1980                              | 1.00          | 1.00            | 1.00             |
| 1       | Mini & Small                            | 1.05          | 1.05            | 1.10             |
| 2       | Midsize                                 | 1.00          | 1.00            | 1.00             |
| 3       | Large & Very Large                      | 0.90          | 0.90            | 0.90             |
| 4       | Utility                                 | 1.05          | 1.10            | 0.95             |
| 5       | Pickup                                  | 1.00          | 1.10            | 0.90             |
| 6       | Large/Cargo Vans                        | 1.04          | 1.10            | 0.77             |
| 10      | Mini 2 Door                             | 1.16          | 1.02            | 1.02             |
| 11      | Mini 4 Door                             | 1.07          | 1.06            | 1.30             |
| 12      | Mini Wagon                              | 0.89          | 0.94            | 0.99             |
| 13      | Mini Sports                             | 0.82          | 0.85            | 0.85             |
| 14      | Mini Luxury                             | 0.97          | 0.95            | 0.84             |
| 15      | Small 2 Door                            | 1.12          | 1.10            | 1.06             |
| 16      | Small 4 Door                            | 1.13          | 1.11            | 1.17             |
| 17      | Small Wagon                             | 0.89          | 0.94            | 0.99             |
| 18      | Small Sports                            | 1.02          | 0.84            | 0.78             |
| 19      | Small Luxury                            | 0.97          | 0.95            | 0.84             |
| 20      | Midsize 2 Door                          | 0.99          | 1.00            | 0.96             |
| 21      | Midsize 4 Door                          | 1.00          | 1.00            | 1.00             |
| 22      | Midsize Wagon                           | 0.98          | 0.89            | 0.86             |
| 23      | Midsize Sports                          | 1.05          | 1.09            | 0.99             |
| 24      | Midsize Luxury                          | 0.97          | 0.95            | 0.84             |
| 30      | Large 2 Door                            | 0.97          | 0.86            | 0.86             |
| 31      | Large 4 Door                            | 0.93          | 0.94            | 0.87             |
| 32      | Large Wagon                             | 0.90          | 0.93            | 0.83             |
| 33      | Large Sports                            | 1.05          | 1.09            | 0.99             |
| 34      | Large Luxury                            | 0.84          | 0.86            | 0.85             |
| 35      | Very Large 2-Door                       | 0.97          | 0.86            | 0.86             |
| 36      | Very Large 4-Door                       | 0.87          | 0.93            | 0.82             |
| 37      | Very Large Wagon                        | 0.90          | 0.93            | 0.83             |
| 38      | Very Large Sport                        | 1.05          | 1.09            | 0.99             |
| 39      | Very Large Luxury                       | 0.85          | 0.88            | 0.77             |
| 40      | Small Utility                           | 1.01          | 1.11            | 0.89             |
| 41      | Midsize Utility                         | 1.03          | 1.20            | 0.85             |
| 42      | Large Utility                           | 1.08          | 1.31            | 0.77             |
| 43      | Very Large Utility                      | 1.10          | 1.29            | 0.77             |
| 50      | Small Pickup                            | 1.01          | 1.19            | 0.86             |
| 51      | Large Pickup                            | 1.05          | 1.22            | 0.77             |
| 52      | Very Large Pickup                       | 1.13          | 1.34            | 0.69             |
| 101-997 | Rate Factor = (rate symbol – 100) *0.01 |               |                 |                  |
| 999     | Previously Ineligible                   | 1.10          | 1.10            | 1.10             |

**COMPREHENSIVE AND COLLISION SYMBOLS – Table 5**

| <b>Comprehensive</b> |              |             | <b>Collision</b> |              |             |
|----------------------|--------------|-------------|------------------|--------------|-------------|
| Symbol               | 1996 & Prior | 1997 & 1998 | Symbol           | 1996 & Prior | 1997 & 1998 |
| 1                    | 0.20         | 0.20        | 1                | 0.45         | 0.45        |
| 2                    | 0.20         | 0.20        | 2                | 0.45         | 0.45        |
| 3                    | 0.20         | 0.20        | 3                | 0.45         | 0.45        |
| 4                    | 0.20         | 0.20        | 4                | 0.45         | 0.45        |
| 5                    | 0.20         | 0.20        | 5                | 0.45         | 0.45        |
| 6                    | 0.28         | 0.24        | 6                | 0.54         | 0.50        |
| 7                    | 0.38         | 0.28        | 7                | 0.64         | 0.54        |
| 8                    | 0.63         | 0.38        | 8                | 0.78         | 0.64        |
| 9                    | 1.00         | 0.63        | 9                | 1.00         | 0.78        |
| 10                   | 1.31         | 1.00        | 10               | 1.17         | 1.00        |
| 11                   | 1.62         | 1.15        | 11               | 1.30         | 1.09        |
| 12                   | 1.93         | 1.31        | 12               | 1.44         | 1.17        |
| 13                   | 2.25         | 1.46        | 13               | 1.58         | 1.24        |
| 14                   | 2.57         | 1.62        | 14               | 1.74         | 1.30        |
| 15                   | 2.98         | 1.72        | 15               | 1.91         | 1.34        |
| 16                   | 3.50         | 1.82        | 16               | 2.15         | 1.40        |
| 17                   | 4.07         | 1.93        | 17               | 2.40         | 1.44        |
| 18                   | 4.78         | 2.09        | 18               | 2.73         | 1.51        |
| 19                   | 5.61         | 2.25        | 19               | 3.09         | 1.58        |
| 20                   | 6.64         | 2.41        | 20               | 3.55         | 1.66        |
| 21                   | 7.86         | 2.57        | 21               | 4.10         | 1.74        |
| 22                   | 9.14         | 2.71        | 22               | 4.68         | 1.80        |
| 23                   | 10.33        | 2.84        | 23               | 5.25         | 1.85        |
| 24                   | 11.52        | 2.98        | 24               | 5.82         | 1.91        |
| 25                   | 12.71        | 3.12        | 25               | 6.39         | 1.97        |
| 26                   | 13.90        | 3.25        | 26               | 6.96         | 2.04        |
| 27                   | 15.09        | 3.36        | 27               | 7.53         | 2.09        |
| 28                   | 16.28        | 3.50        | 28               | 8.10         | 2.15        |
| 29                   | 17.47        | 3.62        | 29               | 8.67         | 2.21        |
| 30                   | 18.66        | 3.74        | 30               | 9.24         | 2.27        |
| 31                   | 19.85        | 3.86        | 31               | 9.81         | 2.33        |
| 32                   | 21.04        | 3.98        | 32               | 10.38        | 2.39        |
| 33                   | 22.23        | 4.10        | 33               | 10.95        | 2.45        |
| 34                   | 23.42        | 4.22        | 34               | 11.52        | 2.51        |
| 35                   | 24.61        | 4.34        | 35               | 12.09        | 2.57        |
| 36                   | 25.80        | 4.46        | 36               | 12.66        | 2.63        |
| 37                   | 26.99        | 4.58        | 37               | 13.23        | 2.69        |
| 38                   | 28.18        | 4.70        | 38               | 13.80        | 2.75        |
| 39                   | 29.37        | 4.82        | 39               | 14.37        | 2.81        |
| 40                   | 30.56        | 4.94        | 40               | 14.94        | 2.87        |
| 41                   | 31.75        | 5.06        | 41               | 15.51        | 2.93        |
| 42                   | 32.94        | 5.18        | 42               | 16.08        | 2.99        |
| 43                   | 34.13        | 5.30        | 43               | 16.65        | 3.05        |
| 44                   | 35.32        | 5.42        | 44               | 17.22        | 3.11        |
| 45                   | 36.51        | 5.54        | 45               | 17.79        | 3.17        |
| 46                   | 37.70        | 5.66        | 46               | 18.36        | 3.23        |
| 47                   | 38.89        | 5.78        | 47               | 18.93        | 3.29        |
| 48                   | 40.08        | 5.90        | 48               | 19.50        | 3.35        |
| 49                   | 41.27        | 6.02        | 49               | 20.07        | 3.41        |
| 50                   | 42.46        | 6.14        | 50               | 20.64        | 3.47        |
| 51                   | 43.65        | 6.26        | 51               | 21.21        | 3.53        |
| 52                   | 44.84        | 6.38        | 52               | 21.78        | 3.59        |
| 53                   | 46.03        | 6.50        | 53               | 22.35        | 3.65        |
| 54                   | 47.22        | 6.62        | 54               | 22.92        | 3.71        |
| 55                   | 48.41        | 6.74        | 55               | 23.49        | 3.77        |
| +1                   | +1.19        | +0.12       | +1               | +0.57        | +0.06       |

For 1999 and Subsequent Model Years

| Rate<br>Symbol | Rating Factors |           |
|----------------|----------------|-----------|
|                | Comprehensive  | Collision |
| 1 - 5          | 0.20           | 0.45      |
| 6              | 0.24           | 0.50      |
| 7              | 0.28           | 0.54      |
| 8              | 0.38           | 0.64      |
| 9              | 0.63           | 0.78      |
| 10             | 1.00           | 1.00      |
| 11             | 1.15           | 1.09      |
| 12             | 1.31           | 1.17      |
| 13             | 1.46           | 1.24      |
| 14             | 1.62           | 1.30      |
| 15             | 1.72           | 1.34      |
| 16             | 1.82           | 1.40      |
| 17             | 1.93           | 1.44      |
| 18             | 2.09           | 1.51      |
| 19             | 2.25           | 1.58      |
| 20             | 2.41           | 1.66      |
| 21             | 2.57           | 1.74      |
| 22             | 2.71           | 1.80      |
| 23             | 2.84           | 1.85      |
| 24             | 2.98           | 1.91      |
| 25             | 3.12           | 1.97      |
| 26             | 3.25           | 2.04      |
| 27             | 3.36           | 2.09      |
| 28             | 3.50           | 2.15      |
| 29             | 3.62           | 2.21      |
| 30             | 3.74           | 2.27      |
| 31             | 3.86           | 2.33      |
| 32             | 3.98           | 2.39      |
| 33             | 4.10           | 2.45      |
| 34             | 4.22           | 2.51      |
| 35             | 4.34           | 2.57      |
| 36             | 4.46           | 2.63      |
| 37             | 4.58           | 2.69      |
| 38             | 4.70           | 2.75      |
| 39             | 4.82           | 2.81      |
| 40             | 4.94           | 2.87      |
| 41             | 5.06           | 2.93      |
| 42             | 5.18           | 2.99      |
| 43             | 5.30           | 3.05      |
| 44             | 5.42           | 3.11      |
| 45             | 5.54           | 3.17      |
| 46             | 5.66           | 3.23      |
| 47             | 5.78           | 3.29      |
| 48             | 5.90           | 3.35      |
| 49             | 6.02           | 3.41      |
| 50             | 6.14           | 3.47      |

|          |                        |      |
|----------|------------------------|------|
| 51       | 6.26                   | 3.53 |
| 52       | 6.38                   | 3.59 |
| 53       | 6.50                   | 3.65 |
| 54       | 6.62                   | 3.71 |
| 55       | 6.74                   | 3.77 |
| 56 - 200 | Refer to Rule #1 Below |      |
| 201-997  | Refer to Rule #2 Below |      |

## Rule #1:

Comprehensive FACTOR = [ (Symbol - 55) \* 0.12 ] + 6.74

Collision FACTOR = [ (Symbol - 55) \* 0.06 ] + 3.77

## Rule #2:

Comprehensive FACTOR = (Symbol - 200) \* 0.04

Collision FACTOR = (Symbol - 200) \* 0.02

**MODEL YEAR RELATIVITIES – Table 6**

| Model Year     | Bodily Injury | Property Damage | Medical Payments | Comprehensive | Collision |
|----------------|---------------|-----------------|------------------|---------------|-----------|
| 2016           | 1.022         | 1.022           | 1.030            | 1.048         | 1.074     |
| 2015           | 1.011         | 1.011           | 1.015            | 1.024         | 1.037     |
| 2014           | 1.000         | 1.000           | 1.000            | 1.000         | 1.000     |
| 2013           | 0.989         | 0.989           | 0.985            | 0.976         | 0.963     |
| 2012           | 0.978         | 0.978           | 0.971            | 0.952         | 0.927     |
| 2011           | 0.967         | 0.967           | 0.956            | 0.928         | 0.890     |
| 2010           | 0.957         | 0.957           | 0.941            | 0.904         | 0.853     |
| 2009           | 0.946         | 0.946           | 0.926            | 0.880         | 0.817     |
| 2008           | 0.936         | 0.936           | 0.911            | 0.853         | 0.773     |
| 2007           | 0.925         | 0.925           | 0.895            | 0.818         | 0.729     |
| 2006           | 0.915         | 0.915           | 0.881            | 0.784         | 0.686     |
| 2005           | 0.904         | 0.904           | 0.865            | 0.749         | 0.643     |
| 2004           | 0.893         | 0.893           | 0.849            | 0.713         | 0.599     |
| 2003           | 0.883         | 0.883           | 0.835            | 0.679         | 0.556     |
| 2002           | 0.873         | 0.873           | 0.819            | 0.647         | 0.513     |
| 2001           | 0.863         | 0.863           | 0.804            | 0.626         | 0.481     |
| 2000           | 0.852         | 0.852           | 0.789            | 0.604         | 0.449     |
| 1999           | 0.842         | 0.842           | 0.773            | 0.584         | 0.416     |
| 1998           | 0.831         | 0.831           | 0.759            | 0.561         | 0.384     |
| 1997           | 0.820         | 0.820           | 0.739            | 0.540         | 0.352     |
| 1996           | 0.810         | 0.810           | 0.718            | 0.519         | 0.319     |
| 1995           | 0.799         | 0.799           | 0.713            | 0.497         | 0.287     |
| 1994           | 0.789         | 0.789           | 0.697            | 0.476         | 0.255     |
| 1993           | 0.778         | 0.778           | 0.682            | 0.454         | 0.243     |
| 1992           | 0.778         | 0.778           | 0.682            | 0.454         | 0.243     |
| 1991 and prior | 0.778         | 0.778           | 0.682            | 0.454         | 0.243     |

