

SERFF Tracking Number: GRAN-127375707 State: Ohio  
Filing Company: Grange Property & Casualty Insurance Company State Tracking Number: GRAN-127375707  
Company Tracking Number: PS-GPCIC-09-2011  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: PinPoint Auto  
Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

## Filing at a Glance

Company: Grange Property & Casualty Insurance Company

Product Name: PinPoint Auto SERFF Tr Num: GRAN-127375707 State: Ohio  
TOI: 19.0 Personal Auto SERFF Status: Closed-FILED State Tr Num: GRAN-127375707  
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: PS-GPCIC-09-2011 State Status: FILED  
Filing Type: Rate/Rule Reviewer(s): Ben Beckman, Trent Emig  
Authors: Pattie Smith, Shawn Hayden Disposition Date: 09/12/2011  
Date Submitted: 08/31/2011 Disposition Status: FILED  
Effective Date Requested (New): 09/20/2011 Effective Date (New): 09/20/2011  
Effective Date Requested (Renewal): 10/07/2011 Effective Date (Renewal): 10/07/2011

## General Information

Project Name: 9-20-11 Revision Status of Filing in Domicile: Authorized  
Project Number: PS-GPCIC-09-2011 Domicile Status Comments:  
Reference Organization: none Reference Number: none  
Reference Title: none Advisory Org. Circular: none  
Filing Status Changed: 09/12/2011 Deemer Date:  
State Status Changed: 09/12/2011 Submitted By: Pattie Smith  
Created By: Pattie Smith  
Corresponding Filing Tracking Number: State Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
State TOI: 19.0 Personal Auto

### Filing Description:

Risk combination code movement will be limited to one level in either direction at renewal, the Prompt Payer factors were updated and the Young Operator Renewal eligibility guidelines were clarified.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: GRAN-127375707 State: Ohio  
 Filing Company: Grange Property & Casualty Insurance State Tracking Number: GRAN-127375707  
 Company  
 Company Tracking Number: PS-GPCIC-09-2011  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: PinPoint Auto  
 Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

Pattie Smith, Product Manager smithp@grangeinsurance.com  
 671 S High Street 614-449-5924 [Phone]  
 Columbus, OH 43206

**Filing Company Information**

Grange Property & Casualty Insurance CoCode: 11982 State of Domicile: Ohio  
 Company  
 671 South High Street Group Code: 267 Company Type: P&C  
 Columbus, OH 43216 Group Name: State ID Number:  
 (614) 445-2900 ext. [Phone] FEIN Number: 31-4192970

-----

**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Grange Property & Casualty Insurance Company	\$50.00	08/31/2011	51152279

**State Specific**

Statistical Reporting Agent (AAIS, ISO, ISSI, NCIS, NISS, SFAA, etc) REQUIRED on NEW Programs or NEW Lines of Business: Not Applicable  
 MANDATORY FIELD: PUBLIC RECORD - Acknowledge that EVERYTHING in this filing will become Public Record per ORC 3935.04(A) or ORC 3937.03(A): Acknowledged  
 IMPORTANT CHANGE -- EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.: Acknowledged

SERFF Tracking Number: GRAN-127375707 State: Ohio  
 Filing Company: Grange Property & Casualty Insurance State Tracking Number: GRAN-127375707  
 Company  
 Company Tracking Number: PS-GPCIC-09-2011  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: PinPoint Auto  
 Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
FILED	Trent Emig	09/12/2011	09/12/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
CA Approved	Reviewer Note	Trent Emig	09/12/2011	
AA Approved	Reviewer Note	Ben Beckman	09/09/2011	
EFT ok	Reviewer Note	Laura Schimpf	09/01/2011	

SERFF Tracking Number: GRAN-127375707 State: Ohio  
Filing Company: Grange Property & Casualty Insurance State Tracking Number: GRAN-127375707  
Company  
Company Tracking Number: PS-GPCIC-09-2011  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: PinPoint Auto  
Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

## Disposition

Disposition Date: 09/12/2011

Effective Date (New): 09/20/2011

Effective Date (Renewal): 10/07/2011

Status: FILED

Comment:

\*\*\*\*\* IMPORTANT CHANGE \*\*\*\*\*

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

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

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

Rate data does NOT apply to filing.