**NEW VEHICLE DISCOUNT FACTORS – Table 7**

| <b>Age of Vehicle</b> | <b>Bodily Injury</b> | <b>Property Damage</b> | <b>Medical Payments</b> | <b>Comprehensive</b> | <b>Collision</b> |
|-----------------------|----------------------|------------------------|-------------------------|----------------------|------------------|
| <=0                   | 0.870                | 0.870                  | 0.777                   | 0.819                | 0.741            |
| 1                     | 0.886                | 0.886                  | 0.811                   | 0.899                | 0.797            |
| 2                     | 0.911                | 0.911                  | 0.856                   | 0.948                | 0.848            |
| 3                     | 0.940                | 0.940                  | 0.904                   | 0.986                | 0.899            |
| 4                     | 0.970                | 0.970                  | 0.952                   | 0.998                | 0.949            |
| >=5                   | 1.000                | 1.000                  | 1.000                   | 1.000                | 1.000            |

**INCREASED LIMITS FACTORS – Table 8a**

| <b>Bodily Injury<br/>Split Limits</b> |      |
|---------------------------------------|------|
| \$25,000/\$50,000                     | 1.00 |
| 50,000/100,000                        | 1.24 |
| 100,000/300,000                       | 1.32 |
| 250,000/500,000                       | 1.64 |
| 300,000/300,000                       | 1.50 |
| 500,000/500,000                       | 1.68 |
| 1,000,000/1,000,000                   | 2.06 |
| <b>Combined Single Limits</b>         |      |
| 60,000                                | 1.20 |
| 100,000                               | 1.27 |
| 300,000                               | 1.50 |
| 500,000                               | 1.68 |
| 1,000,000                             | 2.06 |

| <b>Property Damage</b>        |      |
|-------------------------------|------|
| 10,000                        | 0.97 |
| 25,000                        | 1.00 |
| 50,000                        | 1.04 |
| 100,000                       | 1.07 |
| 250,000                       | 1.16 |
| 300,000                       | 1.19 |
| 500,000                       | 1.30 |
| 1,000,000                     | 1.38 |
| <b>Combined Single Limits</b> |      |
| 60,000                        | 0.95 |
| 100,000                       | 0.96 |
| 300,000                       | 1.07 |
| 500,000                       | 1.17 |
| 1,000,000                     | 1.24 |

**INCREASED LIMITS FACTORS – Table 8b**

| <b>Medical Payments</b> |      |
|-------------------------|------|
| 500                     | 0.70 |
| 1,000                   | 1.00 |
| 2,000                   | 1.59 |
| 5,000                   | 2.35 |
| 10,000                  | 3.18 |
| 25,000                  | 4.63 |
| 50,000                  | 6.00 |

**UNINSURED MOTORISTS INCREASED LIMITS FACTORS -Table 8c**

| <b>Person</b> | <b>Occurrence</b> | <b>Factor</b> |
|---------------|-------------------|---------------|
| 25,000        | 50,000            | 1.00          |
| 50,000        | 100,000           | 1.20          |
| 100,000       | 300,000           | 1.40          |
| 250,000       | 500,000           | 1.62          |
| 300,000       | 300,000           | 1.53          |
| 500,000       | 500,000           | 1.76          |
| 1,000,000     | 1,000,000         | 2.23          |

**UMBI CSL**

| <b>Limit</b> | <b>Factor</b> |
|--------------|---------------|
| 60,000       | 1.20          |
| 100,000      | 1.40          |
| 300,000      | 1.79          |
| 500,000      | 2.10          |
| 1,000,000    | 2.30          |

**UIMBI**

| <b>Person</b> | <b>Occurrence</b> | <b>Factor</b> |
|---------------|-------------------|---------------|
| 25,000        | 50,000            | 0.70          |
| 50,000        | 100,000           | 1.00          |
| 100,000       | 300,000           | 1.79          |
| 250,000       | 500,000           | 2.30          |
| 300,000       | 300,000           | 2.15          |
| 500,000       | 500,000           | 3.15          |
| 1,000,000     | 1,000,000         | 3.70          |

**UIMBI CSL**

| <b>Limit</b> | <b>Factor</b> |
|--------------|---------------|
| 60,000       | 1.00          |
| 100,000      | 1.45          |
| 300,000      | 2.70          |
| 500,000      | 3.45          |
| 1,000,000    | 3.90          |



**COMPREHENSIVE AND COLLISION DEDUCTIBLE FACTORS – Table 9a**

The deductible Factor for Comprehensive and Collision will be derived with the following formula and Tables 5 and 9a:

Deductible Factor = (Deductible Slope) x (Vehicle Rating Symbol Factor found on Table 5) + Deductible Constant.

Example calculation per formula:

Ex 1: 1997 or After Symbol 15 with \$100 Comprehensive Deductible

$$\text{Deductible Factor} = (0.02488) * (1.720) + (0.97235) = \mathbf{1.015}$$

Ex 2: 1996 or Prior Symbol 9 with \$500 Collision Deductible

$$\text{Deductible Factor} = (0.03832) * (1.000) + (0.77364) = \mathbf{0.812}$$

Ex 3: 1997 or After Symbol 17 with \$1,000 Collision Deductible

$$\text{Deductible Factor} = (0.06447) * (1.440) + (0.49723) = \mathbf{0.590}$$

| <b>COMPREHENSIVE</b>     | Table 9a                                   | Table 9a                  |                  |                     |
|--------------------------|--|---------------------------|------------------|---------------------|
| <b>MISSOURI</b>          |  |                           |                  |                     |
| <b>Base =</b>            | \$100 Deductible, Symbol 225               |                           |                  |                     |
|                          | Vehicle Rate Symbol Factor Range (Table 5) |                           |                  |                     |
| Comprehensive Deductible | Greater than                               | And less than or equal to | Deductible Slope | Deductible Constant |
| 0                        | 0.000                                      | 1.059                     | 0.00000          | 1.62356             |
| 0                        | 1.060                                      | 1.060                     | 0.00000          | 1.62356             |
| 0                        | 1.061                                      | 1.072                     | 0.00000          | 1.62356             |
| 0                        | 1.073                                      | 1.078                     | 0.00000          | 1.62356             |
| 0                        | 1.079                                      | 1.930                     | 0.00000          | 1.62356             |
| 0                        | 1.931                                      | 4.186                     | 0.00000          | 1.62356             |
| 0                        | 4.187                                      | 5.492                     | 0.00000          | 1.63000             |
| 0                        | 5.493                                      | 5.522                     | 0.00000          | 1.63000             |
| 0                        | 5.523                                      | 5.683                     | 0.00000          | 1.63000             |
| 0                        | 5.684                                      | 999.000                   | 0.00000          | 1.63000             |
| 100                      | 0.000                                      | 1.063                     | 0.00000          | 1.00000             |
| 100                      | 1.064                                      | 1.070                     | 0.00607          | 0.99355             |
| 100                      | 1.071                                      | 1.071                     | 0.01716          | 0.98168             |
| 100                      | 1.072                                      | 1.073                     | 0.02346          | 0.97493             |
| 100                      | 1.074                                      | 1.930                     | 0.02497          | 0.97331             |
| 100                      | 1.931                                      | 4.230                     | 0.00914          | 1.00798             |
| 100                      | 4.231                                      | 5.475                     | 0.00829          | 1.01160             |
| 100                      | 5.476                                      | 5.504                     | 0.00657          | 1.02103             |
| 100                      | 5.505                                      | 5.691                     | 0.00074          | 1.05308             |
| 100                      | 5.692                                      | 999.000                   | 0.00000          | 1.05731             |
| 250                      | 0.000                                      | 1.062                     | 0.00000          | 0.76661             |
| 250                      | 1.063                                      | 1.071                     | 0.00991          | 0.75609             |
| 250                      | 1.072                                      | 1.080                     | 0.02427          | 0.74071             |
| 250                      | 1.081                                      | 1.098                     | 0.02726          | 0.73748             |
| 250                      | 1.099                                      | 1.930                     | 0.05033          | 0.71215             |

| Comprehensive Deductible | Greater than | And less than or equal to | Deductible Slope | Deductible Constant |
|--------------------------|--------------|---------------------------|------------------|---------------------|
| 250                      | 1.931        | 4.315                     | 0.01964          | 0.77831             |
| 250                      | 4.316        | 5.546                     | 0.01797          | 0.78550             |
| 250                      | 5.547        | 5.549                     | 0.00564          | 0.85389             |
| 250                      | 5.550        | 5.695                     | 0.00212          | 0.87343             |
| 250                      | 5.696        | 999.000                   | 0.00000          | 0.88553             |
| 500                      | 0.000        | 1.047                     | 0.00000          | 0.56476             |
| 500                      | 1.048        | 1.072                     | 0.00382          | 0.56076             |
| 500                      | 1.073        | 1.085                     | 0.03122          | 0.53139             |
| 500                      | 1.086        | 1.104                     | 0.03593          | 0.52628             |
| 500                      | 1.105        | 1.930                     | 0.07524          | 0.48289             |
| 500                      | 1.931        | 4.349                     | 0.03029          | 0.57651             |
| 500                      | 4.350        | 5.567                     | 0.02757          | 0.58836             |
| 500                      | 5.568        | 5.615                     | 0.00742          | 0.70052             |
| 500                      | 5.616        | 5.878                     | 0.00288          | 0.72605             |
| 500                      | 5.879        | 999.000                   | 0.00000          | 0.74297             |
| 750                      | 0.000        | 1.014                     | 0.00000          | 0.43394             |
| 750                      | 1.015        | 1.075                     | 0.00191          | 0.43200             |
| 750                      | 1.076        | 1.091                     | 0.03986          | 0.39120             |
| 750                      | 1.092        | 1.105                     | 0.04581          | 0.38472             |
| 750                      | 1.106        | 1.930                     | 0.09763          | 0.32745             |
| 750                      | 1.931        | 4.374                     | 0.03816          | 0.45341             |
| 750                      | 4.375        | 5.565                     | 0.03452          | 0.46937             |
| 750                      | 5.566        | 5.567                     | 0.00853          | 0.61402             |
| 750                      | 5.568        | 5.913                     | 0.00149          | 0.65320             |
| 750                      | 5.914        | 999.000                   | 0.00000          | 0.66202             |
| 1000                     | 0.000        | 0.990                     | 0.00000          | 0.29851             |
| 1000                     | 0.991        | 1.080                     | 0.00106          | 0.29746             |
| 1000                     | 1.081        | 1.097                     | 0.03984          | 0.25558             |
| 1000                     | 1.098        | 1.106                     | 0.04587          | 0.24896             |
| 1000                     | 1.107        | 1.930                     | 0.09991          | 0.18920             |
| 1000                     | 1.931        | 4.389                     | 0.03938          | 0.32146             |
| 1000                     | 4.390        | 5.526                     | 0.03539          | 0.33900             |
| 1000                     | 5.527        | 5.566                     | 0.02705          | 0.38507             |
| 1000                     | 5.567        | 5.820                     | 0.00066          | 0.53201             |
| 1000                     | 5.821        | 999.000                   | 0.00000          | 0.53584             |
| 1500                     | 0.000        | 0.981                     | 0.00000          | 0.20304             |
| 1500                     | 0.982        | 1.093                     | 0.00057          | 0.20248             |
| 1500                     | 1.094        | 1.107                     | 0.04082          | 0.15848             |
| 1500                     | 1.108        | 1.110                     | 0.10753          | 0.08463             |
| 1500                     | 1.111        | 1.930                     | 0.11517          | 0.07615             |
| 1500                     | 1.931        | 4.404                     | 0.05279          | 0.22445             |
| 1500                     | 4.405        | 5.472                     | 0.04680          | 0.25084             |
| 1500                     | 5.473        | 5.559                     | 0.03367          | 0.32270             |
| 1500                     | 5.560        | 5.651                     | 0.00024          | 0.50856             |
| 1500                     | 5.652        | 999.000                   | 0.00000          | 0.50991             |
| 2000                     | 0.000        | 0.995                     | 0.00000          | 0.14012             |