SERFF Tracking Number: GRAN-127375707 State: Ohio  
 Filing Company: Grange Property & Casualty Insurance State Tracking Number: GRAN-127375707  
 Company  
 Company Tracking Number: PS-GPCIC-09-2011  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: PinPoint Auto  
 Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Filing Requirements Summary - P&C	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Supporting Document</b>	Updated Factors and Tiering Rules	Filed	Yes
<b>Supporting Document</b>	Support for Prompt Payer Factors	Filed	Yes
<b>Rate</b>	Rating Rules	Filed	Yes

*SERFF Tracking Number:* GRAN-127375707      *State:* Ohio  
*Filing Company:* Grange Property & Casualty Insurance      *State Tracking Number:* GRAN-127375707  
*Company*  
*Company Tracking Number:* PS-GPCIC-09-2011  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* PinPoint Auto  
*Project Name/Number:* 9-20-11 Revision/PS-GPCIC-09-2011

**Reviewer Note**

**Created By:**

Trent Emig on 09/12/2011 10:57 AM

**Last Edited By:**

Filing Rules Migration

**Submitted On:**

09/20/2011 02:00 AM

**Subject:**

CA Approved

**Comments:**

x

*SERFF Tracking Number:* GRAN-127375707      *State:* Ohio  
*Filing Company:* Grange Property & Casualty Insurance      *State Tracking Number:* GRAN-127375707  
*Company*  
*Company Tracking Number:* PS-GPCIC-09-2011  
*TOI:* 19.0 Personal Auto      *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)  
*Product Name:* PinPoint Auto  
*Project Name/Number:* 9-20-11 Revision/PS-GPCIC-09-2011

**Reviewer Note**

**Created By:**

Ben Beckman on 09/09/2011 10:23 AM

**Last Edited By:**

Filing Rules Migration

**Submitted On:**

09/20/2011 02:00 AM

**Subject:**

AA Approved

**Comments:**

X

SERFF Tracking Number: GRAN-127375707 State: Ohio  
Filing Company: Grange Property & Casualty Insurance State Tracking Number: GRAN-127375707  
Company  
Company Tracking Number: PS-GPCIC-09-2011  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: PinPoint Auto  
Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

**Reviewer Note**

**Created By:**

Laura Schimpf on 09/01/2011 08:33 AM

**Last Edited By:**

Filing Rules Migration

**Submitted On:**

09/20/2011 02:00 AM

**Subject:**

EFT ok

**Comments:**

x

**Rate/Rule Schedule**

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 09/12/2011	Rating Rules	E8 and E12	Replacement	GRAN-127093204 Rating Rules E8 and E12.pdf



# Old Manual Pages



## RATING RULES

### EVENT MULTIPLIER FACTOR

A factor will apply to the policy based on the combination of chargeable accidents and chargeable violations within the experience period. The factor will also vary based on the age of the event(s). Each chargeable at-fault accident, minor violation, major violation and DUI violation will be counted as an event.

This factor will be adjusted at either the new business or renewal effective date, or when a driver is added or deleted. When a single occurrence results in more than one chargeable event, only the highest rated event will be considered.

### YOUNG OPERATOR RENEWAL PROGRAM DISCOUNT

Young Operator Renewal Program factor will not be applied to miscellaneous vehicles.

A discount will be given to each eligible young operator based on the number of full years a parent has been continuously insured with Grange Property & Casualty Personal Auto program.

#### Eligibility Requirements

- The operator must be a “child” of the named insured or spouse
- Must be listed on the same policy and live in the same household as the parent
- Attained age 16 – 21
- No chargeable violations or at-fault accidents within the previous 36 months

### AWAY AT SCHOOL FACTOR

The rating factor will be based on the resident student’s attained age and the following eligibility requirements:

- **Away at School without auto** refers to a resident student (age 17-24) at an educational institution over 50 road miles from the place of principal garaging of the autos. A covered auto is not kept at the educational institution for the student’s regular use.
- **Away at School with an auto** refers to a resident student (age 17-24) at an educational institution with a covered auto that is kept there for the student’s regular use.

The factor may be added or removed at any time during the policy period.



## RATING RULES

### COMPANY CAR FACTOR

#### Eligibility Requirements

The discount is available to single car policies if all of the following qualifications are met:

- There is only one Personal Auto on the policy;
- The Personal Auto must have Liability coverage;
- Either the named insured or spouse is provided a Personal Auto for their regular use by their employer;
- The Company Car Discount – Verification of Company Owned Auto Statement is signed.

The discount may be added at any time during the policy period.

### PROMPT PAYER FACTOR

This discount will be applied to all new customers. The discount will be removed if a notice of cancellation is issued during the previous policy term. Once the discount has been removed it will not be applied again until the policy has gone three terms without a notice of cancellation.

### NAMED PRIOR CARRIER FACTOR

A factor will apply to the policy based on the number of consecutive months the named insured or spouse has had their auto continuously insured with the qualifying named carriers specified below prior to the inception of the Grange Property & Casualty Insurance Company Personal Auto policy.

- State Farm
- Progressive
- Nationwide
- Allstate
- American Family
- USAA
- GEICO

# New Manual Pages

### EVENT MULTIPLIER FACTOR

A factor will apply to the policy based on the combination of chargeable accidents and chargeable violations within the experience period. The factor will also vary based on the age of the event(s). Each chargeable at-fault accident, minor violation, major violation and DUI violation will be counted as an event.

This factor will be adjusted at either the new business or renewal effective date, or when a driver is added or deleted. When a single occurrence results in more than one chargeable event, only the highest rated event will be considered.

### ◆YOUNG OPERATOR RENEWAL PROGRAM DISCOUNT

Young Operator Renewal Program factor will not be applied to miscellaneous vehicles.

A discount will be given to each eligible young operator based on the number of terms a parent has been continuously insured with Grange Property & Casualty Personal Auto program.

#### Eligibility Requirements

- The operator must be a “child” of the named insured or spouse
- Must be listed on the same policy and live in the same household as the parent
- Attained age 16 – 21
- No chargeable violations or at-fault accidents within the previous 36 months

### AWAY AT SCHOOL FACTOR

The rating factor will be based on the resident student’s attained age and the following eligibility requirements:

- **Away at School without auto** refers to a resident student (age 17-24) at an educational institution over 50 road miles from the place of principal garaging of the autos. A covered auto is not kept at the educational institution for the student’s regular use.
- **Away at School with an auto** refers to a resident student (age 17-24) at an educational institution with a covered auto that is kept there for the student’s regular use.

The factor may be added or removed at any time during the policy period.



## COMPANY CAR FACTOR

### Eligibility Requirements

The discount is available to single car policies if all of the following qualifications are met:

- There is only one Personal Auto on the policy;
- The Personal Auto must have Liability coverage;
- Either the named insured or spouse is provided a Personal Auto for their regular use by their employer;
- The Company Car Discount – Verification of Company Owned Auto Statement is signed.

The discount may be added at any time during the policy period.

### ◆PROMPT PAYER FACTOR

A discount will be applied to all new customers. At renewal a factor will apply to the policy based on the number of late payments and cancellations during the previous three policy terms. If there have been no late payments or cancellations, the discount will remain on the policy.

### NAMED PRIOR CARRIER FACTOR

A factor will apply to the policy based on the number of consecutive months the named insured or spouse has had their auto continuously insured with the qualifying named carriers specified below prior to the inception of the Grange Property & Casualty Insurance Company Personal Auto policy.

- State Farm
- Progressive
- Nationwide
- Allstate
- American Family
- USAA
- GEICO

SERFF Tracking Number: GRAN-127375707 State: Ohio  
 Filing Company: Grange Property & Casualty Insurance State Tracking Number: GRAN-127375707  
 Company  
 Company Tracking Number: PS-GPCIC-09-2011  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: PinPoint Auto  
 Project Name/Number: 9-20-11 Revision/PS-GPCIC-09-2011

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Filing Requirements Summary - P&C	Filed	09/12/2011

**Comments:**  
 Supporting documents are attached.

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter	Filed	09/12/2011

**Comments:**  
**Attachment:**  
 Cover Letter.pdf

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Updated Factors and Tiering Rules	Filed	09/12/2011

**Comments:**  
**Attachment:**  
 OH OH PA current and proposed factors.pdf

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Support for Prompt Payer Factors	Filed	09/12/2011

**Comments:**  
**Attachment:**  
 OH PA Support for Promp Payer.pdf



671 South High Street  
P.O. Box 1218  
Columbus, Ohio 43216-1218  
614.445.2900 or 1.800.422.0550  
grangeinsurance.com

Ohio Department of Insurance  
50 West Town Street  
Third Floor – Suite 300  
Columbus, Ohio 43215-1067

Attention: Property and Casualty Division

Re: Grange Property and Casualty Company, NAIC No. 11982  
PinPoint Auto Program

As permitted by the file and use regulations of the State of Ohio, Grange Property and Casualty Company files this revision to the PinPoint Auto product. The changes made with this filing apply to new business effective September 20, 2011 and renewal business effective October 7, 2011.