| Comprehensive Deductible | Greater than | And less than or equal to | Deductible Slope | Deductible Constant |
|--------------------------|--------------|---------------------------|------------------|---------------------|
| 2000                     | 0.996        | 1.110                     | 0.00032          | 0.13981             |
| 2000                     | 1.111        | 1.118                     | 0.03170          | 0.10498             |
| 2000                     | 1.119        | 1.121                     | 0.09765          | 0.03125             |
| 2000                     | 1.122        | 1.930                     | 0.10617          | 0.02169             |
| 2000                     | 1.931        | 4.414                     | 0.06201          | 0.14304             |
| 2000                     | 4.415        | 5.458                     | 0.05420          | 0.17756             |
| 2000                     | 5.459        | 5.545                     | 0.03780          | 0.26705             |
| 2000                     | 5.546        | 5.618                     | 0.00010          | 0.47616             |
| 2000                     | 5.619        | 999.000                   | 0.00000          | 0.47671             |
| 2500                     | 0.000        | 1.010                     | 0.00000          | 0.09853             |
| 2500                     | 1.011        | 1.132                     | 0.00020          | 0.09833             |
| 2500                     | 1.133        | 1.133                     | 0.07755          | 0.01082             |
| 2500                     | 1.134        | 1.917                     | 0.08571          | 0.00155             |
| 2500                     | 1.918        | 2.259                     | 0.09300          | 0.00000             |
| 2500                     | 2.260        | 4.429                     | 0.06561          | 0.07940             |
| 2500                     | 4.430        | 5.479                     | 0.05647          | 0.11988             |
| 2500                     | 5.480        | 5.505                     | 0.03400          | 0.24297             |
| 2500                     | 5.506        | 5.529                     | 0.02500          | 0.29262             |
| 2500                     | 5.530        | 999.000                   | 0.00000          | 0.43086             |
| 5000                     | 0.000        | 0.501                     | 0.00000          | 0.04182             |
| 5000                     | 0.502        | 1.205                     | 0.00000          | 0.04182             |
| 5000                     | 1.206        | 1.207                     | 0.00000          | 0.04182             |
| 5000                     | 1.208        | 1.225                     | 0.02286          | 0.01435             |
| 5000                     | 1.226        | 1.917                     | 0.02734          | 0.00885             |
| 5000                     | 1.918        | 2.259                     | 0.04500          | 0.00000             |
| 5000                     | 2.260        | 4.402                     | 0.06500          | 0.00000             |
| 5000                     | 4.403        | 4.548                     | 0.06900          | 0.00000             |
| 5000                     | 4.549        | 5.465                     | 0.06679          | 0.01090             |
| 5000                     | 5.466        | 5.652                     | 0.01250          | 0.30759             |
| 5000                     | 5.653        | 999.000                   | 0.00000          | 0.37854             |

|                         |   |                              |                  |                        |
|-------------------------|---|------------------------------|------------------|------------------------|
| <b>COLLISION</b>        | Table 9a                                      |                              |                  |                        |
| <b>MISSOURI</b>         |   |                              |                  |                        |
| <b>Base =</b>           | \$250 Deductible, Symbol 250                  |                              |                  |                        |
|                         | Vehicle Rate Symbol<br>Factor Range (Table 5) |                              |                  |                        |
| Collision<br>Deductible | Greater than                                  | And less than<br>or equal to | Deductible Slope | Deductible<br>Constant |
| 100                     | 0.000   | 0.896                        | 0.000000         | 1.296670               |
| 100                     | 0.897   | 2.858                        | 0.000000         | 1.296670               |
| 100                     | 2.859   | 999.000                      | 0.000000         | 1.296670               |
| 250                     | 0.000   | 0.806                        | 0.000000         | 0.996580               |
| 250                     | 0.807   | 2.816                        | 0.017610         | 0.982390               |
| 250                     | 2.817   | 999.000                      | 0.000000         | 1.032000               |
| 500                     | 0.000   | 0.884                        | 0.000000         | 0.852450               |
| 500                     | 0.885   | 2.834                        | 0.040840         | 0.816340               |
| 500                     | 2.835   | 999.000                      | 0.000000         | 0.932130               |
| 750                     | 0.000   | 0.931                        | 0.000000         | 0.755060               |
| 750                     | 0.932   | 2.844                        | 0.060880         | 0.698380               |
| 750                     | 2.845   | 999.000                      | 0.000000         | 0.871590               |
| 1000                    | 0.000   | 0.962                        | 0.000000         | 0.628140               |
| 1000                    | 0.963   | 2.851                        | 0.072640         | 0.560000               |
| 1000                    | 2.852   | 999.000                      | 0.000000         | 0.830000               |
| 1500                    | 0.000   | 1.027                        | 0.000000         | 0.570060               |
| 1500                    | 1.028   | 2.871                        | 0.108130         | 0.459010               |
| 1500                    | 2.872   | 999.000                      | 0.000000         | 0.800000               |
| 2000                    | 0.000   | 1.107                        | 0.000000         | 0.524590               |
| 2000                    | 1.108   | 2.901                        | 0.136380         | 0.373620               |
| 2000                    | 2.902   | 999.000                      | 0.000000         | 0.770000               |
| 2500                    | 0.000   | 1.188                        | 0.000000         | 0.460000               |
| 2500                    | 1.189   | 2.941                        | 0.157890         | 0.270000               |
| 2500                    | 2.942   | 999.000                      | 0.000000         | 0.740000               |
| 5000                    | 0.000   | 1.464                        | 0.000000         | 0.377750               |
| 5000                    | 1.465   | 3.171                        | 0.187880         | 0.102700               |
| 5000                    | 3.172   | 999.000                      | 0.000000         | 0.698650               |

**AUTO LOAN/LEASE GAP COVERAGE FACTORS – Table 9b**

| <b>GAP Selected</b> | <b>Factor</b> |
|---------------------|---------------|
| Yes                 | 0.05          |
| No                  | 0.00          |

**NEW CAR REPLACEMENT GAP COVERAGE FACTORS – Table 9b**

| <b>New Car Replacement</b> | <b>Selected Factor</b> |
|----------------------------|------------------------|
| Yes                        | 0.10                   |
| No                         | 0.00                   |

**VEHICLE USE FACTORS – Table 10**

|                     |      |
|---------------------|------|
| Farm                | 0.90 |
| Individual Business | 1.25 |
| Other               | 1.00 |

DRIVER CLASS AND AGE OF DRIVER FACTORS – Table 11a

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Male   | 16  | Single         | Primary         | N                     | 3.92  | 2.31 | 2.04 | 3.92 |
| Male   | 16  | Single         | Primary         | Y                     | 3.06  | 1.73 | 1.69 | 3.09 |
| Male   | 17  | Single         | Primary         | N                     | 3.92  | 2.31 | 2.04 | 3.92 |
| Male   | 17  | Single         | Primary         | Y                     | 3.06  | 1.73 | 1.69 | 3.09 |
| Male   | 18  | Single         | Primary         | N                     | 3.92  | 2.31 | 2.04 | 3.92 |
| Male   | 18  | Single         | Primary         | Y                     | 3.06  | 1.73 | 1.69 | 3.09 |
| Male   | 19  | Single         | Primary         | N                     | 3.29  | 1.90 | 1.87 | 3.29 |
| Male   | 19  | Single         | Primary         | Y                     | 2.65  | 1.52 | 1.59 | 2.68 |
| Male   | 20  | Single         | Primary         | N                     | 2.71  | 1.57 | 1.67 | 2.71 |
| Male   | 20  | Single         | Primary         | Y                     | 2.26  | 1.34 | 1.48 | 2.28 |
| Male   | 21  | Single         | Primary         | N                     | 2.23  | 1.40 | 1.48 | 2.20 |
| Male   | 21  | Single         | Primary         | Y                     | 1.95  | 1.25 | 1.36 | 1.94 |
| Male   | 22  | Single         | Primary         | N                     | 2.01  | 1.30 | 1.36 | 2.03 |
| Male   | 22  | Single         | Primary         | Y                     | 1.81  | 1.20 | 1.30 | 1.83 |
| Male   | 23  | Single         | Primary         | N                     | 1.84  | 1.23 | 1.27 | 1.88 |
| Male   | 23  | Single         | Primary         | Y                     | 1.69  | 1.16 | 1.25 | 1.73 |
| Male   | 24  | Single         | Primary         | N                     | 1.70  | 1.16 | 1.25 | 1.70 |
| Male   | 24  | Single         | Primary         | Y                     | 1.60  | 1.13 | 1.23 | 1.61 |
| Male   | 16  | Single         | Occasional      | N                     | 3.16  | 1.98 | 1.79 | 3.19 |
| Male   | 16  | Single         | Occasional      | Y                     | 2.47  | 1.49 | 1.49 | 2.52 |
| Male   | 17  | Single         | Occasional      | N                     | 3.16  | 1.98 | 1.79 | 3.19 |
| Male   | 17  | Single         | Occasional      | Y                     | 2.47  | 1.49 | 1.49 | 2.52 |
| Male   | 18  | Single         | Occasional      | N                     | 3.16  | 1.98 | 1.79 | 3.19 |
| Male   | 18  | Single         | Occasional      | Y                     | 2.47  | 1.49 | 1.49 | 2.52 |
| Male   | 19  | Single         | Occasional      | N                     | 2.73  | 1.68 | 1.67 | 2.75 |
| Male   | 19  | Single         | Occasional      | Y                     | 2.21  | 1.35 | 1.43 | 2.24 |
| Male   | 20  | Single         | Occasional      | N                     | 2.32  | 1.44 | 1.53 | 2.33 |
| Male   | 20  | Single         | Occasional      | Y                     | 1.96  | 1.25 | 1.36 | 1.99 |
| Male   | 21  | Single         | Occasional      | N                     | 1.98  | 1.32 | 1.40 | 1.97 |
| Male   | 21  | Single         | Occasional      | Y                     | 1.76  | 1.19 | 1.30 | 1.76 |
| Male   | 22  | Single         | Occasional      | N                     | 1.83  | 1.25 | 1.31 | 1.85 |
| Male   | 22  | Single         | Occasional      | Y                     | 1.67  | 1.16 | 1.26 | 1.69 |
| Male   | 23  | Single         | Occasional      | N                     | 1.71  | 1.19 | 1.25 | 1.75 |
| Male   | 23  | Single         | Occasional      | Y                     | 1.59  | 1.14 | 1.23 | 1.62 |
| Male   | 24  | Single         | Occasional      | N                     | 1.61  | 1.14 | 1.24 | 1.62 |
| Male   | 24  | Single         | Occasional      | Y                     | 1.54  | 1.11 | 1.22 | 1.54 |
| Female | 16  | Single         | Primary         | N                     | 2.98  | 2.33 | 1.22 | 2.98 |
| Female | 16  | Single         | Primary         | Y                     | 2.45  | 1.86 | 0.99 | 2.46 |
| Female | 17  | Single         | Primary         | N                     | 2.98  | 2.33 | 1.22 | 2.98 |
| Female | 17  | Single         | Primary         | Y                     | 2.45  | 1.86 | 0.99 | 2.46 |
| Female | 18  | Single         | Primary         | N                     | 2.98  | 2.33 | 1.22 | 2.98 |