This product was introduced in April 2011; the first renewals will begin October 7, 2011. With this filing we are limiting Risk Combination Code (Tier) movement to one level in either direction at each renewal and modifying our Prompt Payer factors. The manual rule for the Young Operator Renewal factor was updated to show that eligibility is based on the number of terms with Grange rather than the number of years with Grange.

The filing exhibit lists our current and updated rates and manual pages along with support for the factor changes.

Should you have any questions, please contact me by phone at (614)-449-5924, or email at [smithp@grangeinsurance.com](mailto:smithp@grangeinsurance.com).

Sincerely,

A handwritten signature in black ink that reads "Pattie Smith". The signature is written in a cursive, flowing style.

Pattie Smith  
Product Manager



# Old Rates

Risk Code Factor							
Risk Code	BI	PD	MP	UMBI	UMPD	OTC	COLL
001	0.722	0.722	0.722	0.722	0.722	0.793	0.793
003	0.902	0.902	0.902	0.902	0.902	0.921	0.921
005	0.960	0.960	0.960	0.960	0.960	0.960	0.960
007	1.100	1.100	1.100	1.100	1.100	1.180	1.180
009	1.400	1.400	1.400	1.400	1.400	1.350	1.350
011	2.000	2.000	2.000	2.000	2.000	2.000	2.000

Rating Step 3

Rating Step 3

Credit Level	Risk Code Group
000 - 001	D
002 - 400	C
401 - 500	B
501 - 997	A

New Business	Credit Level	Age	Prior Limit	Prior Insurance	Total Occurrences	Policy without COMP & COLL	SVLO
Tier 001	A	>= 22 <=75	>=100/300	no lapse	0	Ineligible	Ineligible
Tier 003	A	>= 22 <=75	>=100/300	no lapse	<=1	Ineligible	Ineligible
	B	>= 22 <=75	>=100/300	no lapse	0	Ineligible	Ineligible
	C	>= 22 <=75	>=100/300	no lapse	0	Ineligible	Ineligible
Tier 005	All	All	>=50/100	no lapse	<=1	Ineligible	Ineligible
Tier 007	A	All	>=25/50	no lapse	<=2	Eligible	Ineligible
	All	All	>=25/50	no lapse	<=2	Ineligible	Ineligible
Tier 009	All	All	>=15/30	lapse <= 7 days	<=2	Eligible	Ineligible
Tier 011	All	All	any	lapse <= 7 days	<=6	Eligible	Eligible

Renewal Business	Credit Level	Age	Purchased Limit	Total Occurrences	Policy without COMP & COLL	SVLO
Tier 001	A	>= 22	>=100/300	0	Ineligible	Ineligible
Tier 003	A	>= 22	>=100/300	<=1	Ineligible	Ineligible
	B	>= 22	>=100/300	0	Ineligible	Ineligible
	C	>= 22	>=100/300	0	Ineligible	Ineligible
Tier 005	All	All	>=50/100	<=1	Ineligible	Ineligible
Tier 007	A	All	>=25/50	<=2	Eligible	Ineligible
	All	All	>=25/50	<=2	Ineligible	Ineligible
Tier 009	All	All	>=15/30	<=2	Eligible	Ineligible
Tier 011	All	All	any	All	Eligible	Eligible

Occurrences are defined as Not At-fault Accidents prior to the New Business effective date,  
 Comp Claims prior to the New Business effective date, and At-fault accidents under the threshold.  
 SVLO is defined as a policy with a Single Vehicle which has coverage for Liability Only

Rating Step 24

Prompt Payer Factor						
BI	PD	MP	UMBI	UMPD	OTC	COLL
0.950	0.950	0.950	0.950	0.950	0.950	0.950

# New Rates

Risk Code Factor							
Risk Code	BI	PD	MP	UMBI	UMPD	OTC	COLL
001	0.722	0.722	0.722	0.722	0.722	0.793	0.793
003	0.902	0.902	0.902	0.902	0.902	0.921	0.921
005	0.960	0.960	0.960	0.960	0.960	0.960	0.960
007	1.100	1.100	1.100	1.100	1.100	1.180	1.180
009	1.400	1.400	1.400	1.400	1.400	1.350	1.350
011	2.000	2.000	2.000	2.000	2.000	2.000	2.000