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Female | 18  | Single         | Primary         | Y                     | 2.45  | 1.86 | 0.99 | 2.46 |
| Female | 19  | Single         | Primary         | N                     | 2.46  | 2.10 | 1.14 | 2.43 |
| Female | 19  | Single         | Primary         | Y                     | 2.10  | 1.74 | 0.99 | 2.08 |
| Female | 20  | Single         | Primary         | N                     | 2.17  | 1.86 | 1.07 | 2.04 |
| Female | 20  | Single         | Primary         | Y                     | 1.90  | 1.61 | 0.98 | 1.81 |
| Female | 21  | Single         | Primary         | N                     | 1.91  | 1.54 | 1.03 | 1.73 |
| Female | 21  | Single         | Primary         | Y                     | 1.72  | 1.44 | 0.98 | 1.59 |
| Female | 22  | Single         | Primary         | N                     | 1.72  | 1.44 | 1.00 | 1.63 |
| Female | 22  | Single         | Primary         | Y                     | 1.58  | 1.38 | 0.98 | 1.53 |
| Female | 23  | Single         | Primary         | N                     | 1.56  | 1.44 | 1.00 | 1.55 |
| Female | 23  | Single         | Primary         | Y                     | 1.47  | 1.38 | 0.98 | 1.47 |
| Female | 24  | Single         | Primary         | N                     | 1.43  | 1.41 | 1.00 | 1.43 |
| Female | 24  | Single         | Primary         | Y                     | 1.38  | 1.36 | 0.98 | 1.38 |
| Female | 16  | Single         | Occasional      | N                     | 2.40  | 2.00 | 1.07 | 2.42 |
| Female | 16  | Single         | Occasional      | Y                     | 1.98  | 1.60 | 0.87 | 2.00 |
| Female | 17  | Single         | Occasional      | N                     | 2.40  | 2.00 | 1.07 | 2.42 |
| Female | 17  | Single         | Occasional      | Y                     | 1.98  | 1.60 | 0.87 | 2.00 |
| Female | 18  | Single         | Occasional      | N                     | 2.40  | 2.00 | 1.07 | 2.42 |
| Female | 18  | Single         | Occasional      | Y                     | 1.98  | 1.60 | 0.87 | 2.00 |
| Female | 19  | Single         | Occasional      | N                     | 2.06  | 1.85 | 1.04 | 2.06 |
| Female | 19  | Single         | Occasional      | Y                     | 1.77  | 1.53 | 0.91 | 1.77 |
| Female | 20  | Single         | Occasional      | N                     | 1.87  | 1.69 | 1.02 | 1.80 |
| Female | 20  | Single         | Occasional      | Y                     | 1.65  | 1.47 | 0.94 | 1.61 |
| Female | 21  | Single         | Occasional      | N                     | 1.70  | 1.47 | 1.00 | 1.59 |
| Female | 21  | Single         | Occasional      | Y                     | 1.54  | 1.38 | 0.96 | 1.47 |
| Female | 22  | Single         | Occasional      | N                     | 1.57  | 1.40 | 0.99 | 1.52 |
| Female | 22  | Single         | Occasional      | Y                     | 1.46  | 1.35 | 0.97 | 1.43 |
| Female | 23  | Single         | Occasional      | N                     | 1.46  | 1.40 | 0.99 | 1.46 |
| Female | 23  | Single         | Occasional      | Y                     | 1.39  | 1.35 | 0.97 | 1.40 |
| Female | 24  | Single         | Occasional      | N                     | 1.38  | 1.38 | 0.99 | 1.38 |
| Female | 24  | Single         | Occasional      | Y                     | 1.34  | 1.34 | 0.97 | 1.34 |
| Male   | 16  | Married        | Primary         | N                     | 2.83  | 2.27 | 1.69 | 2.83 |
| Male   | 16  | Married        | Primary         | Y                     | 2.18  | 1.49 | 1.24 | 2.32 |
| Male   | 17  | Married        | Primary         | N                     | 2.83  | 2.27 | 1.69 | 2.83 |
| Male   | 17  | Married        | Primary         | Y                     | 2.18  | 1.49 | 1.24 | 2.32 |
| Male   | 18  | Married        | Primary         | N                     | 2.83  | 2.27 | 1.69 | 2.83 |
| Male   | 18  | Married        | Primary         | Y                     | 2.18  | 1.49 | 1.24 | 2.32 |
| Male   | 19  | Married        | Primary         | N                     | 2.38  | 1.79 | 1.56 | 2.38 |
| Male   | 19  | Married        | Primary         | Y                     | 1.89  | 1.31 | 1.22 | 2.00 |
| Male   | 20  | Married        | Primary         | N                     | 1.95  | 1.48 | 1.46 | 1.95 |
| Male   | 20  | Married        | Primary         | Y                     | 1.63  | 1.19 | 1.20 | 1.70 |
| Male   | 21  | Married        | Primary         | N                     | 1.66  | 1.27 | 1.37 | 1.68 |
| Male   | 21  | Married        | Primary         | Y                     | 1.45  | 1.11 | 1.19 | 1.51 |
| Male   | 22  | Married        | Primary         | N                     | 1.51  | 1.19 | 1.29 | 1.56 |
| Male   | 22  | Married        | Primary         | Y                     | 1.35  | 1.08 | 1.17 | 1.42 |
| Male   | 23  | Married        | Primary         | N                     | 1.40  | 1.14 | 1.25 | 1.41 |

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Male   | 23  | Married        | Primary         | Y                     | 1.28  | 1.06 | 1.17 | 1.31 |
| Male   | 24  | Married        | Primary         | N                     | 1.25  | 1.07 | 1.19 | 1.25 |
| Male   | 24  | Married        | Primary         | Y                     | 1.19  | 1.03 | 1.16 | 1.20 |
| Female | 16  | Married        | Primary         | N                     | 1.87  | 1.84 | 1.25 | 1.87 |
| Female | 16  | Married        | Primary         | Y                     | 1.44  | 1.21 | 0.91 | 1.53 |
| Female | 17  | Married        | Primary         | N                     | 1.87  | 1.84 | 1.25 | 1.87 |
| Female | 17  | Married        | Primary         | Y                     | 1.44  | 1.21 | 0.91 | 1.53 |
| Female | 18  | Married        | Primary         | N                     | 1.87  | 1.84 | 1.25 | 1.87 |
| Female | 18  | Married        | Primary         | Y                     | 1.44  | 1.21 | 0.91 | 1.53 |
| Female | 19  | Married        | Primary         | N                     | 1.64  | 1.59 | 1.16 | 1.64 |
| Female | 19  | Married        | Primary         | Y                     | 1.33  | 1.18 | 0.92 | 1.40 |
| Female | 20  | Married        | Primary         | N                     | 1.45  | 1.36 | 1.09 | 1.45 |
| Female | 20  | Married        | Primary         | Y                     | 1.24  | 1.15 | 0.93 | 1.28 |
| Female | 21  | Married        | Primary         | N                     | 1.27  | 1.25 | 1.02 | 1.27 |
| Female | 21  | Married        | Primary         | Y                     | 1.15  | 1.13 | 0.94 | 1.18 |
| Female | 22  | Married        | Primary         | N                     | 1.16  | 1.19 | 0.99 | 1.14 |
| Female | 22  | Married        | Primary         | Y                     | 1.10  | 1.13 | 0.95 | 1.10 |
| Female | 23  | Married        | Primary         | N                     | 1.12  | 1.14 | 0.98 | 1.10 |
| Female | 23  | Married        | Primary         | Y                     | 1.09  | 1.12 | 0.95 | 1.08 |
| Female | 24  | Married        | Primary         | N                     | 1.07  | 1.13 | 0.95 | 1.07 |
| Female | 24  | Married        | Primary         | Y                     | 1.06  | 1.12 | 0.95 | 1.06 |
| Female | 25  | Married        | Primary         | NA                    | 1.05  | 1.12 | 0.95 | 1.05 |
| Female | 26  | Married        | Primary         | NA                    | 1.05  | 1.12 | 0.95 | 1.04 |
| Female | 27  | Married        | Primary         | NA                    | 1.05  | 1.12 | 0.96 | 1.03 |
| Female | 28  | Married        | Primary         | NA                    | 1.04  | 1.12 | 0.95 | 1.02 |
| Female | 29  | Married        | Primary         | NA                    | 1.03  | 1.12 | 0.95 | 1.02 |
| Female | 30  | Married        | Primary         | NA                    | 1.02  | 1.13 | 0.95 | 1.01 |
| Female | 31  | Married        | Primary         | NA                    | 1.02  | 1.13 | 0.94 | 1.01 |
| Female | 32  | Married        | Primary         | NA                    | 1.02  | 1.13 | 0.94 | 1.01 |
| Female | 33  | Married        | Primary         | NA                    | 1.01  | 1.13 | 0.93 | 1.00 |
| Female | 34  | Married        | Primary         | NA                    | 1.01  | 1.13 | 0.92 | 1.00 |
| Female | 35  | Married        | Primary         | NA                    | 1.00  | 1.14 | 0.92 | 1.00 |
| Female | 36  | Married        | Primary         | NA                    | 1.00  | 1.14 | 0.91 | 1.00 |
| Female | 37  | Married        | Primary         | NA                    | 0.99  | 1.14 | 0.90 | 0.99 |
| Female | 38  | Married        | Primary         | NA                    | 0.99  | 1.16 | 0.89 | 0.99 |
| Female | 39  | Married        | Primary         | NA                    | 0.98  | 1.16 | 0.89 | 0.98 |
| Female | 40  | Married        | Primary         | NA                    | 0.98  | 1.17 | 0.88 | 0.98 |
| Female | 41  | Married        | Primary         | NA                    | 0.97  | 1.18 | 0.87 | 0.97 |
| Female | 42  | Married        | Primary         | NA                    | 0.96  | 1.18 | 0.87 | 0.96 |
| Female | 43  | Married        | Primary         | NA                    | 0.95  | 1.18 | 0.86 | 0.95 |
| Female | 44  | Married        | Primary         | NA                    | 0.95  | 1.18 | 0.86 | 0.95 |
| Female | 45  | Married        | Primary         | NA                    | 0.95  | 1.18 | 0.86 | 0.95 |
| Female | 46  | Married        | Primary         | NA                    | 0.95  | 1.17 | 0.86 | 0.95 |
| Female | 47  | Married        | Primary         | NA                    | 0.93  | 1.17 | 0.86 | 0.93 |
| Female | 48  | Married        | Primary         | NA                    | 0.90  | 1.16 | 0.86 | 0.90 |
| Female | 49  | Married        | Primary         | NA                    | 0.89  | 1.15 | 0.86 | 0.89 |



| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Female | 50  | Married        | Primary         | NA                    | 0.88  | 1.14 | 0.81 | 0.88 |
| Female | 51  | Married        | Primary         | NA                    | 0.87  | 1.12 | 0.80 | 0.87 |
| Female | 52  | Married        | Primary         | NA                    | 0.87  | 1.11 | 0.79 | 0.86 |
| Female | 53  | Married        | Primary         | NA                    | 0.86  | 1.09 | 0.79 | 0.85 |
| Female | 54  | Married        | Primary         | NA                    | 0.85  | 1.05 | 0.78 | 0.84 |
| Female | 55  | Married        | Primary         | NA                    | 0.84  | 1.05 | 0.77 | 0.84 |
| Female | 56  | Married        | Primary         | NA                    | 0.84  | 1.05 | 0.76 | 0.83 |
| Female | 57  | Married        | Primary         | NA                    | 0.84  | 1.04 | 0.75 | 0.83 |
| Female | 58  | Married        | Primary         | NA                    | 0.84  | 1.03 | 0.74 | 0.82 |
| Female | 59  | Married        | Primary         | NA                    | 0.84  | 1.02 | 0.72 | 0.82 |
| Female | 60  | Married        | Primary         | NA                    | 0.84  | 1.01 | 0.71 | 0.82 |
| Female | 61  | Married        | Primary         | NA                    | 0.85  | 1.00 | 0.70 | 0.82 |
| Female | 62  | Married        | Primary         | NA                    | 0.87  | 0.99 | 0.68 | 0.83 |
| Female | 63  | Married        | Primary         | NA                    | 0.88  | 0.99 | 0.67 | 0.83 |
| Female | 64  | Married        | Primary         | NA                    | 0.90  | 0.98 | 0.65 | 0.84 |
| Female | 65  | Married        | Primary         | NA                    | 0.91  | 0.98 | 0.64 | 0.85 |
| Female | 66  | Married        | Primary         | NA                    | 0.93  | 0.98 | 0.62 | 0.86 |
| Female | 67  | Married        | Primary         | NA                    | 0.96  | 0.99 | 0.60 | 0.88 |
| Female | 68  | Married        | Primary         | NA                    | 0.97  | 0.97 | 0.59 | 0.90 |
| Female | 69  | Married        | Primary         | NA                    | 0.98  | 0.94 | 0.57 | 0.92 |
| Female | 70  | Married        | Primary         | NA                    | 1.00  | 0.94 | 0.55 | 0.94 |
| Female | 71  | Married        | Primary         | NA                    | 1.02  | 0.94 | 0.53 | 0.97 |
| Female | 72  | Married        | Primary         | NA                    | 1.04  | 0.95 | 0.51 | 1.00 |
| Female | 73  | Married        | Primary         | NA                    | 1.07  | 0.95 | 0.50 | 1.04 |
| Female | 74  | Married        | Primary         | NA                    | 1.10  | 0.95 | 0.49 | 1.07 |
| Female | 75  | Married        | Primary         | NA                    | 1.15  | 0.96 | 0.45 | 1.11 |
| Female | 76  | Married        | Primary         | NA                    | 1.19  | 0.97 | 0.43 | 1.16 |
| Female | 77  | Married        | Primary         | NA                    | 1.23  | 0.99 | 0.42 | 1.20 |
| Female | 78  | Married        | Primary         | NA                    | 1.26  | 1.01 | 0.41 | 1.25 |
| Female | 79  | Married        | Primary         | NA                    | 1.29  | 1.03 | 0.39 | 1.29 |
| Female | 80  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 81  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 82  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 83  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 84  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 85  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 86  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 87  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 88  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 89  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 90  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 91  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 92  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 93  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 94  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 95  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Female | 96  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 97  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 98  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 99  | Married        | Primary         | NA                    | 1.32  | 1.05 | 0.39 | 1.32 |
| Female | 25  | Single         | Primary         | NA                    | 1.28  | 1.32 | 0.98 | 1.28 |
| Female | 26  | Single         | Primary         | NA                    | 1.22  | 1.32 | 1.00 | 1.22 |
| Female | 27  | Single         | Primary         | NA                    | 1.15  | 1.32 | 1.01 | 1.15 |
| Female | 28  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.02 | 1.13 |
| Female | 29  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.02 | 1.13 |
| Female | 30  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.03 | 1.13 |
| Female | 31  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.03 | 1.13 |
| Female | 32  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.03 | 1.13 |
| Female | 33  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.03 | 1.13 |
| Female | 34  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.02 | 1.13 |
| Female | 35  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.01 | 1.13 |
| Female | 36  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.01 | 1.13 |
| Female | 37  | Single         | Primary         | NA                    | 1.13  | 1.32 | 1.00 | 1.13 |
| Female | 38  | Single         | Primary         | NA                    | 1.13  | 1.32 | 0.99 | 1.13 |
| Female | 39  | Single         | Primary         | NA                    | 1.13  | 1.32 | 0.97 | 1.12 |
| Female | 40  | Single         | Primary         | NA                    | 1.13  | 1.32 | 0.96 | 1.10 |
| Female | 41  | Single         | Primary         | NA                    | 1.13  | 1.32 | 0.96 | 1.09 |
| Female | 42  | Single         | Primary         | NA                    | 1.12  | 1.32 | 0.96 | 1.07 |
| Female | 43  | Single         | Primary         | NA                    | 1.11  | 1.32 | 0.96 | 1.06 |
| Female | 44  | Single         | Primary         | NA                    | 1.10  | 1.32 | 0.96 | 1.04 |
| Female | 45  | Single         | Primary         | NA                    | 1.08  | 1.32 | 0.96 | 1.02 |
| Female | 46  | Single         | Primary         | NA                    | 1.07  | 1.32 | 0.95 | 1.01 |
| Female | 47  | Single         | Primary         | NA                    | 1.05  | 1.32 | 0.94 | 0.99 |
| Female | 48  | Single         | Primary         | NA                    | 1.04  | 1.32 | 0.92 | 0.98 |
| Female | 49  | Single         | Primary         | NA                    | 1.03  | 1.32 | 0.90 | 0.96 |
| Female | 50  | Single         | Primary         | NA                    | 1.01  | 1.32 | 0.88 | 0.95 |
| Female | 51  | Single         | Primary         | NA                    | 1.00  | 1.32 | 0.87 | 0.94 |
| Female | 52  | Single         | Primary         | NA                    | 0.99  | 1.29 | 0.85 | 0.93 |
| Female | 53  | Single         | Primary         | NA                    | 0.97  | 1.27 | 0.82 | 0.92 |
| Female | 54  | Single         | Primary         | NA                    | 0.96  | 1.24 | 0.80 | 0.91 |
| Female | 55  | Single         | Primary         | NA                    | 0.95  | 1.22 | 0.78 | 0.90 |
| Female | 56  | Single         | Primary         | NA                    | 0.95  | 1.19 | 0.77 | 0.90 |
| Female | 57  | Single         | Primary         | NA                    | 0.95  | 1.17 | 0.75 | 0.89 |
| Female | 58  | Single         | Primary         | NA                    | 0.95  | 1.15 | 0.74 | 0.89 |
| Female | 59  | Single         | Primary         | NA                    | 0.95  | 1.15 | 0.73 | 0.89 |
| Female | 60  | Single         | Primary         | NA                    | 0.96  | 1.14 | 0.72 | 0.90 |
| Female | 61  | Single         | Primary         | NA                    | 0.97  | 1.14 | 0.71 | 0.90 |
| Female | 62  | Single         | Primary         | NA                    | 0.98  | 1.14 | 0.70 | 0.91 |
| Female | 63  | Single         | Primary         | NA                    | 0.99  | 1.14 | 0.69 | 0.92 |
| Female | 64  | Single         | Primary         | NA                    | 1.01  | 1.13 | 0.69 | 0.94 |
| Female | 65  | Single         | Primary         | NA                    | 1.04  | 1.10 | 0.68 | 0.96 |
| Female | 66  | Single         | Primary         | NA                    | 1.06  | 1.07 | 0.68 | 0.98 |

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Female | 67  | Single         | Primary         | NA                    | 1.09  | 1.07 | 0.67 | 1.00 |
| Female | 68  | Single         | Primary         | NA                    | 1.12  | 1.07 | 0.67 | 1.02 |
| Female | 69  | Single         | Primary         | NA                    | 1.15  | 1.07 | 0.65 | 1.05 |
| Female | 70  | Single         | Primary         | NA                    | 1.17  | 1.07 | 0.64 | 1.08 |
| Female | 71  | Single         | Primary         | NA                    | 1.19  | 1.08 | 0.62 | 1.11 |
| Female | 72  | Single         | Primary         | NA                    | 1.21  | 1.09 | 0.60 | 1.15 |
| Female | 73  | Single         | Primary         | NA                    | 1.23  | 1.10 | 0.58 | 1.18 |
| Female | 74  | Single         | Primary         | NA                    | 1.25  | 1.11 | 0.56 | 1.22 |
| Female | 75  | Single         | Primary         | NA                    | 1.27  | 1.16 | 0.55 | 1.26 |
| Female | 76  | Single         | Primary         | NA                    | 1.33  | 1.16 | 0.53 | 1.30 |
| Female | 77  | Single         | Primary         | NA                    | 1.39  | 1.14 | 0.52 | 1.34 |
| Female | 78  | Single         | Primary         | NA                    | 1.43  | 1.11 | 0.51 | 1.38 |
| Female | 79  | Single         | Primary         | NA                    | 1.47  | 1.07 | 0.50 | 1.42 |
| Female | 80  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 81  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 82  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 83  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 84  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 85  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 86  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 87  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 88  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 89  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 90  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 91  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 92  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 93  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 94  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 95  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 96  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 97  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 98  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Female | 99  | Single         | Primary         | NA                    | 1.51  | 1.05 | 0.49 | 1.44 |
| Male   | 25  | Married        | Primary         | NA                    | 1.09  | 1.01 | 1.15 | 1.09 |
| Male   | 26  | Married        | Primary         | NA                    | 1.08  | 0.97 | 1.11 | 1.08 |
| Male   | 27  | Married        | Primary         | NA                    | 1.08  | 0.96 | 1.10 | 1.08 |
| Male   | 28  | Married        | Primary         | NA                    | 1.07  | 0.95 | 1.09 | 1.07 |
| Male   | 29  | Married        | Primary         | NA                    | 1.06  | 0.94 | 1.08 | 1.06 |
| Male   | 30  | Married        | Primary         | NA                    | 1.05  | 0.93 | 1.07 | 1.05 |
| Male   | 31  | Married        | Primary         | NA                    | 1.03  | 0.93 | 1.05 | 1.05 |
| Male   | 32  | Married        | Primary         | NA                    | 1.02  | 0.93 | 1.05 | 1.05 |
| Male   | 33  | Married        | Primary         | NA                    | 1.01  | 0.93 | 1.05 | 1.05 |
| Male   | 34  | Married        | Primary         | NA                    | 1.01  | 0.93 | 1.04 | 1.05 |
| Male   | 35  | Married        | Primary         | NA                    | 1.00  | 0.95 | 1.04 | 1.04 |
| Male   | 36  | Married        | Primary         | NA                    | 1.00  | 0.96 | 1.03 | 1.03 |
| Male   | 37  | Married        | Primary         | NA                    | 1.00  | 0.97 | 1.02 | 1.02 |

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Male   | 38  | Married        | Primary         | NA                    | 1.00  | 0.98 | 1.01 | 1.01 |
| Male   | 39  | Married        | Primary         | NA                    | 1.00  | 0.99 | 1.01 | 1.01 |
| Male   | 40  | Married        | Primary         | NA                    | 1.00  | 1.00 | 1.00 | 1.00 |
| Male   | 41  | Married        | Primary         | NA                    | 1.00  | 1.01 | 0.99 | 0.99 |
| Male   | 42  | Married        | Primary         | NA                    | 1.00  | 1.02 | 0.99 | 0.99 |
| Male   | 43  | Married        | Primary         | NA                    | 1.00  | 1.02 | 0.98 | 0.98 |
| Male   | 44  | Married        | Primary         | NA                    | 1.00  | 1.03 | 0.97 | 0.98 |
| Male   | 45  | Married        | Primary         | NA                    | 1.00  | 1.03 | 0.97 | 0.97 |
| Male   | 46  | Married        | Primary         | NA                    | 1.00  | 1.03 | 0.96 | 0.97 |
| Male   | 47  | Married        | Primary         | NA                    | 1.00  | 1.03 | 0.95 | 0.96 |
| Male   | 48  | Married        | Primary         | NA                    | 1.00  | 1.03 | 0.95 | 0.96 |
| Male   | 49  | Married        | Primary         | NA                    | 1.00  | 1.02 | 0.95 | 0.95 |
| Male   | 50  | Married        | Primary         | NA                    | 1.00  | 1.02 | 0.95 | 0.95 |
| Male   | 51  | Married        | Primary         | NA                    | 1.00  | 1.01 | 0.95 | 0.94 |
| Male   | 52  | Married        | Primary         | NA                    | 1.00  | 1.01 | 0.94 | 0.93 |
| Male   | 53  | Married        | Primary         | NA                    | 0.98  | 1.00 | 0.93 | 0.93 |
| Male   | 54  | Married        | Primary         | NA                    | 0.96  | 0.99 | 0.91 | 0.93 |
| Male   | 55  | Married        | Primary         | NA                    | 0.92  | 0.99 | 0.91 | 0.92 |
| Male   | 56  | Married        | Primary         | NA                    | 0.91  | 0.98 | 0.90 | 0.91 |
| Male   | 57  | Married        | Primary         | NA                    | 0.91  | 0.98 | 0.90 | 0.91 |
| Male   | 58  | Married        | Primary         | NA                    | 0.90  | 0.97 | 0.89 | 0.90 |
| Male   | 59  | Married        | Primary         | NA                    | 0.91  | 0.97 | 0.89 | 0.91 |
| Male   | 60  | Married        | Primary         | NA                    | 0.90  | 0.97 | 0.89 | 0.90 |
| Male   | 61  | Married        | Primary         | NA                    | 0.90  | 0.97 | 0.88 | 0.90 |
| Male   | 62  | Married        | Primary         | NA                    | 0.91  | 0.97 | 0.88 | 0.91 |
| Male   | 63  | Married        | Primary         | NA                    | 0.94  | 0.98 | 0.87 | 0.93 |
| Male   | 64  | Married        | Primary         | NA                    | 0.96  | 0.99 | 0.86 | 0.94 |
| Male   | 65  | Married        | Primary         | NA                    | 0.98  | 1.00 | 0.86 | 0.95 |
| Male   | 66  | Married        | Primary         | NA                    | 1.01  | 1.02 | 0.85 | 0.97 |
| Male   | 67  | Married        | Primary         | NA                    | 1.04  | 1.03 | 0.84 | 0.99 |
| Male   | 68  | Married        | Primary         | NA                    | 1.08  | 1.05 | 0.83 | 1.01 |
| Male   | 69  | Married        | Primary         | NA                    | 1.12  | 1.08 | 0.82 | 1.03 |
| Male   | 70  | Married        | Primary         | NA                    | 1.17  | 1.10 | 0.80 | 1.06 |
| Male   | 71  | Married        | Primary         | NA                    | 1.21  | 1.14 | 0.79 | 1.10 |
| Male   | 72  | Married        | Primary         | NA                    | 1.26  | 1.17 | 0.77 | 1.14 |
| Male   | 73  | Married        | Primary         | NA                    | 1.31  | 1.18 | 0.74 | 1.19 |
| Male   | 74  | Married        | Primary         | NA                    | 1.38  | 1.19 | 0.72 | 1.25 |
| Male   | 75  | Married        | Primary         | NA                    | 1.44  | 1.20 | 0.69 | 1.31 |
| Male   | 76  | Married        | Primary         | NA                    | 1.50  | 1.22 | 0.66 | 1.38 |
| Male   | 77  | Married        | Primary         | NA                    | 1.58  | 1.23 | 0.65 | 1.47 |
| Male   | 78  | Married        | Primary         | NA                    | 1.66  | 1.24 | 0.64 | 1.57 |
| Male   | 79  | Married        | Primary         | NA                    | 1.74  | 1.25 | 0.64 | 1.69 |
| Male   | 80  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 81  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 82  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 83  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |

| Gender | Age | Marital Status | Operator Status | Good Student Discount | BI/PD | MED  | COMP | COLL |
|--------|-----|----------------|-----------------|-----------------------|-------|------|------|------|
| Male   | 84  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 85  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 86  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 87  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 88  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 89  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 90  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 91  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 92  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 93  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 94  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 95  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 96  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 97  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 98  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 99  | Married        | Primary         | NA                    | 1.84  | 1.26 | 0.63 | 1.82 |
| Male   | 25  | Single         | Primary         | NA                    | 1.42  | 1.09 | 1.21 | 1.42 |
| Male   | 26  | Single         | Primary         | NA                    | 1.38  | 1.07 | 1.16 | 1.38 |
| Male   | 27  | Single         | Primary         | NA                    | 1.34  | 1.06 | 1.15 | 1.34 |
| Male   | 28  | Single         | Primary         | NA                    | 1.30  | 1.05 | 1.16 | 1.30 |
| Male   | 29  | Single         | Primary         | NA                    | 1.17  | 1.03 | 1.16 | 1.17 |
| Male   | 30  | Single         | Primary         | NA                    | 1.16  | 1.02 | 1.15 | 1.16 |
| Male   | 31  | Single         | Primary         | NA                    | 1.16  | 1.01 | 1.15 | 1.16 |
| Male   | 32  | Single         | Primary         | NA                    | 1.16  | 1.01 | 1.14 | 1.16 |
| Male   | 33  | Single         | Primary         | NA                    | 1.16  | 1.01 | 1.13 | 1.16 |
| Male   | 34  | Single         | Primary         | NA                    | 1.16  | 1.01 | 1.12 | 1.16 |
| Male   | 35  | Single         | Primary         | NA                    | 1.15  | 1.01 | 1.11 | 1.16 |
| Male   | 36  | Single         | Primary         | NA                    | 1.14  | 1.01 | 1.10 | 1.16 |
| Male   | 37  | Single         | Primary         | NA                    | 1.13  | 1.02 | 1.09 | 1.15 |
| Male   | 38  | Single         | Primary         | NA                    | 1.13  | 1.02 | 1.07 | 1.15 |
| Male   | 39  | Single         | Primary         | NA                    | 1.12  | 1.02 | 1.06 | 1.13 |
| Male   | 40  | Single         | Primary         | NA                    | 1.12  | 1.02 | 1.05 | 1.13 |
| Male   | 41  | Single         | Primary         | NA                    | 1.11  | 1.02 | 1.04 | 1.13 |
| Male   | 42  | Single         | Primary         | NA                    | 1.11  | 1.02 | 1.02 | 1.12 |
| Male   | 43  | Single         | Primary         | NA                    | 1.11  | 1.02 | 1.01 | 1.12 |
| Male   | 44  | Single         | Primary         | NA                    | 1.10  | 1.02 | 1.00 | 1.12 |
| Male   | 45  | Single         | Primary         | NA                    | 1.10  | 1.02 | 0.99 | 1.10 |
| Male   | 46  | Single         | Primary         | NA                    | 1.10  | 1.02 | 0.98 | 1.09 |
| Male   | 47  | Single         | Primary         | NA                    | 1.09  | 1.02 | 0.97 | 1.08 |
| Male   | 48  | Single         | Primary         | NA                    | 1.09  | 1.02 | 0.96 | 1.07 |
| Male   | 49  | Single         | Primary         | NA                    | 1.08  | 1.01 | 0.95 | 1.06 |
| Male   | 50  | Single         | Primary         | NA                    | 1.06  | 0.98 | 0.94 | 1.05 |
| Male   | 51  | Single         | Primary         | NA                    | 1.03  | 0.97 | 0.93 | 1.03 |
| Male   | 52  | Single         | Primary         | NA                    | 1.01  | 0.95 | 0.92 | 1.01 |
| Male   | 53  | Single         | Primary         | NA                    | 0.99  | 0.94 | 0.91 | 0.99 |
| Male   | 54  | Single         | Primary         | NA                    | 0.98  | 0.92 | 0.90 | 0.98 |

| <b>Gender</b> | <b>Age</b> | <b>Marital Status</b> | <b>Operator Status</b> | <b>Good Student Discount</b> | <b>BI/PD</b> | <b>MED</b> | <b>COMP</b> | <b>COLL</b> |
|---------------|------------|-----------------------|------------------------|------------------------------|--------------|------------|-------------|-------------|
| Male          | 55         | Single                | Primary                | NA                           | 0.95         | 0.91       | 0.89        | 0.95        |
| Male          | 56         | Single                | Primary                | NA                           | 0.94         | 0.91       | 0.88        | 0.94        |
| Male          | 57         | Single                | Primary                | NA                           | 0.92         | 0.91       | 0.87        | 0.92        |
| Male          | 58         | Single                | Primary                | NA                           | 0.92         | 0.91       | 0.86        | 0.92        |
| Male          | 59         | Single                | Primary                | NA                           | 0.91         | 0.91       | 0.85        | 0.91        |
| Male          | 60         | Single                | Primary                | NA                           | 0.91         | 0.92       | 0.84        | 0.91        |
| Male          | 61         | Single                | Primary                | NA                           | 0.92         | 0.92       | 0.83        | 0.92        |
| Male          | 62         | Single                | Primary                | NA                           | 0.95         | 0.93       | 0.81        | 0.95        |
| Male          | 63         | Single                | Primary                | NA                           | 0.98         | 0.94       | 0.81        | 0.97        |
| Male          | 64         | Single                | Primary                | NA                           | 1.01         | 0.94       | 0.81        | 0.97        |
| Male          | 65         | Single                | Primary                | NA                           | 1.05         | 0.97       | 0.81        | 0.97        |
| Male          | 66         | Single                | Primary                | NA                           | 1.09         | 0.97       | 0.80        | 0.99        |
| Male          | 67         | Single                | Primary                | NA                           | 1.13         | 0.97       | 0.80        | 1.03        |
| Male          | 68         | Single                | Primary                | NA                           | 1.18         | 0.97       | 0.79        | 1.07        |
| Male          | 69         | Single                | Primary                | NA                           | 1.22         | 0.98       | 0.78        | 1.12        |
| Male          | 70         | Single                | Primary                | NA                           | 1.26         | 0.98       | 0.76        | 1.17        |
| Male          | 71         | Single                | Primary                | NA                           | 1.30         | 0.98       | 0.74        | 1.22        |
| Male          | 72         | Single                | Primary                | NA                           | 1.36         | 0.98       | 0.72        | 1.26        |
| Male          | 73         | Single                | Primary                | NA                           | 1.42         | 0.99       | 0.70        | 1.31        |
| Male          | 74         | Single                | Primary                | NA                           | 1.50         | 0.99       | 0.68        | 1.36        |
| Male          | 75         | Single                | Primary                | NA                           | 1.55         | 0.99       | 0.67        | 1.41        |
| Male          | 76         | Single                | Primary                | NA                           | 1.61         | 0.99       | 0.65        | 1.45        |
| Male          | 77         | Single                | Primary                | NA                           | 1.66         | 1.02       | 0.63        | 1.50        |
| Male          | 78         | Single                | Primary                | NA                           | 1.71         | 1.05       | 0.61        | 1.55        |
| Male          | 79         | Single                | Primary                | NA                           | 1.76         | 1.08       | 0.61        | 1.60        |
| Male          | 80         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 81         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 82         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 83         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 84         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 85         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 86         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 87         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 88         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 89         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 90         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 91         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 92         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 93         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 94         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 95         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 96         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 97         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 98         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |
| Male          | 99         | Single                | Primary                | NA                           | 1.82         | 1.10       | 0.60        | 1.73        |

**ACCIDENT FREE DISCOUNT – Table 11b**

|     |      |
|-----|------|
| No  | 1.00 |
| Yes | 0.85 |

**UNVERIFIABLE DRIVER RECORD SURCHARGE – Table 11b**

|     |      |
|-----|------|
| No  | 1.00 |
| Yes | 1.48 |

**STUDENT AWAY AT SCHOOL DISCOUNT – Table 11b**

|     |      |
|-----|------|
| No  | 1.00 |
| Yes | 0.90 |

**FINANCIAL RESPONSIBILITY FACTORS – Table 11b**

| Financial Responsibility Class | Years with Nationwide | BI   | PD   | Medical Expense | COMP (or GAP) | COLL (or GAP) | RR   | UMBI, UMBI CSL, UIMBI, UIMBI CSL | All Other Coverages |
|--------------------------------|-----------------------|------|------|-----------------|---------------|---------------|------|----------------------------------|---------------------|
| 1                              | -                     | 0.59 | 0.59 | 0.39            | 0.51          | 0.54          | 0.51 | 0.39                             | 1.00                |
| 2                              | -                     | 0.64 | 0.64 | 0.43            | 0.54          | 0.60          | 0.54 | 0.43                             | 1.00                |
| 3                              | -                     | 0.68 | 0.68 | 0.50            | 0.57          | 0.63          | 0.57 | 0.50                             | 1.00                |
| 4                              | -                     | 0.74 | 0.74 | 0.54            | 0.61          | 0.67          | 0.61 | 0.54                             | 1.00                |
| 5                              | -                     | 0.78 | 0.78 | 0.62            | 0.63          | 0.74          | 0.63 | 0.62                             | 1.00                |
| 6                              | -                     | 0.80 | 0.80 | 0.67            | 0.66          | 0.76          | 0.66 | 0.67                             | 1.00                |
| 7                              | -                     | 0.82 | 0.82 | 0.70            | 0.69          | 0.79          | 0.69 | 0.70                             | 1.00                |
| 8                              | -                     | 0.90 | 0.90 | 0.77            | 0.74          | 0.85          | 0.74 | 0.77                             | 1.00                |
| 9                              | -                     | 0.92 | 0.92 | 0.81            | 0.77          | 0.88          | 0.77 | 0.81                             | 1.00                |
| 10                             | -                     | 0.94 | 0.94 | 0.83            | 0.83          | 0.90          | 0.83 | 0.83                             | 1.00                |
| 11                             | -                     | 0.96 | 0.96 | 0.90            | 0.88          | 0.93          | 0.88 | 0.90                             | 1.00                |
| 12                             | -                     | 1.00 | 1.00 | 1.00            | 1.00          | 1.00          | 1.00 | 1.00                             | 1.00                |
| No-Hit                         | Less than 3 years     | 0.86 | 0.86 | 0.77            | 0.74          | 0.79          | 0.74 | 0.77                             | 1.00                |
| No-Hit                         | 3-4 years             | 0.79 | 0.79 | 0.63            | 0.66          | 0.73          | 0.66 | 0.63                             | 1.00                |
| No-Hit                         | 5 years or more       | 0.69 | 0.69 | 0.58            | 0.60          | 0.64          | 0.60 | 0.58                             | 1.00                |

**VIOLATION AND ACCIDENT SURCHARGES – Table 12****Violation Surcharges**

| Number of Points* | Time Since Latest Violation (months) |          |          |
|-------------------|--------------------------------------|----------|----------|
|                   | 0 - 12                               | >12 - 24 | >24 - 35 |
| 0                 | 0.00                                 | 0.00     | 0.00     |
| 1                 | 0.32                                 | 0.24     | 0.17     |
| 2                 | 0.57                                 | 0.49     | 0.40     |
| 3                 | 0.83                                 | 0.73     | 0.63     |
| 4                 | 1.09                                 | 0.98     | 0.87     |
| 5                 | 1.34                                 | 1.22     | 1.10     |
| 6                 | 1.60                                 | 1.46     | 1.33     |
| 7                 | 1.85                                 | 1.71     | 1.56     |
| 8                 | 2.11                                 | 1.95     | 1.79     |
| 9                 | 2.37                                 | 2.20     | 2.03     |
| 10                | 2.62                                 | 2.44     | 2.26     |
| 11                | 2.88                                 | 2.68     | 2.49     |
| Each Add'l Pt.    | +0.26                                | +0.24    | +0.23    |

\*Points are assigned as follows:

=> 1 point for each minor violation

=> 5 points for each major violation

**Accident Surcharges**

| Number of Chargeable Accidents | Time Since Latest Incident (months) |                                     |                              |                                     |                              |                                     |
|--------------------------------|-------------------------------------|-------------------------------------|------------------------------|-------------------------------------|------------------------------|-------------------------------------|
|                                | 0 - 12                              |                                     | >12 - 24                     |                                     | >24 - 35                     |                                     |
|                                | Accident Forgiveness Applies        | Accident Forgiveness Does Not Apply | Accident Forgiveness Applies | Accident Forgiveness Does Not Apply | Accident Forgiveness Applies | Accident Forgiveness Does Not Apply |
| 0                              | 0.00                                | 0.00                                | 0.00                         | 0.00                                | 0.00                         | 0.00                                |
| 1                              | 0.00                                | 0.53                                | 0.00                         | 0.45                                | 0.00                         | 0.37                                |
| 2                              | 0.53                                | 1.23                                | 0.45                         | 1.12                                | 0.37                         | 1.01                                |
| 3                              | 1.23                                | 2.23                                | 1.12                         | 2.07                                | 1.01                         | 1.92                                |
| 4                              | 2.23                                | 3.40                                | 2.07                         | 3.19                                | 1.92                         | 2.98                                |
| Each Add'l                     | +1.17                               | +1.17                               | +1.12                        | +1.12                               | +1.06                        | +1.06                               |