Rating Step 3

Rating Step 3

Credit Level	Risk Code Group
000 - 001	D
002 - 400	C
401 - 500	B
501 - 997	A

New Business	Credit Level	Age	Prior Limit	Prior Insurance	Total Occurrences	Policy without COMP & COLL	SVLO
Tier 001	A	>= 22 <=75	>=100/300	no lapse	0	Ineligible	Ineligible
Tier 003	A	>= 22 <=75	>=100/300	no lapse	<=1	Ineligible	Ineligible
	B	>= 22 <=75	>=100/300	no lapse	0	Ineligible	Ineligible
	C	>= 22 <=75	>=100/300	no lapse	0	Ineligible	Ineligible
Tier 005	All	All	>=50/100	no lapse	<=1	Ineligible	Ineligible
Tier 007	A	All	>=25/50	no lapse	<=2	Eligible	Ineligible
	All	All	>=25/50	no lapse	<=2	Ineligible	Ineligible
Tier 009	All	All	>=15/30	lapse <= 7 days	<=2	Eligible	Ineligible
Tier 011	All	All	any	lapse <= 7 days	<=6	Eligible	Eligible

Renewal Business	Credit Level	Age	Purchased Limit	Total Occurrences	Policy without COMP & COLL	SVLO
Tier 001	A	>= 22	>=100/300	0	Ineligible	Ineligible
Tier 003	A	>= 22	>=100/300	<=1	Ineligible	Ineligible
	B	>= 22	>=100/300	0	Ineligible	Ineligible
	C	>= 22	>=100/300	0	Ineligible	Ineligible
Tier 005	All	All	>=50/100	<=1	Ineligible	Ineligible
Tier 007	A	All	>=25/50	<=2	Eligible	Ineligible
	All	All	>=25/50	<=2	Ineligible	Ineligible
Tier 009	All	All	>=15/30	<=2	Eligible	Ineligible
Tier 011	All	All	any	All	Eligible	Eligible

Occurrences are defined as Not At-fault Accidents prior to the New Business effective date, Comp Claims prior to the New Business effective date, and At-fault accidents under the threshold. SVLO is defined as a policy with a Single Vehicle which has coverage for Liability Only

**Note: Upon renewal, tier movement is limited to one level in either direction.**

Rating Step 24

Prompt Payer Factor								
Number of Late Payments	Number of Non-Pay Cancels	BI	PD	MP	UMBI	UMPD	OTC	COLL
0	0	0.95	0.95	0.95	0.95	0.95	0.95	0.95
0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
0	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
1	0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
1	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
2	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
2	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
2	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
3	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
3	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
3	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
4	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
4	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
4	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
5	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
5	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
5	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
6	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
6	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
6	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
7	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
7	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
7	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
8	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
8	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
8	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05
9	0	1.05	1.05	1.05	1.05	1.05	1.05	1.05
9	1	1.05	1.05	1.05	1.05	1.05	1.05	1.05
9	2+	1.05	1.05	1.05	1.05	1.05	1.05	1.05



**Grange Property and Casualty Insurance Company  
 Personal Auto  
 State of Ohio  
 Prompt Payer Factor - Support**

Recommended										
Rating Step 24										
number of non-pay cancels										
number of late payments	BI		PD		MP		COMP		COLL	
	0	1+	0	1+	0	1+	0	1+	0	1+
0	0.900	1.043	0.941	1.079	0.901	1.000	0.986	1.267	0.950	1.057
1	1.000	1.043	1.000	1.079	1.000	1.000	1.000	1.267	1.000	1.057
2+	1.043	1.043	1.079	1.079	1.000	1.000	1.100	1.267	1.051	1.057

Selected										
Rating Step 24										
number of non-pay cancels										
number of late payments	BI		PD		MP		COMP		COLL	
	0	1+	0	1+	0	1+	0	1+	0	1+
0	0.950	1.000	0.950	1.000	0.950	1.000	0.950	1.000	0.950	1.000
1	1.000	1.050	1.000	1.050	1.000	1.050	1.000	1.050	1.000	1.050
2+	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050