## HOUSEHOLD COMPOSITION –Table 13

|                    |   | Number of Drivers                   |      |      |      |                                  |      |      |      |
|--------------------|---|-------------------------------------|------|------|------|----------------------------------|------|------|------|
|                    |   | No Driver Under Age 25 in Household |      |      |      | Driver Under Age 25 in Household |      |      |      |
| BI / PD            |   | 1                                   | 2    | 3    | 4    | 1                                | 2    | 3    | 4    |
| Number of Vehicles | 1 | 1.00                                | 1.09 | 1.09 | 1.09 | 1.08                             | 1.22 | 1.22 | 1.22 |
|                    | 2 | 0.90                                | 1.00 | 1.09 | 1.09 | 0.97                             | 1.11 | 1.22 | 1.22 |
|                    | 3 | 0.90                                | 0.90 | 1.00 | 1.09 | 0.97                             | 0.97 | 1.11 | 1.22 |
|                    | 4 | 0.90                                | 0.90 | 0.90 | 1.00 | 0.97                             | 0.97 | 0.97 | 1.11 |

|                    |   | No Driver Under Age 25 in Household |      |      |      | Driver Under Age 25 in Household |      |      |      |
|--------------------|---|-------------------------------------|------|------|------|----------------------------------|------|------|------|
| COLL               |   | 1                                   | 2    | 3    | 4    | 1                                | 2    | 3    | 4    |
| Number of Vehicles | 1 | 1.00                                | 1.06 | 1.06 | 1.06 | 1.13                             | 1.27 | 1.27 | 1.27 |
|                    | 2 | 1.01                                | 1.00 | 1.06 | 1.06 | 1.14                             | 1.16 | 1.27 | 1.27 |
|                    | 3 | 1.01                                | 1.01 | 1.00 | 1.06 | 1.14                             | 1.14 | 1.16 | 1.27 |
|                    | 4 | 1.01                                | 1.01 | 1.01 | 1.00 | 1.14                             | 1.14 | 1.14 | 1.16 |

|                    |   | No Driver Under Age 25 in Household |      |      |      | Driver Under Age 25 in Household |      |      |      |
|--------------------|---|-------------------------------------|------|------|------|----------------------------------|------|------|------|
| COMP               |   | 1                                   | 2    | 3    | 4    | 1                                | 2    | 3    | 4    |
| Number of Vehicles | 1 | 1.00                                | 1.04 | 1.04 | 1.04 | 1.19                             | 1.28 | 1.28 | 1.28 |
|                    | 2 | 1.12                                | 1.00 | 1.04 | 1.04 | 1.32                             | 1.23 | 1.28 | 1.28 |
|                    | 3 | 1.12                                | 1.12 | 1.00 | 1.04 | 1.32                             | 1.32 | 1.23 | 1.28 |
|                    | 4 | 1.12                                | 1.12 | 1.12 | 1.00 | 1.32                             | 1.32 | 1.32 | 1.23 |

|                    |   | No Driver Under Age 25 in Household |      |      |      | Driver Under Age 25 in Household |      |      |      |
|--------------------|---|-------------------------------------|------|------|------|----------------------------------|------|------|------|
| MP                 |   | 1                                   | 2    | 3    | 4    | 1                                | 2    | 3    | 4    |
| Number of Vehicles | 1 | 1.00                                | 1.30 | 1.30 | 1.30 | 0.91                             | 1.11 | 1.11 | 1.11 |
|                    | 2 | 0.90                                | 1.00 | 1.30 | 1.30 | 0.88                             | 0.93 | 1.11 | 1.11 |
|                    | 3 | 0.90                                | 0.90 | 1.00 | 1.30 | 0.88                             | 0.88 | 0.93 | 1.11 |
|                    | 4 | 0.90                                | 0.90 | 0.90 | 1.00 | 0.88                             | 0.88 | 0.88 | 0.93 |

|                    |   | No Driver Under Age 25 in Household |      |      |      | Driver Under Age 25 in Household |      |      |      |
|--------------------|---|-------------------------------------|------|------|------|----------------------------------|------|------|------|
| UM/UIM             |   | 1                                   | 2    | 3    | 4    | 1                                | 2    | 3    | 4    |
| Number of Vehicles | 1 | 0.55                                | 1.00 | 1.00 | 1.00 | 0.55                             | 1.00 | 1.00 | 1.00 |
|                    | 2 | 0.55                                | 1.00 | 1.00 | 1.00 | 0.55                             | 1.00 | 1.00 | 1.00 |
|                    | 3 | 0.55                                | 1.00 | 1.00 | 1.00 | 0.55                             | 1.00 | 1.00 | 1.00 |
|                    | 4 | 0.55                                | 1.00 | 1.00 | 1.00 | 0.55                             | 1.00 | 1.00 | 1.00 |

## NO PRIOR INSURANCE SURCHARGE – Table 14

|        | No Lapse | Lapse 1-30 Days | Lapse >30 Days |
|--------|----------|-----------------|----------------|
| Factor | 1.00     | 1.30            | 1.50           |

**PASSIVE OCCUPANT RESTRAINT DISCOUNT – Table 15**

|                  |      |
|------------------|------|
| None             | 1.00 |
| Driver-side only | 0.80 |
| Full             | 0.70 |

**MATRIX FACTORS – Table 16**

| <b>Prior BI Limits</b>                            | <b>Major Homeowners Coverage</b> | <b>Multi-Car Discount</b> | <b>BI/PD</b> | <b>MED</b> | <b>COMP</b> | <b>COLL</b> |
|---|----------------------------------|---------------------------|--------------|------------|-------------|-------------|
| <= 25/50, or<br><100 CSL                          | N                                | N                         | 1.00         | 1.00       | 1.00        | 1.00        |
|   | Y                                | Y                         | 0.85         | 0.92       | 0.90        | 0.88        |
| >25/50 and <<br>100/300, or CSL<br>>=100 and <250 | N                                | N                         | 0.83         | 0.75       | 0.78        | 0.82        |
|   | Y                                | Y                         | 0.75         | 0.70       | 0.72        | 0.76        |
|   | N                                | N                         | 0.94         | 0.85       | 0.87        | 0.91        |
|   | Y                                | Y                         | 0.79         | 0.80       | 0.80        | 0.83        |
| >= 100/300, or<br>CSL >=250                       | N                                | N                         | 0.83         | 0.67       | 0.72        | 0.80        |
|   | Y                                | Y                         | 0.71         | 0.62       | 0.67        | 0.71        |
|   | N                                | N                         | 0.88         | 0.77       | 0.80        | 0.86        |
|   | Y                                | Y                         | 0.74         | 0.71       | 0.74        | 0.77        |
|   | Y                                | N                         | 0.80         | 0.64       | 0.70        | 0.78        |
|   | Y                                | Y                         | 0.66         | 0.56       | 0.65        | 0.67        |

**HOME AND CAR DISCOUNT FACTORS – Table 17**

|     |                         |                  |
|-----|-------------------------|------------------|
|     | HO-2, HO-3,<br>and HO-5 | HO-4 and<br>HO-6 |
| No  | 1.00                    | 1.00             |
| Yes | 0.91                    | 0.91             |

*NOTE: The HO-2, HO-3, and HO-5 factors only apply to miscellaneous type vehicles.*

**AUTO FINANCIAL DISCOUNT FACTORS – Table 18**

|     |      |
|-----|------|
| No  | 1.00 |
| Yes | 0.95 |

**EXPENSE FEES – Table 19**

| Coverage | AMCO    |
|----------|---------|
| BI       | \$20.30 |
| PD       | \$16.10 |
| MP       | \$3.80  |
| COMP     | \$13.40 |
| COLL     | \$23.20 |

**PRIOR CARRIER RATING FACTORS – Table 22**

| Prior Carrier Rating | Select Customer | Years with Prior Carrier | Months with Nationwide/Allied |       |        |        |        |        |        |        |        |        |       |
|----------------------|-----------------|--------------------------|-------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|-------|
|                      |                 |                          | 0-<6                          | 6-<12 | 12-<18 | 18-<24 | 24-<30 | 30-<36 | 36-<42 | 42-<48 | 48-<54 | 54-<60 | 60+   |
| ALD                  | N               | All                      | 0.950                         | 0.955 | 0.960  | 0.965  | 0.970  | 0.975  | 0.980  | 0.985  | 0.990  | 0.995  | 1.000 |
|                      | Y               | All                      | 0.850                         | 0.860 | 0.870  | 0.880  | 0.900  | 0.910  | 0.930  | 0.940  | 0.960  | 0.970  | 1.000 |
| Select               | N               | 0                        | 1.200                         | 1.180 | 1.160  | 1.140  | 1.120  | 1.100  | 1.080  | 1.060  | 1.040  | 1.020  | 1.000 |
|                      |                 | 1                        | 1.100                         | 1.090 | 1.080  | 1.070  | 1.060  | 1.050  | 1.040  | 1.030  | 1.020  | 1.010  | 1.000 |
|                      |                 | 2                        | 1.100                         | 1.090 | 1.080  | 1.070  | 1.060  | 1.050  | 1.040  | 1.030  | 1.020  | 1.010  | 1.000 |
|                      |                 | 3+                       | 1.000                         | 1.000 | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000 |
|                      | Y               | 0                        | 1.000                         | 1.000 | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000  | 1.000 |
|                      |                 | 1                        | 0.950                         | 0.955 | 0.960  | 0.965  | 0.970  | 0.975  | 0.980  | 0.985  | 0.990  | 0.995  | 1.000 |
|                      |                 | 2                        | 0.950                         | 0.955 | 0.960  | 0.965  | 0.970  | 0.975  | 0.980  | 0.985  | 0.990  | 0.995  | 1.000 |
|                      |                 | 3+                       | 0.900                         | 0.910 | 0.920  | 0.930  | 0.940  | 0.950  | 0.960  | 0.970  | 0.980  | 0.990  | 1.000 |
| PIAT                 | N               | All                      | 0.950                         | 0.955 | 0.960  | 0.965  | 0.970  | 0.975  | 0.980  | 0.985  | 0.990  | 0.995  | 1.000 |
|                      | Y               | All                      | 0.850                         | 0.860 | 0.870  | 0.880  | 0.900  | 0.910  | 0.930  | 0.940  | 0.960  | 0.970  | 1.000 |

**SPECIAL PHYSICAL DAMAGE FACTORS – Table 23**

| Coverage | Factor |
|----------|--------|
| COMP     | 0.225  |
| COLL     | 0.110  |

**NAMED NON OWNER RATE FACTORS – Table 24**

| Coverage | Factor |
|----------|--------|
| BI       | 0.50   |
| PD       | 0.50   |
| MP       | 0.50   |

**EASY PAY SIGN-UP DISCOUNT – Table 27**

| Coverage | Easy Pay Flag | Easy Pay Discount Amount |
|----------|---------------|--------------------------|
| BI       | Y             | 15.00                    |
| PD       | Y             | 15.00                    |
| BI       | N             | 00.00                    |
| PD       | N             | 00.00                    |

**NATIONWIDE ASSOCIATE DISCOUNT – Table 30**

| Associate | Factor |
|-----------|--------|
| No        | 1.00   |
| Yes       | 0.90   |

**ACCIDENT FORGIVENESS FACTORS – Table 31**

| Accident Forgiveness | Factor |
|----------------------|--------|
| Yes                  | 1.052  |
| No                   | 1.000  |

**MINOR VIOLATION FORGIVENESS FACTORS – Table 32**

| Minor Violation Forgiveness | Factor |
|-----------------------------|--------|
| Yes                         | 1.019  |
| No                          | 1.000  |

**VANISHING DEDUCTIBLE – Table 33**

| Comprehensive |         |
|---------------|---------|
| Vehicle       | Rate    |
| 1             | \$15.00 |
| 2             | 2.50    |
| 3             | 2.50    |
| 4             | 2.50    |
| 5+            | 0.00    |

| Collision |         |
|-----------|---------|
| Vehicle   | Rate    |
| 1         | \$15.00 |
| 2         | 2.50    |
| 3         | 2.50    |
| 4         | 2.50    |
| 5+        | 0.00    |

**TOTAL LOSS DEDUCTIBLE WAIVER FACTORS – Table 34**

| Comprehensive |        |
|---------------|--------|
| Deductible    | Factor |
| 50--500       | 1.03   |
| 750--1,500    | 1.08   |
| 2,000--5,000  | 1.15   |

| Collision    |        |
|--------------|--------|
| Deductible   | Factor |
| 50--500      | 1.05   |
| 750--1,500   | 1.12   |
| 2,000--5,000 | 1.20   |

**ROADSIDE ASSISTANCE – Table 36**

| Package        | Rate    |
|----------------|---------|
| Roadside Basic | \$10.00 |
| Roadside Plus  | \$20.00 |

**TRAILER BASE RATES – SEMI-ANNUAL – Table T1**

| Coverage | AMCO<br>Base Rate |
|----------|-------------------|
| COMP     | 37.00             |
| COLL     | 13.00             |

**TRAILER AGE FACTOR – Table T2**

|                                |      |
|--------------------------------|------|
| New (most current model year): | 1.00 |
| Old (all other model years):   | 0.80 |
| Trailer Percent Factor:        | 0.10 |

**TRAILER RELATIVITY FACTOR – Table T3**

| Trailer Cost     | COMP Factor | COLL Factor |
|------------------|-------------|-------------|
| \$0 -- 600       | 0.10        | 0.10        |
| \$601 -- 800     | 0.15        | 0.15        |
| \$801 -- 1,050   | 0.20        | 0.20        |
| \$1,051 -- 1,300 | 0.25        | 0.25        |
| \$1,301 -- 1,600 | 0.30        | 0.30        |
| \$1,601 -- 1,900 | 0.35        | 0.35        |
| \$1,901 -- 2,400 | 0.40        | 0.45        |
| \$2,401 -- 3,000 | 0.45        | 0.50        |
| \$3,001 -- 4,000 | 0.65        | 0.70        |
| \$4,001 -- 5,000 | 1.00        | 1.00        |
| \$5,001 -- 6,000 | 1.10        | 1.15        |
| \$6,001 -- 7,000 | 1.15        | 1.30        |
| \$7,001 -- 8,000 | 1.25        | 1.50        |
| \$8,001 -- 9,000 | 1.55        | 1.75        |
| >=\$9,001        | 1.80        | 2.00        |

**TRAILER DEDUCTIBLE FACTOR – Table T4**

| Comprehensive |        | Collision  |        |
|---------------|--------|------------|--------|
| Deductible    | Factor | Deductible | Factor |
| 0             | 1.50   | 100        | 1.28   |
| 100           | 1.00   | 250        | 1.00   |
| 250           | 0.81   | 500        | 0.88   |
| 500           | 0.65   | 750        | 0.80   |
| 750           | 0.55   | 1,000      | 0.69   |
| 1,000         | 0.44   | 1,500      | 0.66   |
| 1,500         | 0.39   | 2,000      | 0.63   |
| 2,000         | 0.34   | 2,500      | 0.61   |
| 2,500         | 0.29   | 5,000      | 0.44   |
| 5,000         | 0.21   |            |        |

## ANTIQUE AND CLASSIC FACTORS/RATES – Table A1

| Liability        | Antique/Classic |
|------------------|-----------------|
| Coverages        | Factors         |
| Liability        | 0.30            |
| Medical Payments | 0.60            |

Losses settled on LEAST of:

- Actual Cash Value, OR
- Cost to repair or replace, OR
- Value for which premiums are charged based on the following rates:

| Restricted Use | AMCO              |                   |
|----------------|-------------------|-------------------|
|                | Comprehensive     | Collision         |
| Deductible     | Antique*/Classic* | Antique*/Classic* |
|                | Rate              | Rate              |
| \$0            | 0.64              | N/A               |
| \$100          | 0.44              | 0.62              |
| \$250          | 0.35              | 0.53              |
| \$500          | 0.25              | 0.44              |
| \$750          | 0.24              | 0.41              |
| \$1,000        | 0.23              | 0.39              |
| \$1,500        | 0.21              | 0.37              |
| \$2,000        | 0.19              | 0.35              |
| \$2,500        | 0.17              | 0.33              |
| \$5,000        | 0.14              | 0.25              |

\*Per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

**Missouri**  
**Tier Placement Chart - New Business**

| Components   | Ultra Preferred Tier U  | Preferred Tier 1   | Standard Tier 2  |
|--|---|--|--|
|  | Must first meet eligibility for Preferred Tier 1  | Must first meet eligibility for Standard Tier 2  |  |
| <b>Matrix Plus Underwriting Placement</b>                              | The policy level Underwriting Placement Value must meet the Minimum Eligible Value AND Tier U criteria shown below. NOTE: Policies with an Underwriting Placement Value exceeding the Favorable Threshold Value must still meet the remaining Tier U criteria shown below.  | The policy level Underwriting Placement Value must meet the Minimum Eligible Value AND Tier 1 criteria shown below. NOTE: Policies with an Underwriting Placement Value exceeding the Favorable Threshold Value must still meet the remaining Tier 1 criteria shown below.   | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>At-Fault Accidents (AF)</b><br>(0 – 35 months)                      | 0 per driver / per policy   | 0 per driver / per policy  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Minor Violations (MV)</b><br>(0 – 35 months)                        | No more than 1 violation per policy.<br>Exception: if any driver under age 21 has 1 minor, the policy must be placed in Tier 2.   | No more than 1 violation per policy.<br>Exception: if any driver under age 21 has 1 minor, the policy must be placed in Tier 2.  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Combinations of Accidents/Violations (AF/MV)</b><br>(0 – 35 months) | Driver cannot have both an at fault accident and a minor violation.   | Driver cannot have both an at fault accident and a minor violation.  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Age</b>   | If all of the drivers are younger than 25, at least one of the owners or principal operators must meet one of the following: <ul style="list-style-type: none"> <li>• Be living with their parents/spouse and at least one of the parent/spouse's automobiles must be insured with Allied or Nationwide, OR</li> <li>• Be a student between the ages of 21-24, and qualify for the good student discount, OR</li> <li>• Be between the ages of 21-24 and have graduated from an accredited 2/4-year college/technical program.</li> </ul> | If all of the drivers are younger than 25, at least one of the owners or principal operators must meet one of the following: <ul style="list-style-type: none"> <li>• Be living with their parents/spouse and at least one of the parent/spouse's automobiles must be insured with Allied or Nationwide, OR</li> <li>• Be a student between the ages of 21-24 and qualify for the good student discount, OR</li> <li>• Be between the ages of 21-24 and have graduated from an accredited 2/4-year college/technical program.</li> </ul> | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Prior Liability Limits</b>  | Prior liability must be greater than or equal to 100,000/300,000 and the best in household must have a Financial Responsibility class of 1-4 or No Hit.   | When current or prior liability limits are less than or equal 25,000/50,000, the best in household must have a Financial Responsibility class of 1-8 or No Hit.  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Multi-Vehicle/Liability Only Policies</b>                           | Policy must be eligible for Multi-Vehicle.  | Single vehicle, liability only, single policy household not allowed. If only 1 vehicle in household, it must carry full coverage (liability, comprehensive and collision).   | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Home/Condo Owner</b>  | Policy must be a Home or Condo Owner.   | No Restrictions  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |

- All accident/violation limitations apply on a per driver basis unless otherwise noted as a policy level criteria.
- Drivers within the same household may not be split between tiers (including spouses).
- The 1<sup>st</sup> seatbelt violation is not to be considered as an occurrence. Subsequent seatbelt violations are merit rated as any other minor violation.
- Any accident with \$1.00 or more paid on BI, PD or COLL will be considered At-Fault (AF). If the accident is Not-At-Fault (NAF), submit proof of NAF to Underwriting.



**Missouri**  
**Tier Placement Chart – Renewal Business**

| Components   | Ultra Preferred Tier U   | Preferred Tier 1   | Standard Tier 2  |
|--|--|--|--|
| <b>Tier Step-up</b>  | Tier 1 Step-up to Ultra Preferred Tier U, Tier assignment will not worsen  | Tier 2 Step-up to Preferred Tier 1, Tier assignment will not worsen  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Time with Allied</b>  | Must be with Allied/Nationwide for at least 1 year and be the annual anniversary.  | Must be with Allied/Nationwide for at least 1 year and be the annual anniversary.  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>At-Fault Accidents (AF)</b><br>(0 – 35 months)                      | 0 per driver / per policy  | 0 per driver / per policy  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Minor Violations (MV)</b><br>(0 – 35 months)                        | No more than 1 violation per policy.<br>Exception: if any driver under age 21 has 1 minor, the policy must be placed in Tier 2.  | No more than 1 violation per policy.<br>Exception: if any driver under age 21 has 1 minor, the policy must be placed in Tier 2.  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Combinations of Accidents/Violations (AF/MV)</b><br>(0 – 35 months) | Driver cannot have both an at fault accident and a minor violation.  | Driver cannot have both an at fault accident and a minor violation.  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Age</b>   | If all of the drivers are younger than 25, at least one of the owners or principal operators must meet one of the following: <ul style="list-style-type: none"> <li>• Be living with their parents/spouse and at least one of the parent/spouse’s automobiles must be insured with Allied or Nationwide, OR</li> <li>• Be a student between the ages of 21-24 and qualify for the good student discount, OR</li> <li>• Be between the ages of 21-24 and have graduated from an accredited 2/4-year college/technical program.</li> </ul> | If all of the drivers are younger than 25, at least one of the owners or principal operators must meet one of the following: <ul style="list-style-type: none"> <li>• Be living with their parents/spouse and at least one of the parent/spouse’s automobiles must be insured with Allied or Nationwide, OR</li> <li>• Be a student between the ages of 21-24 and qualify for the good student discount, OR</li> <li>• Be between the ages of 21-24 and have graduated from an accredited 2/4-year college/technical program.</li> </ul> | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Rated Liability Limits</b>  | Rated liability must be greater than or equal to 100,000/300,000 and the best in household must have a Financial Responsibility class of 1-4 or No Hit.  | When the rated liability limits are less than or equal 25,000/50,000, the best in household must have a Financial Responsibility class of 1-8 or No Hit.   | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Multi-Vehicle/Liability Only Policies</b>                           | Policy must be eligible for Multi-Vehicle.   | Single vehicle, liability only, single policy household not allowed. If only 1 vehicle in household, it must carry full coverage (liability, comprehensive and collision).   | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |
| <b>Home/Condo Owner</b>  | Policy must be a Home or Condo Owner.  | No Restrictions  | Standard Auto business not included in Tier U or Tier 1 must meet Tier 2 eligibility requirements. |

- All accident/violation limitations apply on a per driver basis unless otherwise noted as a policy level criteria.
- Drivers within the same household may not be split between tiers (including spouses).
- The 1<sup>st</sup> seatbelt violation is not to be considered as an occurrence. Subsequent seatbelt violations are merit rated as any other minor violation.
- Any accident with \$1.00 or more paid on BI, PD or COLL will be considered At-Fault (AF). If the accident is Not-At-Fault (NAF), submit proof of NAF to Underwriting.

**State:** Missouri  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Class Plan M  
**Project Name/Number:** /

**Filing Company:** AMCO Insurance Company.

## Supporting Document Schedules

|                          |                            |
|--------------------------|----------------------------|
| <b>Satisfied - Item:</b> | Filing Memorandum          |
| <b>Comments:</b>         |                            |
| <b>Attachment(s):</b>    | Explanatory Memorandum.pdf |
| <b>Item Status:</b>      | REVIEWED                   |
| <b>Status Date:</b>      | 05/14/2013                 |

|                         |                                      |
|-------------------------|--------------------------------------|
| <b>Bypassed - Item:</b> | Exhibit A, B, & C (20 CSR 500-4.200) |
| <b>Bypass Reason:</b>   | Not applicable with this filing.     |
| <b>Attachment(s):</b>   |                                      |
| <b>Item Status:</b>     | REVIEWED                             |
| <b>Status Date:</b>     | 05/14/2013                           |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Actuarial Justification  |
| <b>Comments:</b>         | Please refer to the Explanatory Memorandum.<br><br>With this filing, we will begin using our AMCO Insurance Company to write new business in our private passenger automobile program previously written in Allied Property and Casualty Insurance Company and Nationwide Affinity Insurance Company of America. We are filing these changes to be effective August 1, 2013, for new business. |
| <b>Attachment(s):</b>    |  |
| <b>Item Status:</b>      | REVIEWED   |
| <b>Status Date:</b>      | 05/14/2013   |

**ALLIED INSURANCE  
MISSOURI CLASS PLAN M PRIVATE PASSENGER AUTO  
RATE FILING**

**Explanatory Memorandum**

Introduce AMCO Insurance Company as a New Business Company

We will begin using AMCO Insurance Company for writing all new business effective August 1, 2013. The current book of business written in Allied Property and Casualty Insurance Company and Nationwide Affinity Insurance Company of America will continue to be renewed in these companies. A final print rate and rule manual is included.

Important Notice

We will be sending a notification to renewal customers that a new rating plan is available, and that they should contact their agent if they are interested.